2018 West Virginia 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 other additional or special coverage. For the 2018 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 using approved rates in effect as of January 1, 2018.

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 coverage which is included in the comparison examples in this Section meet only the minimum insurance requirements of our financial responsibility limits law §17D-4-2. The current West Virginia minimum limits are: $25,000 bodily injury liability per person, $50,000 bodily injury liability per accident, and $25,000 property damage liability per event. This is commonly referred to as "**$25/$50/$25**" liability coverage. The minimum limits were increased effective January 1, 2016 from the previous $20,000/$40,000/$10,000 limits. Similarly, $25/$50/$25 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 as Exhibit 1 of this report.

For more information about compulsory insurance, please contact us at:

West Virginia Offices of the Insurance Commissioner
Consumer Services
900 Pennsylvania Avenue
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. As it is now commonplace that insurance 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 selected example cities may 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 coverage options and limits when shopping for insurance.

Section II: Assumptions

Six (6) 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 limit, 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 coverage 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, most of the surveyed companies were able to provide a rate for the surveyed cities and comparing the rates of these companies provides a fairly equitable basis of comparison.

Similar to the procedure of Section I, only two different examples 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.*

Based on the January 2018 Insurance Information Institute (III) automobile insurance responsibilities report, the minimum insurance amounts and types of coverages for the surrounding states are:

Kentucky: Liability at $25/$50/$25, and PIP

Maryland: Liability at $30/$60/$15, PIP, UM and UIM

Ohio: Liability at $25/$50/$25

Pennsylvania: Liability at $15/$30/$5, and PIP

Virginia: Liability at $25/$50/$20, UM and UIM

Where PIP is Personal Injury Protection; UM is Uninsured Motorist Coverage; UIM is Underinsured Motorist Coverage.

The second portion of this section of the survey requested that 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 coverage except in those states where PIP or UIM coverage is mandatory. This section then proceeds to compare the rates of each of the surveyed cities with the following limits and coverage for each of the following states:

Kentucky: Liability at $100/$300/$50, UM at $100/$300/$50, and PIP (*separately, if provided*)

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

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

Pennsylvania: Liability at $100/$300/$50, UM at $100/$300/$50, and PIP *(separately, if provided)*

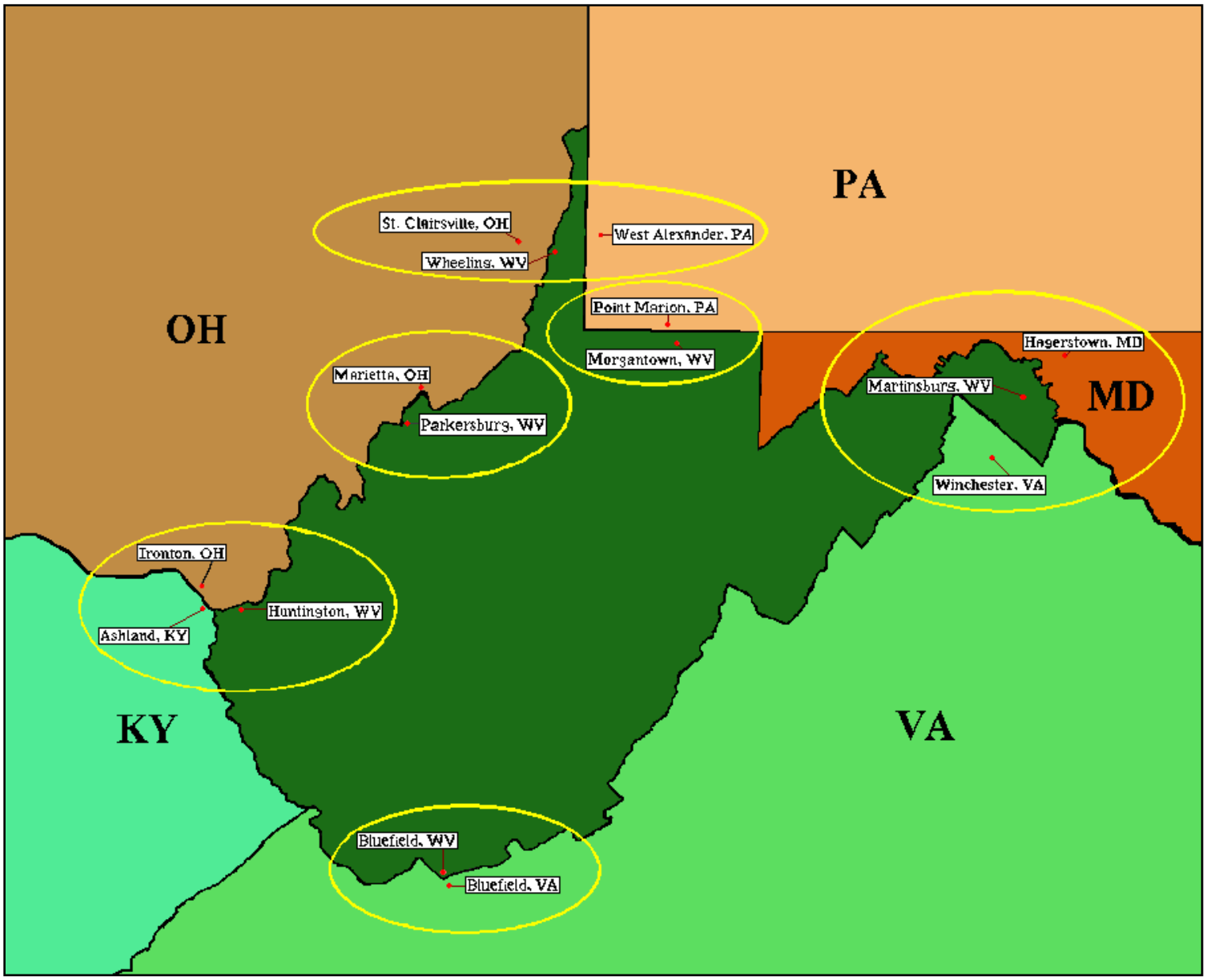
Virginia: Liability at $100/$300/$50, UM & UIM at $100/$300/$50

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:

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



Some comparisons 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 calendar year 2017 market shares by earned premium volume 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 company had earned in West Virginia during a given year to the total premiums earned 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 2017 there were a total of 136 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 41 companies have sample premiums shown in this survey, yet they comprise approximately 81% of the personal auto insurance premiums earned in West Virginia during calendar year 2017. While the responding carrier market share appears to be lower than previous years, it's important to realize that several companies with higher market shares are not writing new business and did not provide a rating sample. These companies are still active as they maintain a renewal book of business. The companies that did not provide a rating sample due to this renewal only business account for approximately 15% of the market share.

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. Generally, if a company is not writing new business in West Virginia, that company would not provide sample rates in the auto survey.

The companies have been divided into categories labeled "Preferred, Standard Companies" and "Non-Standard Companies." This is not a precise distinction, but rather is subject to some interpretation. Generally, the "Preferred, Standard Companies" write policies for the 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. The survey was performed online via this webpage: WV Auto Rates Survey. A company's submitted rates may not be representative of a similar risk pricing coverage because there is a myriad of specific components involved in calculating a policyholder's final rate. Company rates are provided voluntarily, and this report is reliant on the carrier to provide accurate and consistent rates using the components given to them in the survey instructions.

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

- Insurance through one of the USAA property and casualty insurance companies is generally available to U.S. military servicemen who are either currently serving, retired, or have a discharge type of "honorable" and the adult children and former spouses of USAA members:

  United Service Automobile Association
  USAA Casualty Insurance Company
  USAA General Indemnity Company
  Garrison Property and Casualty Insurance Company

- Eligibility for the following companies require AARP Membership:

  Hartford Insurance Company of the Midwest
  Property and Casualty Insurance Company of Hartford
  Trumbull Insurance Company
  Twin City Fire Insurance Company

- The following companies are no longer accepting new business and may not have responded to the rating example survey. However, if a rating example has been provided, the rates would only apply to renewal business.

  21st Century Centennial Ins Co
  21st Century Pacific Ins Co
  Allstate Ins Co
  GEICO Gen Ins Co
  GEICO Ind Co
  GEICO Secure Ins Co
  Government Employees Ins Co
  Hartford Insurance Company of the Midwest
  National Gen Ins Co
  Nationwide Mut Fire Ins Co
  Nationwide Mut Ins Co
  Nationwide Prop & Cas Ins Co
  Property and Casualty Insurance Company of Hartford
  Titan Ind Co
  Victoria Fire & Cas Co
  Westfield Insurance Company

SECTION I

2018 Auto Insurance Survey Responses

Rates Effective January 2018

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 Prop & Cas Ins Co	$1,510	$1,550	$1,498	$1,376	$1,632
American Natl Prop & Cas Co	$1,390	$1,386	$1,540	$1,254	$1,648
American Select Ins Co	$1,222	$1,222	$1,228	$1,079	$1,177
Auto Club Prop Cas Ins Co	$4,206	$3,690	$4,022	$3,353	$3,689
Encompass Home & Auto Ins Co	$1,842	$1,669	$1,758	$1,691	$1,778
Encompass Ind Co	$2,065	$2,065	$2,025	$1,808	$2,200
Encompass Ins Co Of Amer	$1,462	$1,462	$1,482	$1,287	$1,560
Erie Ins Prop & Cas Co	$1,215	$1,064	$1,185	$1,036	$1,212
Esurance Prop & Cas Ins Co	$4,366	$3,616	$4,366	$3,622	$4,006
Farmers & Mechanics Fire & Cas Ins	$1,942	$1,770	$1,698	$1,354	$1,673
First Liberty Ins Corp	$3,320	$3,320	$3,499	$2,655	$3,072
Garrison Prop & Cas Ins Co	$1,096	$1,096	$1,095	$984	$1,121
GEICO Advantage Ins Co	$1,510	$1,510	$1,636	$1,354	$1,672
GEICO Choice Ins Co	$1,790	$1,790	$1,946	$1,622	$1,988
GEICO Secure Ins Co	$2,070	$2,070	$2,232	$1,852	$2,276
Hartford Accident & Ind Co	$2,606	$3,079	$2,662	$2,560	$2,822
Hartford Ins Co Of The Midwest	$0	$0	$0	$0	$0
Liberty Ins Corp	$6,207	$6,207	$6,520	$4,965	$5,742
Liberty Mut Fire Ins Co	$3,691	$1,692	$3,877	$2,953	$3,415
LM Gen Ins Co	$3,554	$3,560	$3,138	$3,312	$3,494
LM Ins Corp	$5,299	$5,333	$4,701	$4,961	$5,245
Metropolitan Drt Prop & Cas Ins Co	$1,400	$1,400	$1,637	$1,442	$1,579
Metropolitan Prop & Cas Ins Co	$903	$903	$985	$780	$1,100
Milbank Insurance Company	$2,386	$2,182	$2,363	$1,955	$2,342
Motorists Mut Ins Co	$2,991	$2,991	$3,003	$1,993	$3,045
National Gen Assur Co	$3,129	$3,074	$3,255	$2,725	$3,087
Nationwide Ins Co Of Amer	$1,087	$1,346	$1,850	$1,401	$1,738
Progressive Classic Ins Co	$3,745	$3,006	$3,444	$2,556	$3,244
Progressive Max Ins Co	$3,501	$2,765	$3,229	$2,574	$3,074
Property & Cas Ins Co Of Hartford	$0	$0	$0	$0	$0
Safeco Ins Co Of Amer	$3,734	$3,734	$3,577	$3,003	$3,542
State Farm Fire & Cas Co	$3,147	$2,773	$2,803	$2,701	$2,996
State Farm Mut Auto Ins Co	$2,182	$1,920	$1,941	$1,870	$2,076
Trumbull Ins Co	$0	$0	$0	$0	$0
Twin City Fire Ins Co Co	$0	$0	$0	$0	$0
United Serv Automobile Assn	$803	$803	$774	$711	$818
USAA Cas Ins Co	$802	$802	$836	$732	$845
USAA Gen Ind Co	$1,057	$1,057	$1,083	$966	$1,109

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
American Select Ins Co	$5,244	$4,566	$5,308	$4,599	$4,969
Peak Prop & Cas Ins Corp	$4,601	$4,444	$4,601	$4,756	$4,756
West Virginia Natl Auto Ins Co	$4,584	$5,376	$5,059	$3,633	$5,270

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 Prop & Cas Ins Co	$1,272	$1,366	$1,444	$1,328	$1,604
American Natl Prop & Cas Co	$1,186	$1,402	$1,406	$1,412	$1,732
American Select Ins Co	$956	$1,032	$1,080	$1,013	$1,230
Auto Club Prop Cas Ins Co	$2,908	$3,542	$3,203	$3,689	$5,645
Encompass Home & Auto Ins Co	$1,388	$1,342	$1,649	$1,852	$1,955
Encompass Ind Co	$1,715	$1,808	$2,071	$2,286	$2,814
Encompass Ins Co Of Amer	$1,321	$1,287	$1,392	$1,704	$1,652
Erie Ins Prop & Cas Co	$798	$1,006	$991	$1,012	$1,216
Esurance Prop & Cas Ins Co	$3,220	$3,494	$4,128	$3,622	$4,706
Farmers & Mechanics Fire & Cas Ins	$1,341	$1,286	$1,631	$1,677	$2,077
First Liberty Ins Corp	$2,690	$2,862	$3,698	$3,205	$4,101
Garrison Prop & Cas Ins Co	$945	$849	$1,106	$1,100	$1,221
GEICO Advantage Ins Co	$1,248	$1,488	$1,492	$1,352	$1,632
GEICO Choice Ins Co	$1,494	$1,770	$1,776	$1,616	$1,938
GEICO Secure Ins Co	$1,712	$2,028	$2,038	$1,858	$2,246
Hartford Accident & Ind Co	$2,889	$2,246	$2,539	$2,299	$4,065
Hartford Ins Co Of The Midwest	$0	$0	$0	$0	$0
Liberty Ins Corp	$5,012	$5,348	$6,908	$5,990	$7,662
Liberty Mut Fire Ins Co	$2,981	$3,181	$4,108	$3,562	$4,556
LM Gen Ins Co	$3,523	$3,303	$3,189	$3,294	$4,917
LM Ins Corp	$5,298	$4,983	$4,814	$5,670	$7,308
Metropolitan Drt Prop & Cas Ins Co	$1,158	$1,442	$1,357	$1,367	$1,633
Metropolitan Prop & Cas Ins Co	$997	$780	$921	$756	$1,384
Milbank Insurance Company	$1,796	$2,048	$2,199	$1,854	$2,620
Motorists Mut Ins Co	$2,306	$2,530	$2,575	$2,530	$3,491
National Gen Assur Co	$2,116	$2,531	$3,050	$2,629	$3,402
Nationwide Ins Co Of Amer	$1,152	$1,464	$1,668	$1,647	$2,356
Progressive Classic Ins Co	$2,543	$2,743	$3,019	$2,556	$3,882
Progressive Max Ins Co	$2,583	$2,666	$2,897	$2,524	$3,609
Property & Cas Ins Co Of Hartford	$0	$0	$0	$0	$0
Safeco Ins Co Of Amer	$3,123	$3,527	$3,595	$3,673	$4,182
State Farm Fire & Cas Co	$2,199	$2,346	$2,826	$2,489	$3,447
State Farm Mut Auto Ins Co	$1,519	$1,621	$1,958	$1,337	$2,392
Trumbull Ins Co	$0	$0	$0	$0	$0
Twin City Fire Ins Co Co	$0	$0	$0	$0	$0
United Serv Automobile Assn	$656	$617	$737	$804	$892
USAA Cas Ins Co	$679	$637	$764	$827	$924
USAA Gen Ind Co	$869	$805	$1,007	$1,099	$1,176

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
American Select Ins Co	$4,169	$4,630	$4,751	$4,596	$7,085
Peak Prop & Cas Ins Corp	$4,601	$4,756	$4,756	$4,191	$6,536
West Virginia Natl Auto Ins Co	$3,370	$4,426	$4,373	$4,056	$5,165

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 Prop & Cas Ins Co	$1,432	$1,476	$1,422	$1,300	$1,548
American Natl Prop & Cas Co	$1,288	$1,284	$1,424	$1,162	$1,524
American Select Ins Co	$1,222	$1,222	$1,228	$1,079	$1,177
Auto Club Prop Cas Ins Co	$3,754	$3,293	$3,589	$2,992	$3,292
Encompass Home & Auto Ins Co	$1,617	$1,466	$1,545	$1,488	$1,559
Encompass Ind Co	$1,318	$1,318	$1,295	$1,155	$1,402
Encompass Ins Co Of Amer	$1,044	$1,044	$1,058	$922	$1,113
Erie Ins Prop & Cas Co	$841	$738	$820	$719	$839
Esurance Prop & Cas Ins Co	$3,472	$2,892	$3,472	$2,896	$3,192
Farmers & Mechanics Fire & Cas Ins	$1,348	$1,230	$1,181	$944	$1,164
First Liberty Ins Corp	$2,103	$2,103	$2,215	$1,685	$1,949
Garrison Prop & Cas Ins Co	$967	$967	$966	$870	$988
GEICO Advantage Ins Co	$1,858	$1,858	$2,016	$1,664	$2,062
GEICO Choice Ins Co	$1,952	$1,952	$2,122	$1,766	$2,170
GEICO Secure Ins Co	$1,968	$1,968	$2,118	$1,768	$2,162
Hartford Accident & Ind Co	$2,428	$2,860	$2,490	$2,388	$2,619
Hartford Ins Co Of The Midwest	$0	$0	$0	$0	$0
Liberty Ins Corp	$4,115	$4,115	$4,321	$3,296	$3,809
Liberty Mut Fire Ins Co	$2,338	$2,338	$2,455	$1,874	$2,164
LM Gen Ins Co	$3,202	$3,212	$2,831	$2,986	$3,154
LM Ins Corp	$4,775	$4,812	$4,243	$4,475	$4,736
Metropolitan Drt Prop & Cas Ins Co	$1,331	$1,331	$1,555	$1,372	$1,498
Metropolitan Prop & Cas Ins Co	$859	$859	$937	$742	$1,044
Milbank Insurance Company	$2,018	$1,844	$2,000	$1,656	$1,981
Motorists Mut Ins Co	$1,907	$1,907	$1,915	$1,284	$1,941
National Gen Assur Co	$2,732	$2,685	$2,843	$2,380	$2,697
Nationwide Ins Co Of Amer	$868	$1,065	$1,445	$1,104	$1,360
Progressive Classic Ins Co	$3,275	$2,630	$3,022	$2,248	$2,843
Progressive Max Ins Co	$3,204	$2,537	$2,963	$2,372	$2,821
Property & Cas Ins Co Of Hartford	$0	$0	$0	$0	$0
Safeco Ins Co Of Amer	$3,291	$3,291	$3,158	$2,654	$3,129
State Farm Fire & Cas Co	$2,447	$2,158	$2,181	$2,102	$2,331
State Farm Mut Auto Ins Co	$1,693	$1,490	$1,507	$1,451	$1,611
Trumbull Ins Co	$0	$0	$0	$0	$0
Twin City Fire Ins Co Co	$0	$0	$0	$0	$0
United Serv Automobile Assn	$767	$767	$739	$679	$780
USAA Cas Ins Co	$764	$764	$796	$698	$805
USAA Gen Ind Co	$930	$930	$953	$953	$976

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
American Select Ins Co	$4,642	$4,044	$4,699	$4,073	$4,399
Peak Prop & Cas Ins Corp	$4,040	$3,900	$4,040	$4,177	$4,177
West Virginia Natl Auto Ins Co	$3,631	$4,254	$4,005	$2,882	$4,170

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 Prop & Cas Ins Co	$1,202	$1,290	$1,370	$1,258	$1,524
American Natl Prop & Cas Co	$1,098	$1,296	$1,300	$1,308	$1,602
American Select Ins Co	$956	$1,032	$1,080	$1,013	$1,230
Auto Club Prop Cas Ins Co	$2,596	$3,161	$2,858	$3,292	$5,037
Encompass Home & Auto Ins Co	$1,221	$1,189	$1,450	$1,623	$1,711
Encompass Ind Co	$1,099	$1,155	$1,322	$1,459	$1,788
Encompass Ins Co Of Amer	$946	$922	$996	$1,214	$1,178
Erie Ins Prop & Cas Co	$555	$699	$688	$707	$843
Esurance Prop & Cas Ins Co	$2,586	$2,798	$3,288	$2,896	$3,736
Farmers & Mechanics Fire & Cas Ins	$936	$899	$1,135	$1,167	$1,440
First Liberty Ins Corp	$1,707	$1,815	$2,341	$2,031	$2,594
Garrison Prop & Cas Ins Co	$836	$752	$976	$970	$1,076
GEICO Advantage Ins Co	$1,530	$1,836	$1,834	$1,660	$2,006
GEICO Choice Ins Co	$1,626	$1,932	$1,934	$1,760	$2,110
GEICO Secure Ins Co	$1,636	$1,938	$1,938	$1,770	$2,122
Hartford Accident & Ind Co	$2,689	$2,101	$2,371	$2,140	$3,764
Hartford Ins Co Of The Midwest	$0	$0	$0	$0	$0
Liberty Ins Corp	$3,327	$3,549	$4,577	$3,972	$5,073
Liberty Mut Fire Ins Co	$1,892	$2,017	$2,600	$2,257	$2,882
LM Gen Ins Co	$3,182	$2,985	$2,884	$2,976	$4,426
LM Ins Corp	$4,787	$7,505	$4,354	$4,488	$6,582
Metropolitan Drt Prop & Cas Ins Co	$1,102	$1,372	$1,295	$1,299	$1,550
Metropolitan Prop & Cas Ins Co	$947	$742	$877	$718	$1,311
Milbank Insurance Company	$1,524	$1,736	$1,860	$1,569	$2,210
Motorists Mut Ins Co	$1,480	$1,619	$1,648	$1,619	$2,220
National Gen Assur Co	$1,927	$2,212	$2,662	$2,299	$2,975
Nationwide Ins Co Of Amer	$915	$1,152	$1,307	$1,291	$1,830
Progressive Classic Ins Co	$2,242	$2,421	$2,650	$2,243	$3,381
Progressive Max Ins Co	$2,383	$2,458	$2,662	$2,323	$3,295
Property & Cas Ins Co Of Hartford	$0	$0	$0	$0	$0
Safeco Ins Co Of Amer	$2,756	$3,111	$3,170	$3,237	$3,677
State Farm Fire & Cas Co	$1,714	$1,828	$2,199	$1,939	$2,679
State Farm Mut Auto Ins Co	$1,180	$1,259	$1,519	$1,337	$1,855
Trumbull Ins Co	$0	$0	$0	$0	$0
Twin City Fire Ins Co Co	$0	$0	$0	$0	$0
United Serv Automobile Assn	$627	$589	$704	$767	$851
USAA Cas Ins Co	$648	$608	$728	$788	$880
USAA Gen Ind Co	$768	$712	$887	$967	$1,034

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
American Select Ins Co	$3,693	$4,100	$4,207	$4,070	$6,267
Peak Prop & Cas Ins Corp	$4,040	$4,177	$4,177	$3,688	$5,693
West Virginia Natl Auto Ins Co	$2,674	$3,505	$3,464	$3,215	$4,088

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Prop & Cas Ins Co	$618	$630	$614	$562	$652
American Natl Prop & Cas Co	$554	$554	$612	$504	$652
American Select Ins Co	$482	$482	$481	$382	$465
Auto Club Prop Cas Ins Co	$892	$785	$854	$714	$784
Encompass Home & Auto Ins Co	$639	$583	$611	$588	$617
Encompass Ind Co	$603	$603	$592	$535	$640
Encompass Ins Co Of Amer	$700	$700	$709	$620	$744
Erie Ins Prop & Cas Co	$430	$382	$421	$370	$430
Esurance Prop & Cas Ins Co	$1,272	$1,108	$1,272	$1,108	$1,192
Farmers & Mechanics Fire & Cas Ins	$772	$706	$680	$548	$669
First Liberty Ins Corp	$1,392	$1,392	$1,465	$1,118	$1,290
Garrison Prop & Cas Ins Co	$539	$539	$539	$489	$550
GEICO Advantage Ins Co	$548	$548	$584	$496	$596
GEICO Choice Ins Co	$610	$610	$652	$558	$666
GEICO Secure Ins Co	$880	$880	$928	$800	$948
Hartford Accident & Ind Co	$1,182	$1,378	$1,205	$1,163	$1,272
Hartford Ins Co Of The Midwest	$0	$0	$0	$0	$0
Liberty Ins Corp	$3,084	$3,084	$3,238	$2,475	$2,856
Liberty Mut Fire Ins Co	$1,547	$1,547	$1,623	$1,243	$1,433
LM Gen Ins Co	$1,562	$1,575	$1,390	$1,465	$1,551
LM Ins Corp	$1,877	$1,892	$1,670	$1,760	$1,864
Metropolitan Drt Prop & Cas Ins Co	$555	$555	$646	$571	$621
Metropolitan Prop & Cas Ins Co	$380	$380	$408	$330	$456
Milbank Insurance Company	$711	$658	$702	$585	$699
Motorists Mut Ins Co	$1,437	$1,437	$1,442	$976	$1,462
National Gen Assur Co	$862	$848	$896	$753	$851
Nationwide Ins Co Of Amer	$456	$536	$683	$545	$649
Progressive Classic Ins Co	$1,442	$1,173	$1,337	$1,015	$1,263
Progressive Max Ins Co	$1,367	$1,132	$1,284	$1,079	$1,233
Property & Cas Ins Co Of Hartford	$0	$0	$0	$0	$0
Safeco Ins Co Of Amer	$928	$928	$883	$751	$875
State Farm Fire & Cas Co	$1,149	$1,020	$1,031	$995	$1,097
State Farm Mut Auto Ins Co	$772	$681	$689	$664	$735
Trumbull Ins Co	$0	$0	$0	$0	$0
Twin City Fire Ins Co Co	$0	$0	$0	$0	$0
United Serv Automobile Assn	$433	$433	$419	$387	$440
USAA Cas Ins Co	$444	$444	$461	$409	$466
USAA Gen Ind Co	$536	$536	$549	$549	$561

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
American Select Ins Co	$1,312	$1,154	$1,327	$1,161	$1,247
Peak Prop & Cas Ins Corp	$1,759	$1,702	$1,759	$1,813	$1,813
West Virginia Natl Auto Ins Co	$1,638	$1,910	$1,802	$1,312	$1,874

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Prop & Cas Ins Co	$534	$560	$584	$556	$648
American Natl Prop & Cas Co	$478	$562	$556	$566	$684
American Select Ins Co	$377	$406	$487	$400	$484
Auto Club Prop Cas Ins Co	$621	$754	$681	$784	$1,188
Encompass Home & Auto Ins Co	$490	$473	$574	$646	$683
Encompass Ind Co	$507	$535	$605	$663	$804
Encompass Ins Co Of Amer	$636	$620	$669	$810	$786
Erie Ins Prop & Cas Co	$291	$362	$354	$364	$431
Esurance Prop & Cas Ins Co	$1,020	$1,080	$1,220	$1,108	$1,346
Farmers & Mechanics Fire & Cas Ins	$544	$522	$653	$671	$823
First Liberty Ins Corp	$1,133	$1,203	$1,547	$1,344	$1,713
Garrison Prop & Cas Ins Co	$472	$429	$544	$541	$595
GEICO Advantage Ins Co	$464	$538	$538	$498	$586
GEICO Choice Ins Co	$522	$602	$602	$558	$652
GEICO Secure Ins Co	$752	$860	$862	$804	$938
Hartford Accident & Ind Co	$1,299	$1,033	$1,154	$1,056	$1,786
Hartford Ins Co Of The Midwest	$0	$0	$0	$0	$0
Liberty Ins Corp	$2,498	$2,663	$3,428	$2,978	$3,798
Liberty Mut Fire Ins Co	$1,255	$1,337	$1,718	$1,494	$1,903
LM Gen Ins Co	$1,570	$1,476	$1,427	$1,687	$2,152
LM Ins Corp	$1,884	$1,773	$1,713	$1,767	$2,587
Metropolitan Drt Prop & Cas Ins Co	$463	$571	$537	$541	$644
Metropolitan Prop & Cas Ins Co	$412	$330	$386	$318	$577
Milbank Insurance Company	$533	$607	$659	$560	$792
Motorists Mut Ins Co	$1,121	$1,224	$1,245	$1,224	$1,668
National Gen Assur Co	$633	$701	$837	$779	$941
Nationwide Ins Co Of Amer	$468	$564	$627	$621	$839
Progressive Classic Ins Co	$1,014	$1,088	$1,183	$1,013	$1,483
Progressive Max Ins Co	$1,084	$1,111	$1,179	$1,060	$1,393
Property & Cas Ins Co Of Hartford	$0	$0	$0	$0	$0
Safeco Ins Co Of Amer	$783	$877	$893	$915	$1,042
State Farm Fire & Cas Co	$822	$873	$1,039	$922	$1,253
State Farm Mut Auto Ins Co	$543	$578	$694	$613	$844
Trumbull Ins Co	$0	$0	$0	$0	$0
Twin City Fire Ins Co Co	$0	$0	$0	$0	$0
United Serv Automobile Assn	$360	$341	$400	$433	$476
USAA Cas Ins Co	$382	$361	$425	$457	$506
USAA Gen Ind Co	$449	$418	$514	$556	$593

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
American Select Ins Co	$1,061	$1,168	$1,197	$1,161	$1,741
Peak Prop & Cas Ins Corp	$1,759	$1,813	$1,813	$1,612	$2,511
West Virginia Natl Auto Ins Co	$1,221	$1,584	$1,566	$1,457	$1,837

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Prop & Cas Ins Co	$646	$660	$642	$588	$684
American Natl Prop & Cas Co	$578	$580	$640	$526	$682
American Select Ins Co	$482	$482	$481	$382	$465
Auto Club Prop Cas Ins Co	$771	$679	$738	$617	$678
Encompass Home & Auto Ins Co	$583	$533	$560	$542	$566
Encompass Ind Co	$537	$537	$528	$478	$569
Encompass Ins Co Of Amer	$547	$547	$555	$487	$581
Erie Ins Prop & Cas Co	$409	$362	$400	$352	$408
Esurance Prop & Cas Ins Co	$1,278	$1,114	$1,278	$1,114	$1,198
Farmers & Mechanics Fire & Cas Ins	$637	$584	$561	$455	$554
First Liberty Ins Corp	$1,036	$1,036	$1,090	$835	$961
Garrison Prop & Cas Ins Co	$498	$498	$497	$453	$508
GEICO Advantage Ins Co	$712	$712	$762	$644	$782
GEICO Choice Ins Co	$660	$660	$702	$600	$720
GEICO Secure Ins Co	$922	$922	$972	$838	$994
Hartford Accident & Ind Co	$1,171	$1,365	$1,196	$1,153	$1,259
Hartford Ins Co Of The Midwest	$0	$0	$0	$0	$0
Liberty Ins Corp	$2,283	$2,283	$2,395	$1,836	$2,115
Liberty Mut Fire Ins Co	$1,151	$1,151	$1,208	$1,068	$1,068
LM Gen Ins Co	$1,499	$1,514	$1,336	$1,408	$1,492
LM Ins Corp	$1,801	$1,818	$1,605	$1,689	$1,793
Metropolitan Drt Prop & Cas Ins Co	$549	$549	$642	$567	$619
Metropolitan Prop & Cas Ins Co	$374	$374	$406	$328	$448
Milbank Insurance Company	$719	$665	$711	$592	$707
Motorists Mut Ins Co	$1,126	$1,126	$1,130	$773	$1,145
National Gen Assur Co	$782	$770	$816	$684	$774
Nationwide Ins Co Of Amer	$429	$501	$633	$508	$603
Progressive Classic Ins Co	$1,347	$1,096	$1,252	$953	$1,181
Progressive Max Ins Co	$1,399	$1,154	$1,314	$1,100	$1,261
Property & Cas Ins Co Of Hartford	$0	$0	$0	$0	$0
Safeco Ins Co Of Amer	$872	$872	$833	$708	$825
State Farm Fire & Cas Co	$1,082	$961	$971	$938	$1,033
State Farm Mut Auto Ins Co	$724	$640	$647	$623	$690
Trumbull Ins Co	$0	$0	$0	$0	$0
Twin City Fire Ins Co Co	$0	$0	$0	$0	$0
United Serv Automobile Assn	$414	$414	$401	$371	$421
USAA Cas Ins Co	$423	$423	$439	$390	$443
USAA Gen Ind Co	$493	$493	$505	$505	$516

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
American Select Ins Co	$1,293	$1,138	$1,308	$1,145	$1,230
Peak Prop & Cas Ins Corp	$1,920	$1,861	$1,920	$1,975	$1,975
West Virginia Natl Auto Ins Co	$1,506	$1,755	$1,656	$1,208	$1,722

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Prop & Cas Ins Co	$556	$586	$612	$582	$678
American Natl Prop & Cas Co	$498	$588	$580	$592	$716
American Select Ins Co	$377	$406	$487	$400	$484
Auto Club Prop Cas Ins Co	$537	$652	$589	$678	$1,025
Encompass Home & Auto Ins Co	$452	$442	$528	$589	$621
Encompass Ind Co	$456	$478	$540	$589	$715
Encompass Ins Co Of Amer	$499	$487	$524	$630	$613
Erie Ins Prop & Cas Co	$276	$345	$339	$346	$410
Esurance Prop & Cas Ins Co	$1,026	$1,086	$1,226	$1,114	$1,352
Farmers & Mechanics Fire & Cas Ins	$451	$435	$541	$555	$678
First Liberty Ins Corp	$845	$897	$1,151	$1,001	$1,273
Garrison Prop & Cas Ins Co	$437	$398	$502	$499	$548
GEICO Advantage Ins Co	$598	$704	$700	$644	$762
GEICO Choice Ins Co	$560	$648	$650	$602	$706
GEICO Secure Ins Co	$786	$904	$902	$842	$982
Hartford Accident & Ind Co	$1,287	$1,025	$1,145	$1,046	$1,767
Hartford Ins Co Of The Midwest	$0	$0	$0	$0	$0
Liberty Ins Corp	$1,853	$1,973	$2,535	$2,204	$2,807
Liberty Mut Fire Ins Co	$936	$997	$1,278	$1,112	$1,413
LM Gen Ins Co	$1,511	$1,423	$1,377	$1,630	$2,062
LM Ins Corp	$1,814	$1,708	$1,652	$1,700	$2,479
Metropolitan Drt Prop & Cas Ins Co	$461	$567	$541	$539	$633
Metropolitan Prop & Cas Ins Co	$406	$328	$382	$316	$567
Milbank Insurance Company	$541	$615	$667	$566	$800
Motorists Mut Ins Co	$884	$963	$984	$963	$1,303
National Gen Assur Co	$576	$639	$759	$709	$857
Nationwide Ins Co Of Amer	$439	$526	$583	$577	$774
Progressive Classic Ins Co	$953	$1,023	$1,108	$948	$1,382
Progressive Max Ins Co	$1,107	$1,135	$1,205	$1,080	$1,426
Property & Cas Ins Co Of Hartford	$0	$0	$0	$0	$0
Safeco Ins Co Of Amer	$737	$825	$839	$858	$975
State Farm Fire & Cas Co	$775	$823	$978	$869	$1,178
State Farm Mut Auto Ins Co	$510	$543	$652	$576	$792
Trumbull Ins Co	$0	$0	$0	$0	$0
Twin City Fire Ins Co Co	$0	$0	$0	$0	$0
United Serv Automobile Assn	$346	$327	$384	$415	$456
USAA Cas Ins Co	$364	$344	$404	$435	$481
USAA Gen Ind Co	$414	$386	$473	$511	$544

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
American Select Ins Co	$1,046	$1,152	$1,180	$1,145	$1,716
Peak Prop & Cas Ins Corp	$1,920	$1,975	$1,975	$1,763	$2,763
West Virginia Natl Auto Ins Co	$1,125	$1,457	$1,440	$1,340	$1,195

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Prop & Cas Ins Co	$602	$612	$598	$548	$634
American Natl Prop & Cas Co	$454	$454	$500	$412	$532
American Select Ins Co	$338	$338	$337	$297	$326
Auto Club Prop Cas Ins Co	$626	$551	$599	$502	$551
Encompass Home & Auto Ins Co	$475	$436	$456	$442	$460
Encompass Ind Co	$450	$450	$441	$400	$475
Encompass Ins Co Of Amer	$452	$452	$459	$405	$480
Erie Ins Prop & Cas Co	$357	$316	$350	$308	$358
Esurance Prop & Cas Ins Co	$1,108	$974	$1,108	$976	$1,044
Farmers & Mechanics Fire & Cas Ins	$574	$526	$507	$412	$500
First Liberty Ins Corp	$1,036	$1,036	$1,090	$835	$961
Garrison Prop & Cas Ins Co	$418	$418	$418	$382	$426
GEICO Advantage Ins Co	$652	$652	$690	$582	$708
GEICO Choice Ins Co	$664	$664	$704	$600	$722
GEICO Secure Ins Co	$988	$988	$1,034	$886	$1,062
Hartford Accident & Ind Co	$868	$1,003	$883	$855	$931
Hartford Ins Co Of The Midwest	$0	$0	$0	$0	$0
Liberty Ins Corp	$2,283	$2,283	$2,395	$1,836	$2,115
Liberty Mut Fire Ins Co	$1,151	$1,151	$1,208	$1,068	$1,068
LM Gen Ins Co	$1,053	$1,063	$939	$989	$1,050
LM Ins Corp	$1,170	$1,182	$1,044	$1,098	$1,166
Metropolitan Drt Prop & Cas Ins Co	$368	$368	$426	$380	$412
Metropolitan Prop & Cas Ins Co	$259	$259	$278	$225	$306
Milbank Insurance Company	$603	$560	$594	$496	$593
Motorists Mut Ins Co	$1,011	$1,011	$1,014	$697	$1,028
National Gen Assur Co	$515	$507	$535	$451	$510
Nationwide Ins Co Of Amer	$372	$428	$528	$431	$505
Progressive Classic Ins Co	$1,190	$973	$1,105	$846	$1,045
Progressive Max Ins Co	$1,197	$1,005	$1,128	$958	$1,087
Property & Cas Ins Co Of Hartford	$0	$0	$0	$0	$0
Safeco Ins Co Of Amer	$935	$935	$894	$759	$886
State Farm Fire & Cas Co	$958	$851	$859	$830	$914
State Farm Mut Auto Ins Co	$645	$570	$576	$556	$615
Trumbull Ins Co	$0	$0	$0	$0	$0
Twin City Fire Ins Co Co	$0	$0	$0	$0	$0
United Serv Automobile Assn	$336	$336	$326	$303	$341
USAA Cas Ins Co	$347	$347	$360	$321	$363
USAA Gen Ind Co	$414	$414	$423	$423	$432

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
American Select Ins Co	$1,029	$908	$1,040	$914	$980
Peak Prop & Cas Ins Corp	$1,378	$1,335	$1,378	$1,417	$1,417
West Virginia Natl Auto Ins Co	$1,069	$1,241	$1,172	$863	$1,218

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Prop & Cas Ins Co	$520	$546	$568	$544	$630
American Natl Prop & Cas Co	$390	$462	$454	$464	$556
American Select Ins Co	$265	$285	$298	$280	$341
Auto Club Prop Cas Ins Co	$437	$530	$478	$551	$830
Encompass Home & Auto Ins Co	$371	$363	$432	$481	$505
Encompass Ind Co	$381	$400	$450	$492	$593
Encompass Ins Co Of Amer	$414	$405	$434	$519	$505
Erie Ins Prop & Cas Co	$243	$301	$297	$602	$357
Esurance Prop & Cas Ins Co	$906	$952	$1,066	$976	$1,168
Farmers & Mechanics Fire & Cas Ins	$408	$393	$488	$501	$611
First Liberty Ins Corp	$845	$897	$1,151	$1,001	$1,273
Garrison Prop & Cas Ins Co	$369	$338	$421	$419	$458
GEICO Advantage Ins Co	$542	$632	$636	$586	$702
GEICO Choice Ins Co	$560	$646	$650	$604	$712
GEICO Secure Ins Co	$830	$952	$960	$896	$1,064
Hartford Accident & Ind Co	$949	$764	$849	$781	$1,286
Hartford Ins Co Of The Midwest	$0	$0	$0	$0	$0
Liberty Ins Corp	$1,853	$1,973	$2,535	$2,204	$2,807
Liberty Mut Fire Ins Co	$936	$997	$1,278	$1,112	$1,413
LM Gen Ins Co	$1,064	$1,000	$967	$996	$1,448
LM Ins Corp	$1,180	$1,112	$1,075	$1,107	$1,611
Metropolitan Drt Prop & Cas Ins Co	$308	$380	$360	$360	$422
Metropolitan Prop & Cas Ins Co	$276	$225	$263	$217	$386
Milbank Insurance Company	$451	$514	$560	$476	$675
Motorists Mut Ins Co	$796	$866	$880	$866	$1,168
National Gen Assur Co	$381	$422	$498	$467	$564
Nationwide Ins Co Of Amer	$378	$445	$489	$485	$638
Progressive Classic Ins Co	$844	$904	$980	$843	$1,225
Progressive Max Ins Co	$961	$983	$1,041	$944	$1,223
Property & Cas Ins Co Of Hartford	$0	$0	$0	$0	$0
Safeco Ins Co Of Amer	$789	$885	$902	$923	$1,049
State Farm Fire & Cas Co	$686	$728	$866	$769	$1,043
State Farm Mut Auto Ins Co	$456	$485	$581	$514	$705
Trumbull Ins Co	$0	$0	$0	$0	$0
Twin City Fire Ins Co Co	$0	$0	$0	$0	$0
United Serv Automobile Assn	$283	$269	$312	$336	$368
USAA Cas Ins Co	$301	$286	$333	$357	$393
USAA Gen Ind Co	$350	$328	$397	$428	$455

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
American Select Ins Co	$837	$919	$941	$913	$1,356
Peak Prop & Cas Ins Corp	$1,378	$1,417	$1,417	$1,263	$1,992
West Virginia Natl Auto Ins Co	$805	$1,035	$1,023	$954	$1,195

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Prop & Cas Ins Co	$602	$612	$598	$548	$634
American Natl Prop & Cas Co	$442	$442	$488	$402	$520
American Select Ins Co	$338	$338	$337	$297	$326
Auto Club Prop Cas Ins Co	$607	$534	$581	$486	$534
Encompass Home & Auto Ins Co	$475	$436	$456	$442	$460
Encompass Ind Co	$450	$450	$441	$400	$475
Encompass Ins Co Of Amer	$452	$452	$459	$405	$480
Erie Ins Prop & Cas Co	$357	$316	$350	$308	$358
Esurance Prop & Cas Ins Co	$1,086	$956	$1,086	$958	$1,024
Farmers & Mechanics Fire & Cas Ins	$574	$526	$507	$412	$500
First Liberty Ins Corp	$1,036	$1,036	$1,090	$835	$961
Garrison Prop & Cas Ins Co	$427	$427	$427	$390	$435
GEICO Advantage Ins Co	$600	$600	$636	$542	$654
GEICO Choice Ins Co	$606	$606	$640	$550	$656
GEICO Secure Ins Co	$920	$920	$960	$828	$986
Hartford Accident & Ind Co	$877	$1,015	$892	$864	$942
Hartford Ins Co Of The Midwest	$0	$0	$0	$0	$0
Liberty Ins Corp	$2,283	$2,283	$2,395	$1,836	$2,115
Liberty Mut Fire Ins Co	$1,151	$1,151	$1,208	$928	$1,068
LM Gen Ins Co	$963	$973	$860	$906	$962
LM Ins Corp	$1,071	$1,082	$956	$1,007	$1,069
Metropolitan Drt Prop & Cas Ins Co	$312	$312	$362	$324	$350
Metropolitan Prop & Cas Ins Co	$223	$223	$239	$195	$259
Milbank Insurance Company	$561	$521	$553	$461	$551
Motorists Mut Ins Co	$1,011	$1,011	$1,014	$697	$1,028
National Gen Assur Co	$628	$618	$655	$550	$622
Nationwide Ins Co Of Amer	$372	$428	$528	$431	$505
Progressive Classic Ins Co	$1,336	$1,090	$1,236	$939	$1,169
Progressive Max Ins Co	$1,348	$1,117	$1,264	$1,059	$1,214
Property & Cas Ins Co Of Hartford	$0	$0	$0	$0	$0
Safeco Ins Co Of Amer	$854	$854	$819	$697	$812
State Farm Fire & Cas Co	$958	$851	$859	$830	$914
State Farm Mut Auto Ins Co	$645	$570	$576	$556	$615
Trumbull Ins Co	$0	$0	$0	$0	$0
Twin City Fire Ins Co Co	$0	$0	$0	$0	$0
United Serv Automobile Assn	$344	$344	$333	$310	$349
USAA Cas Ins Co	$355	$355	$368	$329	$372
USAA Gen Ind Co	$424	$424	$434	$434	$443

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
American Select Ins Co	$1,093	$964	$1,105	$970	$1,040
Peak Prop & Cas Ins Corp	$1,399	$1,355	$1,399	$1,440	$1,440
West Virginia Natl Auto Ins Co	$1,216	$1,414	$1,334	$979	$1,388

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Prop & Cas Ins Co	$520	$546	$568	$544	$630
American Natl Prop & Cas Co	$382	$450	$442	$452	$542
American Select Ins Co	$265	$285	$298	$280	$341
Auto Club Prop Cas Ins Co	$423	$514	$463	$534	$804
Encompass Home & Auto Ins Co	$371	$363	$432	$481	$505
Encompass Ind Co	$381	$400	$450	$492	$593
Encompass Ins Co Of Amer	$414	$405	$434	$519	$505
Erie Ins Prop & Cas Co	$243	$301	$397	$302	$357
Esurance Prop & Cas Ins Co	$888	$936	$1,044	$958	$1,144
Farmers & Mechanics Fire & Cas Ins	$408	$393	$488	$501	$611
First Liberty Ins Corp	$845	$897	$1,151	$1,001	$1,273
Garrison Prop & Cas Ins Co	$377	$345	$431	$429	$469
GEICO Advantage Ins Co	$506	$590	$588	$544	$640
GEICO Choice Ins Co	$516	$592	$594	$552	$646
GEICO Secure Ins Co	$778	$888	$894	$836	$984
Hartford Accident & Ind Co	$960	$772	$858	$790	$1,302
Hartford Ins Co Of The Midwest	$0	$0	$0	$0	$0
Liberty Ins Corp	$1,853	$1,973	$2,535	$2,204	$2,807
Liberty Mut Fire Ins Co	$936	$997	$1,278	$1,112	$1,413
LM Gen Ins Co	$975	$917	$888	$914	$1,323
LM Ins Corp	$1,083	$1,021	$986	$1,015	$1,471
Metropolitan Drt Prop & Cas Ins Co	$263	$324	$310	$308	$354
Metropolitan Prop & Cas Ins Co	$235	$195	$227	$187	$328
Milbank Insurance Company	$420	$478	$521	$443	$628
Motorists Mut Ins Co	$796	$866	$880	$866	$1,168
National Gen Assur Co	$465	$513	$606	$568	$690
Nationwide Ins Co Of Amer	$378	$445	$489	$485	$638
Progressive Classic Ins Co	$935	$1,002	$1,093	$938	$1,382
Progressive Max Ins Co	$1,062	$1,089	$1,160	$1,043	$1,379
Property & Cas Ins Co Of Hartford	$0	$0	$0	$0	$0
Safeco Ins Co Of Amer	$722	$810	$824	$842	$951
State Farm Fire & Cas Co	$686	$728	$866	$769	$1,043
State Farm Mut Auto Ins Co	$456	$485	$581	$514	$705
Trumbull Ins Co	$0	$0	$0	$0	$0
Twin City Fire Ins Co Co	$0	$0	$0	$0	$0
United Serv Automobile Assn	$290	$275	$320	$344	$377
USAA Cas Ins Co	$308	$292	$341	$365	$402
USAA Gen Ind Co	$358	$335	$407	$439	$466

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
American Select Ins Co	$888	$976	$999	$969	$1,443
Peak Prop & Cas Ins Corp	$1,399	$1,440	$1,440	$1,285	$2,003
West Virginia Natl Auto Ins Co	$913	$1,176	$1,163	$1,084	$1,361

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Prop & Cas Ins Co	$602	$612	$598	$548	$634
American Natl Prop & Cas Co	$432	$432	$474	$394	$506
American Select Ins Co	$343	$343	$343	$302	$331
Auto Club Prop Cas Ins Co	$598	$527	$573	$479	$526
Encompass Home & Auto Ins Co	$475	$436	$456	$442	$460
Encompass Ind Co	$450	$450	$441	$400	$475
Encompass Ins Co Of Amer	$452	$452	$459	$405	$480
Erie Ins Prop & Cas Co	$333	$298	$327	$288	$333
Esurance Prop & Cas Ins Co	$1,064	$938	$1,064	$938	$1,002
Farmers & Mechanics Fire & Cas Ins	$529	$486	$467	$381	$461
First Liberty Ins Corp	$1,036	$1,036	$1,090	$835	$961
Garrison Prop & Cas Ins Co	$405	$405	$405	$370	$413
GEICO Advantage Ins Co	$680	$680	$716	$602	$738
GEICO Choice Ins Co	$724	$724	$768	$654	$790
GEICO Secure Ins Co	$1,072	$1,072	$1,120	$954	$1,154
Hartford Accident & Ind Co	$868	$1,005	$882	$855	$932
Hartford Ins Co Of The Midwest	$0	$0	$0	$0	$0
Liberty Ins Corp	$2,283	$2,283	$2,395	$1,836	$2,115
Liberty Mut Fire Ins Co	$1,151	$1,151	$1,208	$928	$1,068
LM Gen Ins Co	$1,066	$1,075	$949	$999	$1,061
LM Ins Corp	$1,184	$1,195	$1,055	$1,101	$1,177
Metropolitan Drt Prop & Cas Ins Co	$356	$356	$412	$368	$398
Metropolitan Prop & Cas Ins Co	$251	$251	$267	$219	$296
Milbank Insurance Company	$598	$555	$589	$492	$587
Motorists Mut Ins Co	$1,019	$1,019	$1,023	$703	$1,037
National Gen Assur Co	$544	$536	$567	$477	$539
Nationwide Ins Co Of Amer	$372	$428	$528	$431	$505
Progressive Classic Ins Co	$1,165	$953	$1,081	$827	$1,023
Progressive Max Ins Co	$1,168	$983	$1,101	$937	$1,061
Property & Cas Ins Co Of Hartford	$0	$0	$0	$0	$0
Safeco Ins Co Of Amer	$849	$849	$806	$688	$799
State Farm Fire & Cas Co	$950	$843	$851	$822	$906
State Farm Mut Auto Ins Co	$645	$570	$576	$556	$615
Trumbull Ins Co	$0	$0	$0	$0	$0
Twin City Fire Ins Co Co	$0	$0	$0	$0	$0
United Serv Automobile Assn	$326	$326	$316	$294	$330
USAA Cas Ins Co	$336	$336	$348	$311	$352
USAA Gen Ind Co	$387	$387	$396	$396	$404

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
American Select Ins Co	$1,038	$916	$1,049	$922	$988
Peak Prop & Cas Ins Corp	$1,267	$1,227	$1,267	$1,304	$1,304
West Virginia Natl Auto Ins Co	$1,014	$1,176	$1,111	$819	$1,154

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Prop & Cas Ins Co	$520	$546	$568	$544	$630
American Natl Prop & Cas Co	$372	$440	$430	$442	$530
American Select Ins Co	$269	$289	$303	$285	$346
Auto Club Prop Cas Ins Co	$418	$507	$457	$526	$792
Encompass Home & Auto Ins Co	$371	$363	$432	$481	$505
Encompass Ind Co	$381	$400	$450	$492	$593
Encompass Ins Co Of Amer	$414	$405	$434	$519	$505
Erie Ins Prop & Cas Co	$229	$282	$278	$284	$335
Esurance Prop & Cas Ins Co	$872	$918	$1,024	$938	$1,118
Farmers & Mechanics Fire & Cas Ins	$378	$364	$451	$462	$563
First Liberty Ins Corp	$845	$87	$1,151	$1,001	$1,273
Garrison Prop & Cas Ins Co	$358	$329	$408	$406	$444
GEICO Advantage Ins Co	$560	$654	$660	$610	$734
GEICO Choice Ins Co	$608	$706	$710	$656	$780
GEICO Secure Ins Co	$894	$1,028	$1,038	$968	$1,156
Hartford Accident & Ind Co	$950	$765	$848	$782	$1,288
Hartford Ins Co Of The Midwest	$0	$0	$0	$0	$0
Liberty Ins Corp	$1,853	$1,973	$2,535	$2,204	$2,807
Liberty Mut Fire Ins Co	$936	$997	$1,278	$1,112	$1,413
LM Gen Ins Co	$1,074	$1,010	$975	$1,006	$1,468
LM Ins Corp	$1,193	$1,122	$1,085	$1,117	$1,631
Metropolitan Drt Prop & Cas Ins Co	$298	$368	$350	$350	$408
Metropolitan Prop & Cas Ins Co	$267	$219	$255	$209	$374
Milbank Insurance Company	$447	$509	$555	$472	$669
Motorists Mut Ins Co	$803	$873	$888	$874	$1,178
National Gen Assur Co	$404	$445	$525	$493	$597
Nationwide Ins Co Of Amer	$378	$445	$489	$485	$638
Progressive Classic Ins Co	$824	$882	$959	$826	$1,200
Progressive Max Ins Co	$940	$961	$1,017	$924	$1,193
Property & Cas Ins Co Of Hartford	$0	$0	$0	$0	$0
Safeco Ins Co Of Amer	$718	$802	$818	$838	$956
State Farm Fire & Cas Co	$678	$720	$858	$761	$1,035
State Farm Mut Auto Ins Co	$456	$485	$581	$514	$705
Trumbull Ins Co	$0	$0	$0	$0	$0
Twin City Fire Ins Co Co	$0	$0	$0	$0	$0
United Serv Automobile Assn	$275	$261	$303	$326	$356
USAA Cas Ins Co	$292	$277	$323	$345	$380
USAA Gen Ind Co	$328	$307	$372	$400	$425

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
American Select Ins Co	$845	$927	$949	$921	$1,369
Peak Prop & Cas Ins Corp	$1,267	$1,304	$1,304	$1,163	$1,816
West Virginia Natl Auto Ins Co	$766	$982	$971	$906	$1,133

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Prop & Cas Ins Co	$602	$612	$598	$548	$634
American Natl Prop & Cas Co	$432	$432	$474	$394	$506
American Select Ins Co	$343	$343	$33	$302	$331
Auto Club Prop Cas Ins Co	$598	$527	$573	$479	$526
Encompass Home & Auto Ins Co	$475	$436	$456	$442	$460
Encompass Ind Co	$450	$450	$441	$400	$475
Encompass Ins Co Of Amer	$452	$452	$459	$405	$480
Erie Ins Prop & Cas Co	$333	$298	$327	$288	$333
Esurance Prop & Cas Ins Co	$1,068	$940	$1,068	$942	$1,008
Farmers & Mechanics Fire & Cas Ins	$529	$486	$467	$381	$461
First Liberty Ins Corp	$1,036	$1,036	$1,090	$835	$961
Garrison Prop & Cas Ins Co	$418	$418	$418	$382	$426
GEICO Advantage Ins Co	$590	$590	$620	$528	$638
GEICO Choice Ins Co	$628	$628	$660	$568	$680
GEICO Secure Ins Co	$952	$952	$990	$852	$1,020
Hartford Accident & Ind Co	$882	$1,021	$895	$868	$947
Hartford Ins Co Of The Midwest	$0	$0	$0	$0	$0
Liberty Ins Corp	$2,283	$2,283	$2,395	$1,836	$2,115
Liberty Mut Fire Ins Co	$1,151	$1,151	$1,208	$928	$1,068
LM Gen Ins Co	$926	$936	$827	$871	$924
LM Ins Corp	$1,030	$1,041	$919	$967	$1,028
Metropolitan Drt Prop & Cas Ins Co	$300	$300	$348	$312	$340
Metropolitan Prop & Cas Ins Co	$215	$215	$229	$191	$251
Milbank Insurance Company	$532	$495	$525	$438	$523
Motorists Mut Ins Co	$1,019	$1,019	$1,023	$703	$1,037
National Gen Assur Co	$667	$657	$696	$584	$661
Nationwide Ins Co Of Amer	$355	$405	$495	$407	$474
Progressive Classic Ins Co	$1,253	$1,023	$1,160	$883	$1,097
Progressive Max Ins Co	$1,299	$1,082	$1,219	$1,025	$1,173
Property & Cas Ins Co Of Hartford	$0	$0	$0	$0	$0
Safeco Ins Co Of Amer	$745	$745	$711	$606	$704
State Farm Fire & Cas Co	$950	$843	$851	$822	$906
State Farm Mut Auto Ins Co	$645	$570	$576	$556	$615
Trumbull Ins Co	$0	$0	$0	$0	$0
Twin City Fire Ins Co Co	$0	$0	$0	$0	$0
United Serv Automobile Assn	$336	$336	$326	$303	$341
USAA Cas Ins Co	$347	$347	$360	$321	$363
USAA Gen Ind Co	$400	$400	$409	$409	$417

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
American Select Ins Co	$1,147	$1,011	$1,160	$1,018	$1,092
Peak Prop & Cas Ins Corp	$1,306	$1,266	$1,306	$1,344	$1,344
West Virginia Natl Auto Ins Co	$1,076	$1,249	$1,179	$869	$1,226

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Prop & Cas Ins Co	$520	$546	$568	$544	$630
American Natl Prop & Cas Co	$372	$440	$430	$442	$530
American Select Ins Co	$269	$289	$303	$285	$346
Auto Club Prop Cas Ins Co	$418	$507	$457	$526	$792
Encompass Home & Auto Ins Co	$371	$363	$432	$481	$505
Encompass Ind Co	$381	$400	$450	$492	$593
Encompass Ins Co Of Amer	$414	$405	$434	$519	$505
Erie Ins Prop & Cas Co	$229	$282	$278	$284	$335
Esurance Prop & Cas Ins Co	$874	$922	$1,028	$942	$1,126
Farmers & Mechanics Fire & Cas Ins	$378	$364	$451	$462	$563
First Liberty Ins Corp	$845	$897	$1,151	$1,001	$1,273
Garrison Prop & Cas Ins Co	$369	$338	$421	$419	$458
GEICO Advantage Ins Co	$494	$572	$574	$532	$630
GEICO Choice Ins Co	$532	$610	$612	$572	$672
GEICO Secure Ins Co	$800	$914	$922	$864	$1,022
Hartford Accident & Ind Co	$965	$776	$862	$794	$1,310
Hartford Ins Co Of The Midwest	$0	$0	$0	$0	$0
Liberty Ins Corp	$1,853	$1,973	$2,535	$2,204	$2,807
Liberty Mut Fire Ins Co	$936	$997	$1,278	$1,112	$1,413
LM Gen Ins Co	$936	$882	$852	$878	$1,275
LM Ins Corp	$1,040	$979	$947	$974	$1,416
Metropolitan Drt Prop & Cas Ins Co	$255	$312	$296	$296	$342
Metropolitan Prop & Cas Ins Co	$229	$191	$221	$179	$320
Milbank Insurance Company	$399	$454	$495	$422	$597
Motorists Mut Ins Co	$803	$873	$888	$874	$1,178
National Gen Assur Co	$493	$545	$645	$605	$732
Nationwide Ins Co Of Amer	$358	$420	$460	$456	$595
Progressive Classic Ins Co	$879	$941	$1,027	$883	$1,296
Progressive Max Ins Co	$1,028	$1,052	$1,121	$1,011	$1,331
Property & Cas Ins Co Of Hartford	$0	$0	$0	$0	$0
Safeco Ins Co Of Amer	$632	$705	$719	$736	$836
State Farm Fire & Cas Co	$678	$720	$858	$761	$1,035
State Farm Mut Auto Ins Co	$456	$485	$581	$514	$705
Trumbull Ins Co	$0	$0	$0	$0	$0
Twin City Fire Ins Co Co	$0	$0	$0	$0	$0
United Serv Automobile Assn	$283	$269	$312	$336	$368
USAA Cas Ins Co	$301	$286	$333	$357	$393
USAA Gen Ind Co	$338	$317	$384	$414	$440

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
American Select Ins Co	$931	$1,024	$1,048	$1,017	$1,517
Peak Prop & Cas Ins Corp	$1,306	$1,344	$1,344	$1,199	$1,879
West Virginia Natl Auto Ins Co	$811	$1,041	$1,030	$961	$1,203

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 Prop & Cas Ins Co	$604	$616	$600	$550	$638
American Natl Prop & Cas Co	$410	$412	$452	$374	$480
American Select Ins Co	$280	$280	$277	$246	$270
Auto Club Prop Cas Ins Co	$557	$491	$533	$446	$490
Encompass Home & Auto Ins Co	$426	$390	$409	$395	$413
Encompass Ind Co	$380	$380	$374	$340	$402
Encompass Ins Co Of Amer	$381	$381	$385	$341	$403
Erie Ins Prop & Cas Co	$333	$296	$326	$287	$332
Esurance Prop & Cas Ins Co	$1,058	$932	$1,058	$932	$996
Farmers & Mechanics Fire & Cas Ins	$498	$457	$440	$359	$434
First Liberty Ins Corp	$896	$896	$942	$723	$831
Garrison Prop & Cas Ins Co	$407	$407	$406	$372	$414
GEICO Advantage Ins Co	$676	$676	$712	$598	$734
GEICO Choice Ins Co	$786	$786	$834	$704	$856
GEICO Secure Ins Co	$1,124	$1,124	$1,176	$998	$1,210
Hartford Accident & Ind Co	$900	$1,042	$914	$886	$967
Hartford Ins Co Of The Midwest	$593	$630	$610	$511	$635
Liberty Ins Corp	$2,179	$2,179	$2,286	$1,753	$2,019
Liberty Mut Fire Ins Co	$995	$995	$1,044	$803	$923
LM Gen Ins Co	$1,010	$1,019	$900	$946	$1,004
LM Ins Corp	$1,121	$1,131	$998	$1,052	$1,116
Metropolitan Drt Prop & Cas Ins Co	$340	$340	$394	$354	$382
Metropolitan Prop & Cas Ins Co	$239	$239	$253	$207	$280
Milbank Insurance Company	$523	$486	$516	$432	$514
Motorists Mut Ins Co	$922	$922	$925	$639	$937
National Gen Assur Co	$549	$541	$571	$481	$544
Nationwide Ins Co Of Amer	$355	$405	$495	$407	$474
Progressive Classic Ins Co	$1,106	$904	$1,026	$784	$970
Progressive Max Ins Co	$1,208	$1,009	$1,138	$965	$1,095
Property & Cas Ins Co Of Hartford	$511	$537	$542	$479	$565
Safeco Ins Co Of Amer	$836	$836	$797	$679	$791
State Farm Fire & Cas Co	$905	$803	$811	$783	$864
State Farm Mut Auto Ins Co	$614	$543	$548	$529	$585
Trumbull Ins Co	$652	$748	$658	$642	$700
Twin City Fire Ins Co Co	$812	$937	$825	$800	$870
United Serv Automobile Assn	$345	$345	$334	$311	$350
USAA Cas Ins Co	$356	$356	$369	$329	$373
USAA Gen Ind Co	$281	$281	$288	$288	$293

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
American Select Ins Co	$1,038	$916	$1,049	$922	$988
Peak Prop & Cas Ins Corp	$1,249	$1,210	$1,249	$1,286	$1,286
West Virginia Natl Auto Ins Co	$1,019	$1,182	$1,117	$823	$1,160

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 Prop & Cas Ins Co	$522	$548	$570	$546	$632
American Natl Prop & Cas Co	$354	$418	$408	$420	$504
American Select Ins Co	$219	$236	$246	$232	$281
Auto Club Prop Cas Ins Co	$389	$472	$425	$490	$736
Encompass Home & Auto Ins Co	$333	$327	$386	$431	$453
Encompass Ind Co	$324	$340	$382	$417	$497
Encompass Ins Co Of Amer	$349	$341	$365	$435	$423
Erie Ins Prop & Cas Co	$228	$281	$279	$284	$335
Esurance Prop & Cas Ins Co	$866	$912	$1,018	$932	$1,112
Farmers & Mechanics Fire & Cas Ins	$356	$343	$424	$435	$530
First Liberty Ins Corp	$732	$777	$994	$866	$1,009
Garrison Prop & Cas Ins Co	$359	$329	$410	$408	$446
GEICO Advantage Ins Co	$556	$648	$656	$606	$734
GEICO Choice Ins Co	$654	$760	$768	$708	$850
GEICO Secure Ins Co	$932	$1,076	$1,088	$1,012	$1,216
Hartford Accident & Ind Co	$985	$792	$880	$810	$1,338
Hartford Ins Co Of The Midwest	$475	$505	$594	$571	$721
Liberty Ins Corp	$1,769	$1,884	$2,419	$2,104	$2,678
Liberty Mut Fire Ins Co	$811	$862	$1,104	$962	$1,220
LM Gen Ins Co	$1,016	$955	$924	$952	$1,391
LM Ins Corp	$1,129	$1,062	$1,027	$1,059	$1,544
Metropolitan Drt Prop & Cas Ins Co	$288	$354	$336	$336	$392
Metropolitan Prop & Cas Ins Co	$253	$207	$243	$197	$354
Milbank Insurance Company	$394	$447	$486	$414	$583
Motorists Mut Ins Co	$728	$791	$804	$791	$1,063
National Gen Assur Co	$407	$450	$530	$498	$601
Nationwide Ins Co Of Amer	$358	$420	$460	$456	$595
Progressive Classic Ins Co	$783	$838	$910	$783	$1,139
Progressive Max Ins Co	$970	$993	$1,050	$948	$1,230
Property & Cas Ins Co Of Hartford	$429	$476	$539	$513	$593
Safeco Ins Co Of Amer	$708	$791	$807	$825	$938
State Farm Fire & Cas Co	$647	$687	$817	$726	$986
State Farm Mut Auto Ins Co	$434	$461	$553	$489	$671
Trumbull Ins Co	$708	$578	$636	$593	$948
Twin City Fire Ins Co Co	$886	$717	$794	$732	$1,197
United Serv Automobile Assn	$290	$276	$320	$345	$378
USAA Cas Ins Co	$309	$293	$341	$366	$403
USAA Gen Ind Co	$241	$226	$272	$291	$308

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
American Select Ins Co	$845	$927	$949	$921	$1,369
Peak Prop & Cas Ins Corp	$1,249	$1,286	$1,286	$1,145	$1,799
West Virginia Natl Auto Ins Co	$770	$986	$975	$910	$1,139

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 Prop & Cas Ins Co	$604	$616	$600	$550	$638
American Natl Prop & Cas Co	$470	$472	$518	$430	$576
American Select Ins Co	$280	$280	$277	$246	$270
Auto Club Prop Cas Ins Co	$557	$491	$533	$446	$490
Encompass Home & Auto Ins Co	$426	$390	$409	$395	$413
Encompass Ind Co	$380	$380	$374	$340	$402
Encompass Ins Co Of Amer	$381	$381	$385	$341	$403
Erie Ins Prop & Cas Co	$333	$296	$326	$287	$332
Esurance Prop & Cas Ins Co	$1,008	$890	$1,008	$890	$952
Farmers & Mechanics Fire & Cas Ins	$498	$457	$440	$359	$434
First Liberty Ins Corp	$896	$896	$942	$723	$831
Garrison Prop & Cas Ins Co	$407	$407	$406	$372	$414
GEICO Advantage Ins Co	$564	$564	$594	$508	$612
GEICO Choice Ins Co	$652	$652	$688	$590	$708
GEICO Secure Ins Co	$944	$944	$980	$846	$1,010
Hartford Accident & Ind Co	$911	$1,056	$925	$897	$979
Hartford Ins Co Of The Midwest	$593	$630	$610	$511	$635
Liberty Ins Corp	$2,179	$2,179	$2,286	$1,753	$2,019
Liberty Mut Fire Ins Co	$995	$995	$1,044	$803	$923
LM Gen Ins Co	$785	$793	$702	$738	$784
LM Ins Corp	$873	$881	$779	$820	$872
Metropolitan Drt Prop & Cas Ins Co	$298	$298	$344	$306	$334
Metropolitan Prop & Cas Ins Co	$211	$211	$225	$183	$247
Milbank Insurance Company	$461	$429	$455	$381	$453
Motorists Mut Ins Co	$922	$922	$925	$639	$937
National Gen Assur Co	$567	$558	$592	$497	$562
Nationwide Ins Co Of Amer	$349	$398	$484	$399	$464
Progressive Classic Ins Co	$1,119	$914	$1,038	$793	$981
Progressive Max Ins Co	$1,236	$1,032	$1,163	$983	$1,119
Property & Cas Ins Co Of Hartford	$511	$537	$542	$479	$565
Safeco Ins Co Of Amer	$656	$656	$628	$537	$622
State Farm Fire & Cas Co	$905	$803	$811	$783	$864
State Farm Mut Auto Ins Co	$614	$543	$548	$529	$585
Trumbull Ins Co	$653	$749	$660	$644	$702
Twin City Fire Ins Co Co	$821	$949	$834	$809	$881
United Serv Automobile Assn	$345	$345	$334	$311	$350
USAA Cas Ins Co	$356	$356	$369	$329	$373
USAA Gen Ind Co	$281	$281	$288	$288	$293

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
American Select Ins Co	$992	$876	$1,003	$882	$945
Peak Prop & Cas Ins Corp	$1,225	$1,186	$1,225	$1,262	$1,262
West Virginia Natl Auto Ins Co	$1,062	$1,232	$1,164	$857	$1,210

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Prop & Cas Ins Co	$522	$548	$570	$546	$632
American Natl Prop & Cas Co	$406	$480	$470	$480	$580
American Select Ins Co	$219	$236	$246	$232	$281
Auto Club Prop Cas Ins Co	$389	$472	$425	$490	$736
Encompass Home & Auto Ins Co	$333	$327	$386	$431	$453
Encompass Ind Co	$324	$340	$382	$417	$497
Encompass Ins Co Of Amer	$349	$341	$365	$435	$423
Erie Ins Prop & Cas Co	$228	$281	$279	$284	$335
Esurance Prop & Cas Ins Co	$828	$870	$972	$890	$1,062
Farmers & Mechanics Fire & Cas Ins	$356	$343	$424	$435	$530
First Liberty Ins Corp	$732	$777	$994	$866	$1,009
Garrison Prop & Cas Ins Co	$359	$329	$410	$408	$446
GEICO Advantage Ins Co	$474	$550	$550	$510	$604
GEICO Choice Ins Co	$552	$636	$638	$594	$698
GEICO Secure Ins Co	$794	$908	$914	$856	$1,010
Hartford Accident & Ind Co	$997	$800	$890	$820	$1,357
Hartford Ins Co Of The Midwest	$475	$505	$594	$571	$721
Liberty Ins Corp	$1,769	$1,884	$2,419	$2,104	$2,678
Liberty Mut Fire Ins Co	$811	$862	$1,104	$962	$1,220
LM Gen Ins Co	$794	$747	$724	$744	$1,080
LM Ins Corp	$882	$831	$803	$829	$1,200
Metropolitan Drt Prop & Cas Ins Co	$249	$306	$292	$292	$338
Metropolitan Prop & Cas Ins Co	$223	$183	$215	$175	$312
Milbank Insurance Company	$348	$395	$429	$366	$514
Motorists Mut Ins Co	$728	$791	$804	$791	$1,063
National Gen Assur Co	$420	$463	$549	$515	$621
Nationwide Ins Co Of Amer	$352	$411	$450	$446	$580
Progressive Classic Ins Co	$791	$847	$921	$791	$1,152
Progressive Max Ins Co	$987	$1,010	$1,071	$968	$1,262
Property & Cas Ins Co Of Hartford	$429	$476	$539	$513	$593
Safeco Ins Co Of Amer	$558	$622	$634	$648	$733
State Farm Fire & Cas Co	$647	$687	$817	$726	$986
State Farm Mut Auto Ins Co	$434	$461	$553	$489	$671
Trumbull Ins Co	$709	$579	$638	$595	$950
Twin City Fire Ins Co Co	$897	$724	$803	$740	$1,214
United Serv Automobile Assn	$290	$276	$320	$345	$378
USAA Cas Ins Co	$309	$293	$341	$366	$403
USAA Gen Ind Co	$241	$226	$272	$291	$308

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
American Select Ins Co	$809	$887	$908	$882	$1,307
Peak Prop & Cas Ins Corp	$1,225	$1,262	$1,262	$1,125	$1,747
West Virginia Natl Auto Ins Co	$801	$1,028	$1,017	$948	$1,186

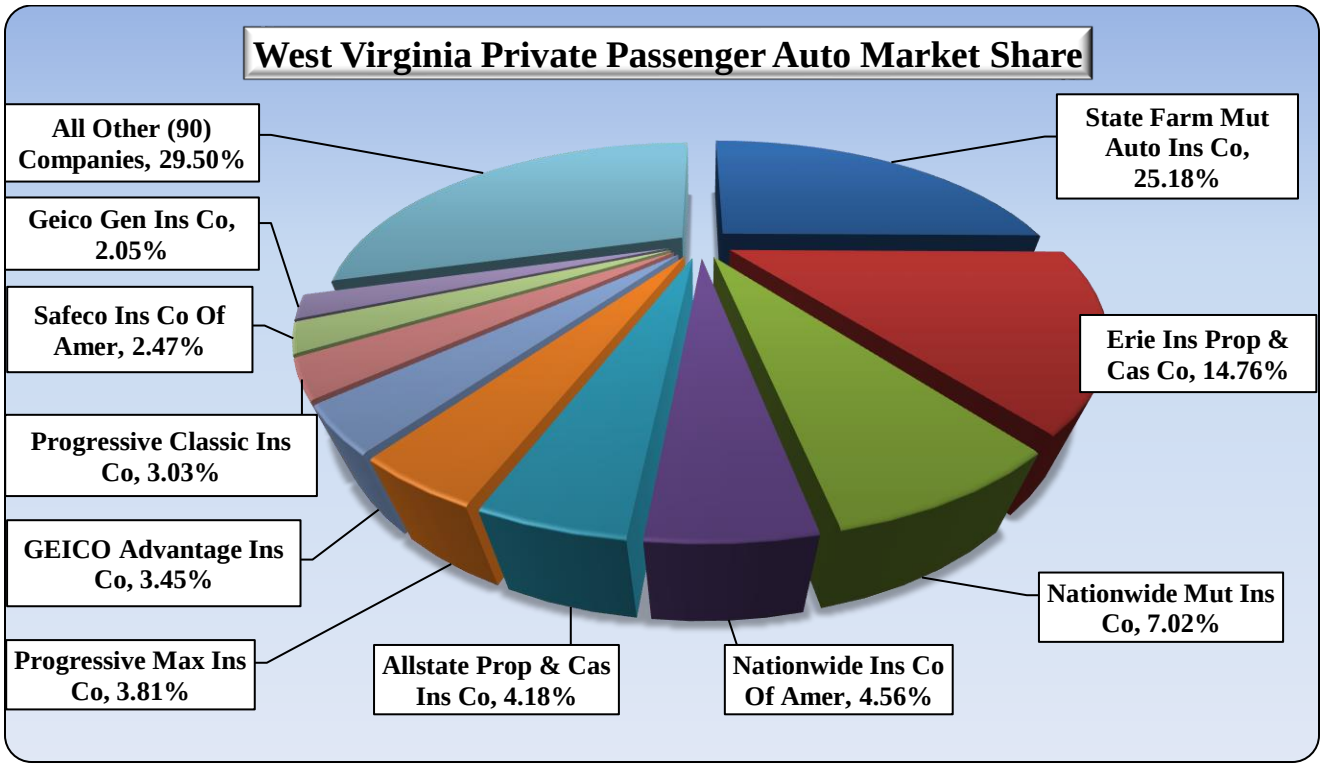
Section I—Discussion

This report provides current auto rates throughout West Virginia. These rates are influenced by many cost factors. Included in these factors are historical loss exposure, medical costs, accident frequency and severity, pricing competition, and many, many others. Below we discuss two factors that impact auto insurance rates: auto insurance company market shares and regional loss differences within the state.

Market Share

As of 2017, a total of 100 different licensed insurance companies were actively writing personal auto insurance in West Virginia. However, the personal automobile insurance market is characterized by only a few dominant companies which account for a large part of automobile insurance premiums.

Figure 1: West Virginia Private Passenger Auto Market Share, 2017

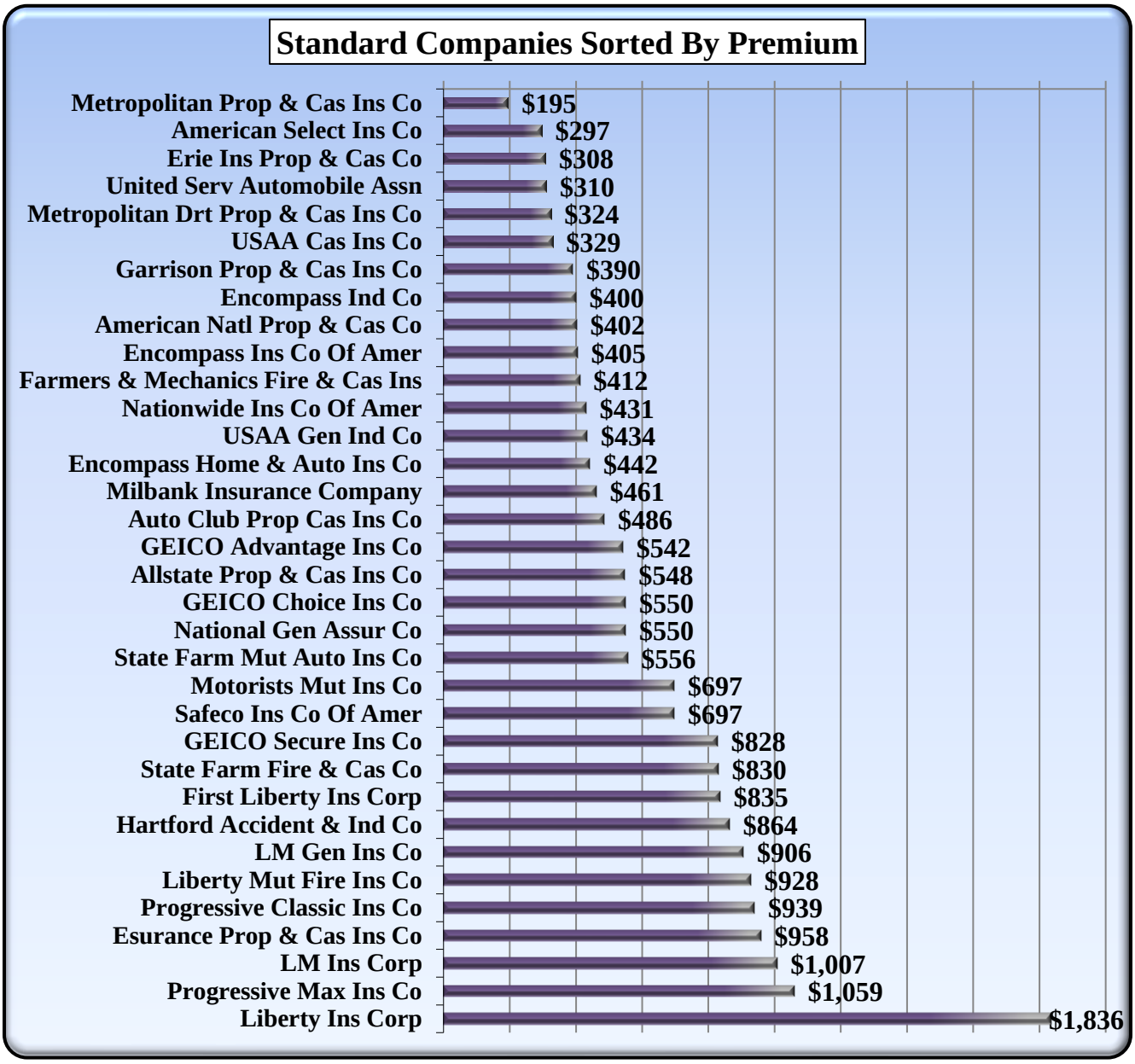


Source: National Association of Insurance Commissioners Market Share Reports for PPA physical damage and liability; based on direct premiums written for CY2017and excludes$0 premium written reports.

The pie chart from Figure 1 shows that the dominant company, State Farm Mutual Automobile Insurance Company, currently has a market share of over 25% percent. The second carrier, Erie Insurance Property & Casualty Company, is a distant second with 14.76% of the market, and Nationwide Mutual Insurance Company is third with 7.02%. Nationwide Mutual Insurance Company is no longer accepting new business and did not submit rating examples for this report**.**

At first, we might suppose that the top 5 leading companies, who write over one-half (55.71%) of the total auto market, may 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: 2018 Auto Survey rate examples submitted by carrier; 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 the top 5 companies are generally towards the middle 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 consumers should be advised to obtain quotes from several insurance companies before making a decision to purchase.

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 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 West Virginia City

Metropolitan Area	Average Annual Rate	Comparison to Statewide Average
Martinsburg	**$592**	**(13.0%)**
Clarksburg	**$611**	**(10.2%)**
Morgantown	**$618**	**(9.1%)**
Wheeling	**$652**	**(4.1%)**
Parkersburg	**$686**	**0.9%**
Bluefield	**$690**	**1.5%**
Charleston	**$701**	**3.1%**
Huntington	**$704**	**3.5%**
Beckley	**$713**	**4.8%**
Williamson	**$834**	**22.6%**
Statewide Average	***$680***	**—**

Source: 2018 Auto Survey; 48-year-old married female; standard companies only.

Table 1 shows averaged rates from all companies responding to the survey for a typical 48-year-old married female driver. In this comparison, rates are the highest in the Williamson area; over 40% higher than rates in the Martinsburg area for the same risk. Moreover, Williamson's rates are nearly 23% higher than the state average, whereas Martinsburg's rates are shown to be approximately 13% lower. Further, if Williamson's rates were excluded from the survey, the statewide average would be $663 with a 20% differential between the high and low rates. 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 are trending lower. These regional premium differences have been consistent over the past several years.

SECTION II

Comparison of Auto Insurance Costs to Surrounding States

Rates Effective January 2018

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
Allstate Prop & Cas Ins Co	$1,214	$414	$634	$478	$612
American Natl Prop & Cas Co	$842	$350	$506	$360	$432
American Select Ins Co	$404	$234	$331	$0	$343
Auto Club Prop Cas Ins Co	$1,225	$0	$526	$0	$527
Encompass Home & Auto Ins Co	$0	$562	$460	$538	$436
Encompass Ind Co	$918	$608	$475	$637	$450
Encompass Ins Co Of Amer	$1,042	$598	$480	$711	$452
Erie Ins Prop & Cas Co	$668	$202	$333	$286	$298
Esurance Prop & Cas Ins Co	$1,294	$716	$1,002	$1,116	$938
Farmers & Mechanics Fire & Cas Ins	$0	$0	$461	$0	$486
Garrison Prop & Cas Ins Co	$568	$274	$413	$257	$405
GEICO Advantage Ins Co	$0	$370	$738	$490	$680
GEICO Choice Ins Co	$0	$437	$790	$533	$724
GEICO Secure Ins Co	$0	$631	$1,154	$833	$1,072
Hartford Accident & Ind Co	$1,999	$461	$932	$734	$1,005
LM Gen Ins Co	$1,342	$807	$1,061	$1,154	$1,075
LM Ins Corp	$1,490	$897	$1,177	$1,279	$1,195
Metropolitan Drt Prop & Cas Ins Co	$798	$402	$398	$670	$356
Metropolitan Prop & Cas Ins Co	$432	$307	$296	$408	$251
Milbank Insurance Company	$824	$370	$587	$426	$555
Motorists Mut Ins Co	$1,397	$487	$1,037	$0	$1,019
National Gen Assur Co	$1,075	$1,174	$539	$560	$536
Nationwide Ins Co Of Amer	$1,198	$594	$505	$677	$428
Progressive Classic Ins Co	$1,088	$491	$1,023	$545	$953
Progressive Max Ins Co	$1,202	$605	$1,061	$649	$983
Safeco Ins Co Of Amer	$684	$866	$857	$1,104	$910
State Farm Fire & Cas Co	$1,086	$510	$906	$563	$843
State Farm Mut Auto Ins Co	$655	$422	$615	$409	$570
United Serv Automobile Assn	$435	$218	$330	$176	$326
USAA Cas Ins Co	$437	$219	$352	$199	$336
USAA Gen Ind Co	$368	$210	$288	$178	$277

Non-Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
American Select Ins Co	$0	$540	$988	$0	$916
Peak Prop & Cas Ins Corp	$1,392	$624	$1,304	$664	$1,227
West Virginia Natl Auto Ins Co	$0	$0	$1,154	$0	$1,176

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
Allstate Prop & Cas Ins Co	$748	$446	$520	$348	$546
American Natl Prop & Cas Co	$540	$296	$372	$612	$440
American Select Ins Co	$0	$0	$269	$384	$289
Auto Club Prop Cas Ins Co	$0	$0	$418	$0	$507
Encompass Home & Auto Ins Co	$918	$471	$371	$709	$363
Encompass Ind Co	$595	$456	$381	$329	$400
Encompass Ins Co Of Amer	$430	$512	$414	$331	$405
Erie Ins Prop & Cas Co	$392	$250	$229	$273	$282
Esurance Prop & Cas Ins Co	$1,326	$894	$872	$736	$918
Farmers & Mechanics Fire & Cas Ins	$0	$0	$378	$0	$364
Garrison Prop & Cas Ins Co	$565	$295	$358	$398	$329
GEICO Advantage Ins Co	$0	$435	$560	$858	$654
GEICO Choice Ins Co	$0	$488	$608	$902	$706
GEICO Secure Ins Co	$0	$672	$894	$1,258	$1,028
Hartford Accident & Ind Co	$888	$844	$950	$1,086	$765
LM Gen Ins Co	$1,558	$1,269	$1,074	$1,112	$1,010
LM Ins Corp	$1,730	$1,406	$1,193	$1,235	$1,122
Metropolitan Drt Prop & Cas Ins Co	$1,036	$606	$298	$658	$368
Metropolitan Prop & Cas Ins Co	$621	$352	$267	$570	$219
Milbank Insurance Company	$484	$348	$447	$407	$509
Motorists Mut Ins Co	$0	$0	$803	$675	$873
National Gen Assur Co	$1,024	$429	$404	$836	$445
Nationwide Ins Co Of Amer	$834	$619	$378	$664	$445
Progressive Classic Ins Co	$488	$488	$824	$511	$882
Progressive Max Ins Co	$784	$615	$940	$469	$961
Safeco Ins Co Of Amer	$980	$859	$770	$805	$860
State Farm Fire & Cas Co	$1,099	$558	$678	$644	$720
State Farm Mut Auto Ins Co	$712	$405	$456	$508	$485
United Serv Automobile Assn	$486	$213	$275	$262	$261
USAA Cas Ins Co	$454	$228	$292	$264	$277
USAA Gen Ind Co	$423	$211	$237	$425	$223

Non-Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
American Select Ins Co	$0	$0	$845	$773	$927
Peak Prop & Cas Ins Corp	$1,473	$742	$1,267	$1,152	$1,304
West Virginia Natl Auto Ins Co	$0	$0	$766	$0	$982

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
Allstate Prop & Cas Ins Co	$408	$352	$544	$428	$568
American Natl Prop & Cas Co	$318	$566	$442	$318	$430
American Select Ins Co	$234	$490	$285	$223	$303
Auto Club Prop Cas Ins Co	$0	$0	$526	$0	$457
Encompass Home & Auto Ins Co	$497	$783	$481	$562	$432
Encompass Ind Co	$451	$318	$492	$608	$450
Encompass Ins Co Of Amer	$488	$323	$519	$598	$434
Erie Ins Prop & Cas Co	$194	$302	$284	$201	$278
Esurance Prop & Cas Ins Co	$714	$704	$938	$712	$1,024
Farmers & Mechanics Fire & Cas Ins	$0	$0	$462	$0	$451
Garrison Prop & Cas Ins Co	$243	$417	$406	$274	$408
GEICO Advantage Ins Co	$360	$904	$610	$342	$660
GEICO Choice Ins Co	$422	$1,047	$656	$406	$710
GEICO Secure Ins Co	$623	$1,307	$968	$483	$1,038
Hartford Accident & Ind Co	$431	$1,026	$782	$386	$848
LM Gen Ins Co	$729	$1,050	$1,006	$685	$975
LM Ins Corp	$809	$1,166	$1,117	$761	$1,085
Metropolitan Drt Prop & Cas Ins Co	$382	$618	$350	$394	$350
Metropolitan Prop & Cas Ins Co	$274	$598	$209	$312	$255
Milbank Insurance Company	$339	$394	$472	$364	$555
Motorists Mut Ins Co	$467	$651	$874	$487	$888
National Gen Assur Co	$938	$925	$493	$1,076	$525
Nationwide Ins Co Of Amer	$525	$616	$485	$514	$489
Progressive Classic Ins Co	$422	$493	$826	$425	$959
Progressive Max Ins Co	$553	$452	$924	$561	$1,017
Safeco Ins Co Of Amer	$1,140	$940	$898	$997	$877
State Farm Fire & Cas Co	$494	$743	$761	$511	$858
State Farm Mut Auto Ins Co	$409	$591	$514	$423	$581
United Serv Automobile Assn	$181	$257	$326	$193	$303
USAA Cas Ins Co	$199	$283	$345	$208	$323
USAA Gen Ind Co	$177	$403	$286	$188	$267

Non-Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
American Select Ins Co	$476	$752	$921	$527	$949
Peak Prop & Cas Ins Corp	$672	$1,282	$1,163	$624	$1,304
West Virginia Natl Auto Ins Co	$0	$0	$906	$0	$971

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
Allstate Prop & Cas Ins Co	$1,214	$414	$634	$510	$612
American Natl Prop & Cas Co	$914	$350	$506	$360	$432
American Select Ins Co	$404	$234	$331	$0	$343
Auto Club Prop Cas Ins Co	$1,225	$0	$526	$0	$527
Encompass Home & Auto Ins Co	$0	$562	$460	$538	$436
Encompass Ind Co	$918	$608	$475	$637	$450
Encompass Ins Co Of Amer	$1,042	$598	$480	$711	$452
Erie Ins Prop & Cas Co	$715	$202	$333	$286	$298
Esurance Prop & Cas Ins Co	$1,348	$716	$1,008	$1,110	$940
Farmers & Mechanics Fire & Cas Ins	$0	$0	$461	$0	$486
Garrison Prop & Cas Ins Co	$590	$274	$426	$265	$418
GEICO Advantage Ins Co	$0	$319	$638	$424	$590
GEICO Choice Ins Co	$0	$374	$680	$442	$628
GEICO Secure Ins Co	$0	$568	$1,020	$607	$952
Hartford Accident & Ind Co	$2,103	$467	$947	$742	$1,021
LM Gen Ins Co	$1,160	$704	$924	$1,008	$936
LM Ins Corp	$1,289	$783	$1,028	$1,117	$1,041
Metropolitan Drt Prop & Cas Ins Co	$752	$402	$340	$568	$300
Metropolitan Prop & Cas Ins Co	$398	$260	$251	$350	$215
Milbank Insurance Company	$720	$322	$523	$383	$495
Motorists Mut Ins Co	$1,397	$487	$1,037	$0	$1,019
National Gen Assur Co	$1,032	$1,145	$661	$601	$657
Nationwide Ins Co Of Amer	$1,206	$545	$474	$663	$405
Progressive Classic Ins Co	$1,275	$540	$1,097	$604	$1,023
Progressive Max Ins Co	$1,397	$673	$1,173	$699	$1,082
Safeco Ins Co Of Amer	$639	$761	$754	$969	$799
State Farm Fire & Cas Co	$1,086	$510	$906	$563	$843
State Farm Mut Auto Ins Co	$655	$422	$615	$409	$570
United Serv Automobile Assn	$451	$218	$341	$182	$336
USAA Cas Ins Co	$454	$219	$363	$205	$347
USAA Gen Ind Co	$382	$214	$298	$183	$286

Non-Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
American Select Ins Co	$0	$591	$1,092	$0	$1,011
Peak Prop & Cas Ins Corp	$1,387	$648	$1,344	$683	$1,266
West Virginia Natl Auto Ins Co	$0	$0	$1,226	$0	$1,249

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
Allstate Prop & Cas Ins Co	$748	$476	$520	$348	$546
American Natl Prop & Cas Co	$564	$296	$372	$612	$440
American Select Ins Co	$0	$0	$269	$384	$289
Auto Club Prop Cas Ins Co	$0	$0	$418	$0	$507
Encompass Home & Auto Ins Co	$918	$471	$371	$709	$363
Encompass Ind Co	$595	$456	$381	$329	$400
Encompass Ins Co Of Amer	$430	$512	$414	$331	$405
Erie Ins Prop & Cas Co	$392	$250	$229	$273	$282
Esurance Prop & Cas Ins Co	$1,330	$894	$874	$736	$922
Farmers & Mechanics Fire & Cas Ins	$0	$0	$378	$0	$364
Garrison Prop & Cas Ins Co	$584	$304	$369	$398	$338
GEICO Advantage Ins Co	$0	$382	$494	$858	$572
GEICO Choice Ins Co	$0	$428	$532	$902	$610
GEICO Secure Ins Co	$0	$599	$800	$1,258	$914
Hartford Accident & Ind Co	$919	$856	$965	$1,086	$776
LM Gen Ins Co	$1,342	$1,112	$936	$1,112	$882
LM Ins Corp	$1,491	$1,233	$1,040	$1,235	$979
Metropolitan Drt Prop & Cas Ins Co	$940	$518	$255	$658	$312
Metropolitan Prop & Cas Ins Co	$565	$306	$229	$570	$191
Milbank Insurance Company	$443	$314	$399	$407	$454
Motorists Mut Ins Co	$0	$0	$803	$675	$873
National Gen Assur Co	$1,015	$461	$493	$836	$545
Nationwide Ins Co Of Amer	$820	$607	$358	$664	$420
Progressive Classic Ins Co	$547	$534	$879	$511	$941
Progressive Max Ins Co	$841	$653	$1,028	$469	$1,052
Safeco Ins Co Of Amer	$871	$757	$678	$805	$756
State Farm Fire & Cas Co	$1,099	$558	$678	$644	$720
State Farm Mut Auto Ins Co	$712	$405	$456	$508	$485
United Serv Automobile Assn	$502	$220	$283	$262	$269
USAA Cas Ins Co	$469	$235	$301	$264	$286
USAA Gen Ind Co	$434	$218	$244	$425	$229

Non-Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
American Select Ins Co	$0	$0	$931	$773	$1,024
Peak Prop & Cas Ins Corp	$1,467	$763	$1,306	$1,152	$1,344
West Virginia Natl Auto Ins Co	$0	$0	$811	$0	$1,041

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
Allstate Prop & Cas Ins Co	$408	$352	$544	$428	$568
American Natl Prop & Cas Co	$318	$566	$442	$318	$430
American Select Ins Co	$234	$490	$285	$223	$303
Auto Club Prop Cas Ins Co	$0	$0	$526	$0	$457
Encompass Home & Auto Ins Co	$497	$783	$481	$562	$432
Encompass Ind Co	$451	$318	$492	$608	$450
Encompass Ins Co Of Amer	$488	$323	$519	$598	$434
Erie Ins Prop & Cas Co	$194	$302	$284	$201	$278
Esurance Prop & Cas Ins Co	$714	$704	$942	$712	$1,028
Farmers & Mechanics Fire & Cas Ins	$0	$0	$462	$0	$451
Garrison Prop & Cas Ins Co	$243	$417	$419	$274	$421
GEICO Advantage Ins Co	$312	$904	$532	$297	$574
GEICO Choice Ins Co	$362	$1,047	$572	$349	$612
GEICO Secure Ins Co	$441	$1,307	$864	$420	$922
Hartford Accident & Ind Co	$437	$1,026	$794	$391	$862
LM Gen Ins Co	$636	$1,050	$878	$598	$852
LM Ins Corp	$706	$1,166	$974	$665	$947
Metropolitan Drt Prop & Cas Ins Co	$382	$618	$296	$394	$296
Metropolitan Prop & Cas Ins Co	$231	$598	$179	$265	$221
Milbank Insurance Company	$295	$394	$422	$317	$495
Motorists Mut Ins Co	$467	$651	$874	$487	$888
National Gen Assur Co	$916	$925	$605	$1,049	$645
Nationwide Ins Co Of Amer	$483	$616	$456	$473	$460
Progressive Classic Ins Co	$462	$493	$883	$466	$1,027
Progressive Max Ins Co	$610	$452	$1,011	$621	$1,121
Safeco Ins Co Of Amer	$999	$940	$789	$874	$770
State Farm Fire & Cas Co	$494	$743	$761	$511	$858
State Farm Mut Auto Ins Co	$409	$591	$514	$423	$581
United Serv Automobile Assn	$181	$257	$336	$193	$312
USAA Cas Ins Co	$199	$283	$357	$208	$333
USAA Gen Ind Co	$179	$403	$295	$191	$276

Non-Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
American Select Ins Co	$520	$752	$1,017	$576	$1,048
Peak Prop & Cas Ins Corp	$684	$1,282	$1,199	$648	$1,344
West Virginia Natl Auto Ins Co	$0	$0	$961	$0	$1,030

$100/$300/$50 BI/PD + UM Comparison (No-Fault premiums segregated, if provided)

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
Allstate Prop & Cas Ins Co	$1,498	$478	$798	$600	$776
American Natl Prop & Cas Co	$976	$416	$506	$472	$432
American Select Ins Co	$599	$306	$425	$0	$447
Auto Club Prop Cas Ins Co	$1,369	$0	$664	$0	$665
Encompass Home & Auto Ins Co	$0	$604	$548	$590	$521
Encompass Ind Co	$1,018	$615	$547	$739	$519
Encompass Ins Co Of Amer	$1,175	$693	$559	$822	$529
Erie Ins Prop & Cas Co	$757	$240	$411	$371	$371
Esurance Prop & Cas Ins Co	$1,642	$856	$1,210	$1,418	$1,130
Farmers & Mechanics Fire & Cas Ins	$0	$0	$619	$0	$655
Garrison Prop & Cas Ins Co	$617	$316	$474	$295	$467
GEICO Advantage Ins Co	$0	$419	$966	$638	$900
GEICO Choice Ins Co	$0	$509	$1,018	$614	$944
GEICO Secure Ins Co	$0	$730	$1,606	$908	$1,504
Hartford Accident & Ind Co	$1,916	$488	$1,097	$864	$1,168
LM Gen Ins Co	$1,733	$1,059	$1,389	$1,522	$1,415
LM Ins Corp	$1,926	$1,176	$1,669	$1,687	$1,701
Metropolitan Drt Prop & Cas Ins Co	$980	$506	$491	$898	$442
Metropolitan Prop & Cas Ins Co	$593	$405	$372	$486	$310
Milbank Insurance Company	$680	$381	$714	$515	$681
Motorists Mut Ins Co	$1,646	$702	$1,284	$0	$1,281
National Gen Assur Co	$1,487	$1,258	$544	$804	$541
Nationwide Ins Co Of Amer	$1,220	$619	$577	$730	$503
Progressive Classic Ins Co	$1,260	$563	$1,216	$758	$1,150
Progressive Max Ins Co	$1,213	$613	$1,126	$708	$1,053
Safeco Ins Co Of Amer	$900	$894	$988	$1,290	$1,072
State Farm Fire & Cas Co	$1,417	$743	$1,125	$787	$1,046
State Farm Mut Auto Ins Co	$860	$574	$761	$550	$706
United Serv Automobile Assn	$460	$248	$380	$199	$376
USAA Cas Ins Co	$459	$243	$396	$223	$380
USAA Gen Ind Co	$358	$249	$304	$211	$292

Non-Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
American Select Ins Co	$0	$806	$1,309	$0	$1,227
Peak Prop & Cas Ins Corp	$1,711	$1,116	$1,756	$925	$1,664
West Virginia Natl Auto Ins Co	$0	$0	$2,562	$0	$2,616

$100/$300/$50 BI/PD + UM Comparison (No-Fault premiums segregated, if provided)

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
Allstate Prop & Cas Ins Co	$806	$538	$622	$360	$656
American Natl Prop & Cas Co	$648	$380	$372	$682	$440
American Select Ins Co	$0	$0	$335	$486	$361
Auto Club Prop Cas Ins Co	$0	$0	$527	$0	$639
Encompass Home & Auto Ins Co	$1,086	$506	$445	$840	$431
Encompass Ind Co	$715	$528	$445	$422	$464
Encompass Ins Co Of Amer	$512	$592	$487	$430	$476
Erie Ins Prop & Cas Co	$454	$316	$283	$365	$343
Esurance Prop & Cas Ins Co	$1,618	$1,066	$1,024	$836	$1,082
Farmers & Mechanics Fire & Cas Ins	$0	$0	$506	$0	$489
Garrison Prop & Cas Ins Co	$633	$336	$410	$466	$376
GEICO Advantage Ins Co	$0	$536	$710	$913	$826
GEICO Choice Ins Co	$0	$593	$756	$1,245	$876
GEICO Secure Ins Co	$0	$842	$1,188	$1,611	$1,370
Hartford Accident & Ind Co	$937	$996	$1,107	$1,033	$910
LM Gen Ins Co	$2,014	$1,632	$1,399	$1,454	$1,302
LM Ins Corp	$2,237	$1,808	$1,681	$1,615	$1,565
Metropolitan Drt Prop & Cas Ins Co	$1,334	$794	$370	$886	$452
Metropolitan Prop & Cas Ins Co	$696	$410	$336	$766	$267
Milbank Insurance Company	$531	$406	$529	$478	$608
Motorists Mut Ins Co	$0	$0	$1,003	$961	$1,078
National Gen Assur Co	$1,210	$553	$407	$1,003	$450
Nationwide Ins Co Of Amer	$866	$649	$430	$694	$511
Progressive Classic Ins Co	$528	$634	$983	$722	$1,039
Progressive Max Ins Co	$769	$645	$991	$560	$1,012
Safeco Ins Co Of Amer	$940	$912	$903	$716	$1,006
State Farm Fire & Cas Co	$1,359	$781	$844	$837	$896
State Farm Mut Auto Ins Co	$868	$545	$564	$657	$600
United Serv Automobile Assn	$510	$240	$314	$328	$299
USAA Cas Ins Co	$485	$254	$326	$325	$310
USAA Gen Ind Co	$517	$251	$248	$486	$233

Non-Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
American Select Ins Co	$0	$0	$1,114	$1,220	$1,229
Peak Prop & Cas Ins Corp	$1,842	$1,021	$1,713	$2,006	$1,756
West Virginia Natl Auto Ins Co	$0	$0	$1,715	$0	$2,181

$100/$300/$50 BI/PD + UM Comparison (No-Fault premiums segregated, if provided)

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
Allstate Prop & Cas Ins Co	$462	$364	$658	$490	$704
American Natl Prop & Cas Co	$374	$630	$442	$372	$430
American Select Ins Co	$310	$588	$363	$294	$388
Auto Club Prop Cas Ins Co	$0	$0	$664	$0	$576
Encompass Home & Auto Ins Co	$534	$929	$575	$604	$512
Encompass Ind Co	$458	$405	$570	$615	$521
Encompass Ins Co Of Amer	$561	$418	$604	$693	$508
Erie Ins Prop & Cas Co	$233	$397	$352	$240	$347
Esurance Prop & Cas Ins Co	$854	$792	$1,130	$852	$1,236
Farmers & Mechanics Fire & Cas Ins	$0	$0	$620	$0	$602
Garrison Prop & Cas Ins Co	$276	$504	$467	$316	$465
GEICO Advantage Ins Co	$403	$945	$790	$384	$854
GEICO Choice Ins Co	$483	$1,279	$836	$466	$902
GEICO Secure Ins Co	$600	$1,644	$1,324	$683	$1,424
Hartford Accident & Ind Co	$456	$973	$937	$408	$999
LM Gen Ins Co	$939	$1,345	$11,302	$877	$1,257
LM Ins Corp	$1,043	$1,495	$1,565	$974	$1,511
Metropolitan Drt Prop & Cas Ins Co	$494	$826	$432	$496	$426
Metropolitan Prop & Cas Ins Co	$374	$818	$261	$400	$316
Milbank Insurance Company	$349	$465	$573	$375	$676
Motorists Mut Ins Co	$675	$935	$1,092	$702	$1,103
National Gen Assur Co	$992	$1,092	$498	$1,152	$530
Nationwide Ins Co Of Amer	$552	$662	$569	$540	$570
Progressive Classic Ins Co	$468	$690	$1,002	$477	$1,139
Progressive Max Ins Co	$555	$538	$984	$567	$1,078
Safeco Ins Co Of Amer	$1,176	$836	$1,063	$1,037	$1,028
State Farm Fire & Cas Co	$679	$963	$946	$700	$1,065
State Farm Mut Auto Ins Co	$537	$766	$636	$554	$719
United Serv Automobile Assn	$201	$326	$375	$218	$346
USAA Cas Ins Co	$217	$357	$389	$230	$361
USAA Gen Ind Co	$205	$465	$301	$221	$279

Non-Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
American Select Ins Co	$689	$1,168	$1,240	$760	$1,269
Peak Prop & Cas Ins Corp	$1,188	$2,275	$1,572	$1,116	$1,756
West Virginia Natl Auto Ins Co	$0	$0	$2,037	$0	$2,162

$100/$300/$50 BI/PD + UM Comparison (No-Fault premiums segregated, if provided)

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
Allstate Prop & Cas Ins Co	$1,498	$478	$798	$640	$776
American Natl Prop & Cas Co	$1,048	$416	$506	$472	$432
American Select Ins Co	$599	$306	$425	$0	$447
Auto Club Prop Cas Ins Co	$1,369	$0	$664	$0	$665
Encompass Home & Auto Ins Co	$0	$604	$548	$590	$521
Encompass Ind Co	$1,018	$615	$547	$739	$519
Encompass Ins Co Of Amer	$1,175	$693	$559	$822	$529
Erie Ins Prop & Cas Co	$803	$240	$411	$371	$371
Esurance Prop & Cas Ins Co	$1,716	$856	$1,206	$1,408	$1,126
Farmers & Mechanics Fire & Cas Ins	$0	$0	$619	$0	$655
Garrison Prop & Cas Ins Co	$641	$316	$489	$304	$481
GEICO Advantage Ins Co	$0	$358	$826	$548	$770
GEICO Choice Ins Co	$0	$432	$868	$598	$808
GEICO Secure Ins Co	$0	$652	$1,312	$804	$1,236
Hartford Accident & Ind Co	$2,003	$496	$1,114	$874	$1,187
LM Gen Ins Co	$1,495	$926	$1,208	$1,328	$1,229
LM Ins Corp	$1,661	$1,028	$1,450	$1,471	$1,476
Metropolitan Drt Prop & Cas Ins Co	$908	$506	$416	$752	$374
Metropolitan Prop & Cas Ins Co	$536	$348	$316	$412	$267
Milbank Insurance Company	$613	$331	$640	$466	$611
Motorists Mut Ins Co	$1,646	$702	$1,284	$0	$1,281
National Gen Assur Co	$1,346	$1,231	$562	$865	$558
Nationwide Ins Co Of Amer	$1,208	$572	$577	$715	$503
Progressive Classic Ins Co	$1,456	$622	$1,303	$859	$1,233
Progressive Max Ins Co	$1,400	$684	$1,243	$775	$1,158
Safeco Ins Co Of Amer	$837	$784	$864	$1,127	$935
State Farm Fire & Cas Co	$1,417	$743	$1,125	$787	$1,046
State Farm Mut Auto Ins Co	$860	$574	$761	$550	$706
United Serv Automobile Assn	$477	$248	$392	$204	$388
USAA Cas Ins Co	$477	$243	$409	$230	$392
USAA Gen Ind Co	$371	$254	$314	$217	$301

Non-Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
American Select Ins Co	$0	$887	$1,446	$0	$1,354
Peak Prop & Cas Ins Corp	$1,715	$1,152	$1,818	$954	$1,724
West Virginia Natl Auto Ins Co	$0	$0	$2,716	$0	$2,774

$100/$300/$50 BI/PD + UM Comparison (No-Fault premiums segregated, if provided)

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
Allstate Prop & Cas Ins Co	$806	$572	$622	$360	$656
American Natl Prop & Cas Co	$672	$380	$372	$682	$440
American Select Ins Co	$0	$0	$335	$486	$361
Auto Club Prop Cas Ins Co	$0	$0	$527	$0	$639
Encompass Home & Auto Ins Co	$1,086	$506	$445	$840	$431
Encompass Ind Co	$715	$528	$445	$422	$464
Encompass Ins Co Of Amer	$512	$592	$487	$430	$476
Erie Ins Prop & Cas Co	$454	$316	$283	$365	$343
Esurance Prop & Cas Ins Co	$1,624	$1,062	$1,020	$836	$1,078
Farmers & Mechanics Fire & Cas Ins	$0	$0	$506	$0	$489
Garrison Prop & Cas Ins Co	$652	$347	$422	$466	$386
GEICO Advantage Ins Co	$0	$468	$618	$913	$716
GEICO Choice Ins Co	$0	$519	$654	$1,245	$752
GEICO Secure Ins Co	$0	$746	$992	$1,611	$1,134
Hartford Accident & Ind Co	$963	$1,010	$1,125	$1,033	$924
LM Gen Ins Co	$1,738	$1,429	$1,217	$1,454	$1,133
LM Ins Corp	$1,930	$1,583	$1,462	$1,615	$1,361
Metropolitan Drt Prop & Cas Ins Co	$1,224	$672	$314	$886	$382
Metropolitan Prop & Cas Ins Co	$628	$352	$286	$766	$231
Milbank Insurance Company	$486	$368	$474	$478	$544
Motorists Mut Ins Co	$0	$0	$1,003	$961	$1,078
National Gen Assur Co	$1,202	$594	$420	$1,003	$463
Nationwide Ins Co Of Amer	$850	$637	$430	$694	$511
Progressive Classic Ins Co	$598	$710	$1,044	$722	$1,104
Progressive Max Ins Co	$822	$693	$1,082	$560	$1,106
Safeco Ins Co Of Amer	$838	$801	$789	$716	$878
State Farm Fire & Cas Co	$1,359	$781	$844	$837	$896
State Farm Mut Auto Ins Co	$868	$545	$564	$657	$600
United Serv Automobile Assn	$526	$248	$323	$328	$308
USAA Cas Ins Co	$499	$262	$336	$325	$319
USAA Gen Ind Co	$530	$259	$255	$486	$240

Non-Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
American Select Ins Co	$0	$0	$1,229	$1,220	$1,356
Peak Prop & Cas Ins Corp	$1,849	$1,053	$1,773	$2,006	$1,818
West Virginia Natl Auto Ins Co	$0	$0	$1,813	$0	$2,310

$100/$300/$50 BI/PD + UM Comparison (No-Fault premiums segregated, if provided)

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
Allstate Prop & Cas Ins Co	$462	$364	$658	$490	$704
American Natl Prop & Cas Co	$374	$630	$442	$372	$430
American Select Ins Co	$310	$588	$363	$294	$388
Auto Club Prop Cas Ins Co	$0	$0	$664	$0	$576
Encompass Home & Auto Ins Co	$534	$929	$575	$604	$512
Encompass Ind Co	$458	$405	$570	$615	$521
Encompass Ins Co Of Amer	$561	$418	$604	$693	$508
Erie Ins Prop & Cas Co	$233	$397	$352	$240	$347
Esurance Prop & Cas Ins Co	$854	$792	$1,126	$852	$1,232
Farmers & Mechanics Fire & Cas Ins	$0	$0	$620	$0	$602
Garrison Prop & Cas Ins Co	$276	$504	$481	$316	$480
GEICO Advantage Ins Co	$346	$945	$682	$330	$734
GEICO Choice Ins Co	$412	$1,279	$720	$398	$774
GEICO Secure Ins Co	$630	$1,644	$1,096	$605	$1,170
Hartford Accident & Ind Co	$465	$973	$952	$414	$1,014
LM Gen Ins Co	$819	$1,345	$1,133	$766	$1,095
LM Ins Corp	$911	$1,495	$1,361	$850	$1,315
Metropolitan Drt Prop & Cas Ins Co	$494	$826	$364	$496	$362
Metropolitan Prop & Cas Ins Co	$325	$818	$225	$345	$269
Milbank Insurance Company	$303	$465	$514	$326	$606
Motorists Mut Ins Co	$675	$935	$1,092	$702	$1,103
National Gen Assur Co	$971	$1,092	$515	$1,127	$549
Nationwide Ins Co Of Amer	$511	$662	$569	$500	$570
Progressive Classic Ins Co	$514	$690	$1,069	$525	$1,218
Progressive Max Ins Co	$614	$538	$1,076	$628	$1,185
Safeco Ins Co Of Amer	$1,029	$836	$925	$907	$897
State Farm Fire & Cas Co	$679	$963	$946	$700	$1,065
State Farm Mut Auto Ins Co	$537	$766	$636	$554	$719
United Serv Automobile Assn	$201	$326	$387	$218	$357
USAA Cas Ins Co	$217	$357	$402	$230	$373
USAA Gen Ind Co	$209	$465	$311	$225	$288

Non-Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
American Select Ins Co	$751	$1,168	$1,369	$829	$1,401
Peak Prop & Cas Ins Corp	$1,248	$2,275	$1,628	$1,152	$1,818
West Virginia Natl Auto Ins Co	$0	$0	$2,155	$0	$2,289

Section II—Discussion

Minimum Requirements Comparison

From the detailed information provided above, an analysis of the state minimum requirement samples can be made using the 48-year-old married male group. Considering only companies responding under the Standard category, the following relationships can be found averaging the premiums by city.

City	Premium
St. Clairsville, OH	$463
Marietta, OH	$470
Ironton, OH	$498
Winchester, VA	$543
Martinsburg	$546
Morgantown	$570
Wheeling	$590
Bluefield, VA	$591
Parkersburg	$606
Bluefield	$628
Pt. Marion, PA	$630
W. Alexander, PA	$645
Huntington	$654
Hagerstown, MD	$796
Ashland, KY	$949

6 State Average	$612
WV Average	$599
5 State Avg (-WV)	$621

As you can see, the West Virginia sample premiums are in the lower range of the pricing continuum. In this sample, the West Virginia average premium is $22 lower than the surrounding states (excluding West Virginia) average. However, if the Kentucky outlier is removed from consideration, the average premium in the surrounding states is $580. In this case, West Virginia average premiums would be $19 higher than the remaining four (4) 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.

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 as a sample. Again, examining only companies responding under the Standard category; the following relationships were observed by averaging the premiums provided by city.

City	Premium
St. Clairsville, OH	$515
Marietta, OH	$528
Ironton, OH	$561
Winchester, VA	$629
Martinsburg	$635
Morgantown	$659
Wheeling	$691
Bluefield, VA	$701
Parkersburg	$708
Bluefield	$741
Pt. Marion, PA	$765
Huntington	$766
W. Alexander, PA	$774
Hagerstown, MD	$899
Ashland, KY	$1,099

6 State Average	$711
WV Average	$700
5 State Avg (-WV)	$719

Similar to the finding in the prior section, the West Virginia premiums are again shown to be in the lower to middle range of the pricing continuum. In this sample, the West Virginia average premium is $19 lower than the surrounding states (excluding West Virginia) average. Due to the large comparative variance between the Kentucky and all other city/state average premiums, it was noted that when excluding the Ashland, Kentucky average premium, all other cities/states (including West Virginia) have an average premium of $684. Taking a step further and removing the highest outliers in Maryland and Kentucky would result in an average of $667. When considering both of these scenarios, the West Virginia average premium would be higher than the surrounding states.

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 coverage 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 State	No Fault First Party Benefits	Traditional Tort State	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 as requested in the survey instructions) 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	**$515**
Marietta, OH	**$528**
Ironton, OH	**$561**
Martinsburg	**$635**
Morgantown	**$659**
Wheeling	**$691**
Parkersburg	**$708**
Bluefield	**$741**
Huntington	**$766**

2 State Average	**$645**
WV Average	**$700**
OH Average	**$535**

Clearly, a significant difference can be noted to exist between the West Virginia and Ohio premiums as the surveyed state average premiums differ by more than 23%. As the companies which were surveyed in order to obtain these premiums are the same 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 to account for the premium disparity.

Using the five most recent years of available data with the number of private passenger autos which are available to be insured in the voluntary market by state the West Virginia Department of Motor Vehicles and the Ohio Bureau of Motor Vehicles, 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 as indicated above. It follows then:

OH	Total Losses	PP Autos	Loss Cost
2013	$1,835,823,096	8,370,066	**$219.33**
2014	$1,896,378,622	8,462,060	**$224.10**
2015	$2,071,668,337	8,639,367	**$239.79**
2016	$2,281,825,346	8,749,933	**$260.78**
2017	$2,343,605,336	8,716,870	**$268.86**

WV	Total Losses	PP Autos	Loss Cost
2013	$295,725,425	1,333,880	**$221.70**
2014	$350,441,243	1,384,547	**$253.11**
2015	$387,441,597	1,280,718	**$302.52**
2016	$373,032,945	1,316,489	**$283.35**
2017	$376,174,538	1,376,643	**$273.25**

OH	5 year Losses	5 year Autos	5 year Loss Cost
	$10,429,300,737	42,938,296	**$242.89**

WV	5 year Losses	5 year Autos	5 year Loss Cost
	$1,782,815,748	6,692,277	**$266.40**

OH	3 year Losses	3 year Autos	3 year Loss Cost
	$6,697,099,019	26,106,170	**$256.53**

WV	3 year Losses	3 year Autos	3 year Loss Cost
	$1,136,649,080	3,973,850	**$286.03**

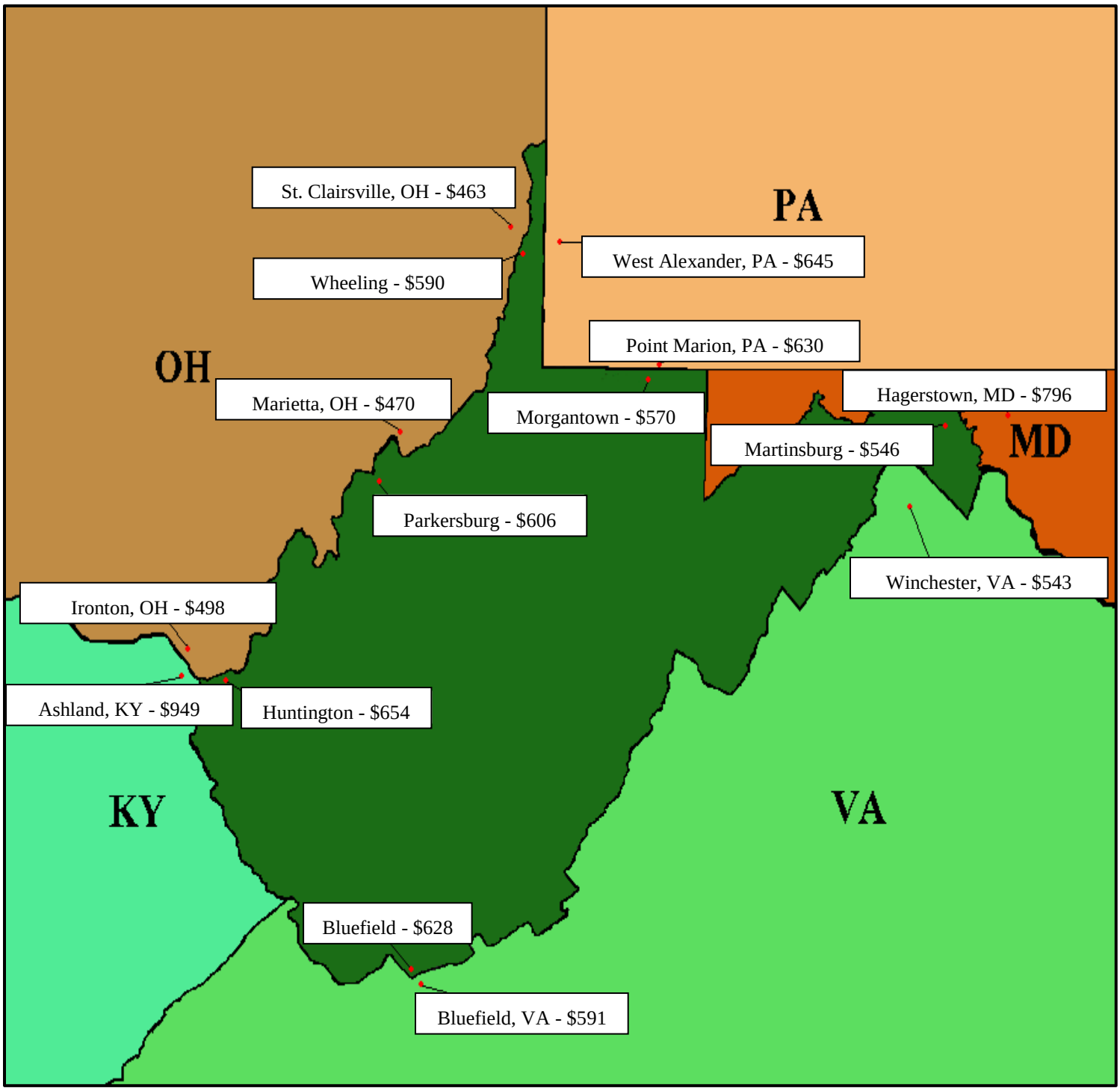
(Losses are for the Liability line with no Physical Damage Coverage)

Looking at five (5) years of aggregate data by state from the table above, the observed difference in the average surveyed premiums between Ohio and West Virginia shows that that West Virginia loss costs are 9.7% higher than Ohio loss costs. A ten (10) year review resulted in an even greater variance of 21.5%. While this doesn't offset the 30% rate differential, it does indicate West Virginia incurs more liability losses which would support higher premium rates. 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 does merit a difference in the reported premiums.

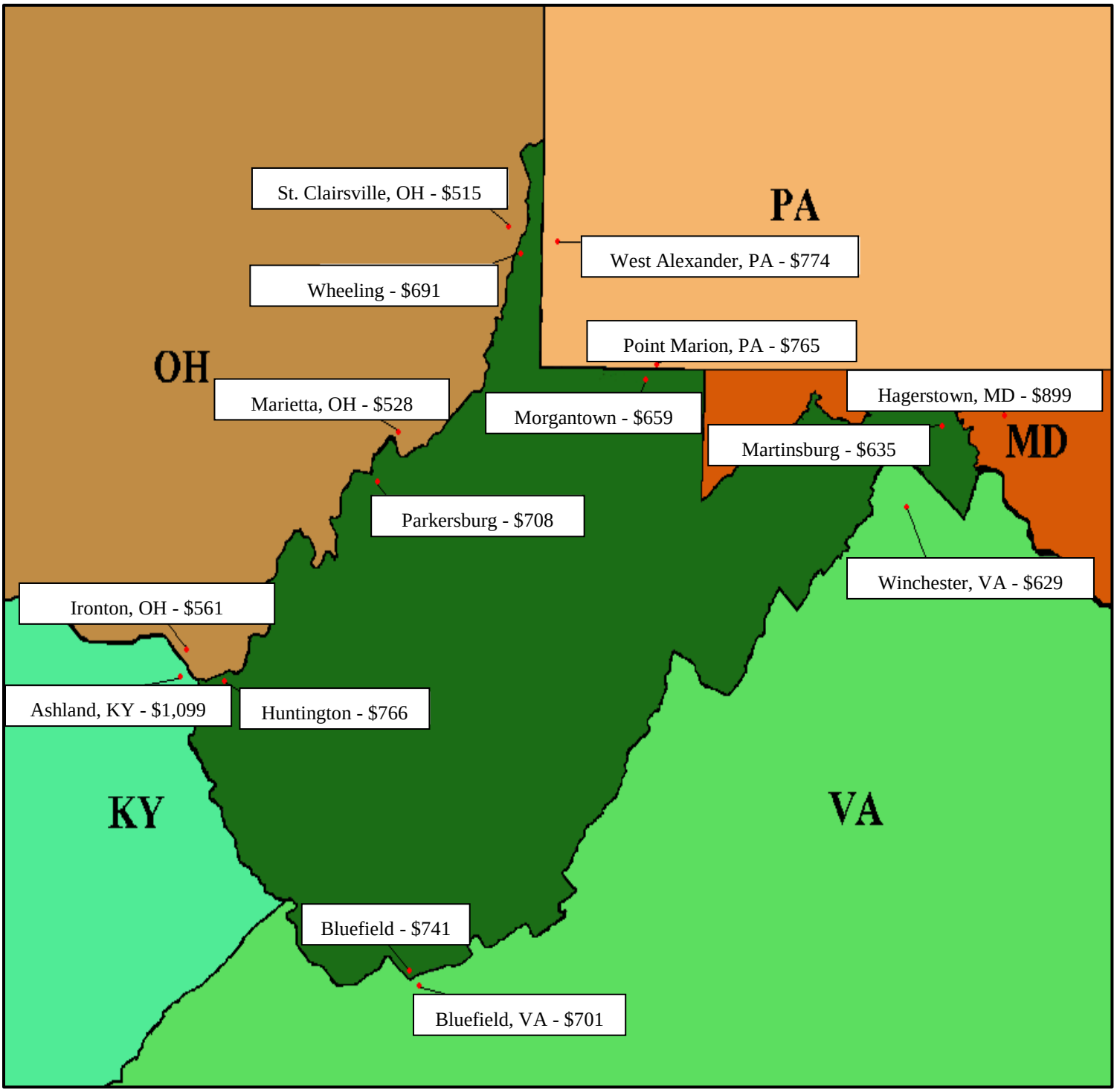
The 2018 Insurance Fact Book by the Insurance Information Institute states that Ohio is ranked 22nd (higher value indicates higher uninsured percentages) for its 12.4% uninsured motorist rate. The same source states that West Virginia is ranked 32nd with an uninsured motorist rate of 10.1%. It was noted

that even though the Ohio premiums are lower on average, more drivers may be uninsured in Ohio than in West Virginia.

The below is a graphical representation of the rate average <u>minimum limits</u> comparison for the surveyed 48-year-old married male.



The below is a graphical representation of the rate average <u>equivalent limits</u> comparison for the surveyed 48-year-old married female.



Section III—Discussion

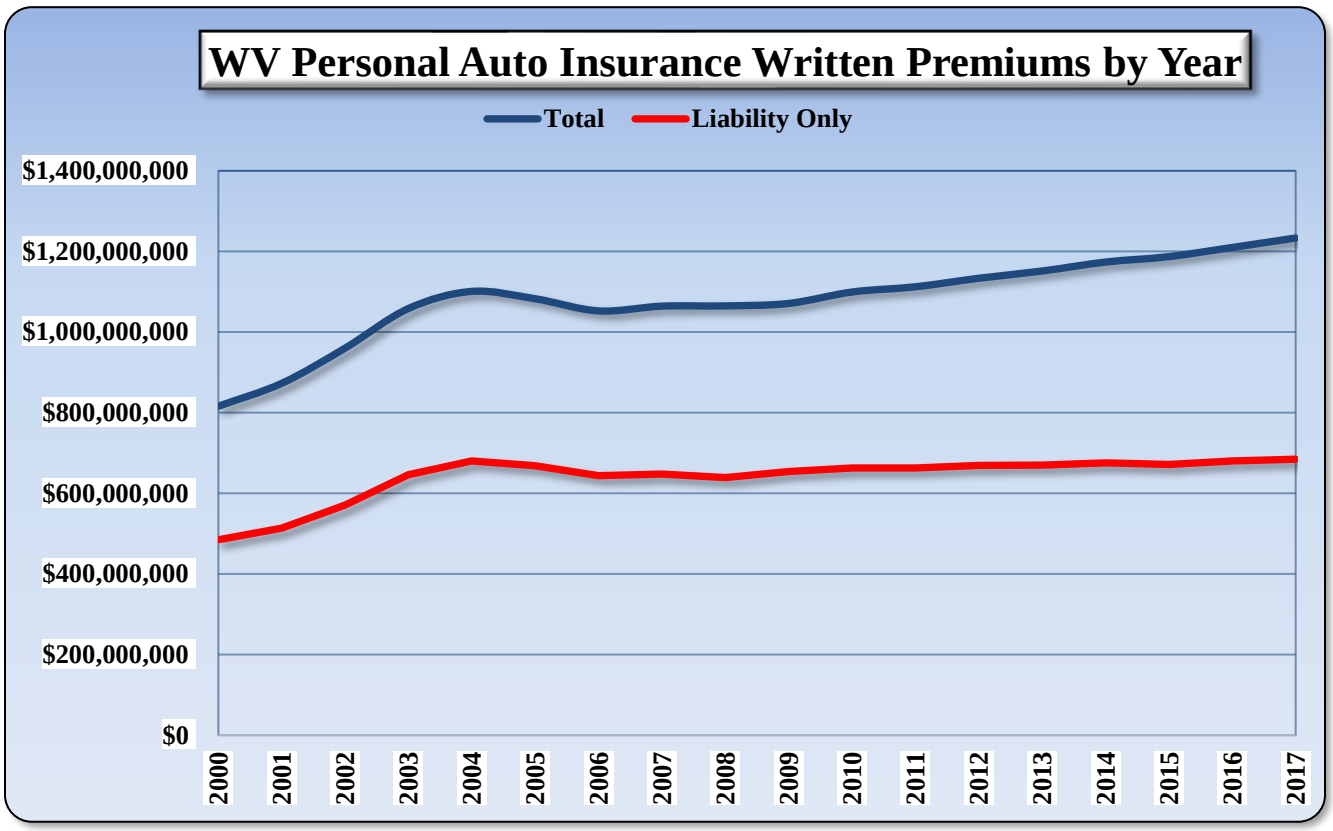
As noted in the Discussion portion of Section I, a very small number of companies write a significant portion of the personal auto insurance market in West Virginia. The table below includes a ten (10) year historical compilation that includes the number of carriers that are writing approximately 80% of the West Virginia automobile insurance market.

	Number of Companies totaling 80% of WV Market Share
2008	17
2009	16
2010	16
2011	16
2012	14
2013	16
2014	18
2015	18
2016	17
2017	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:

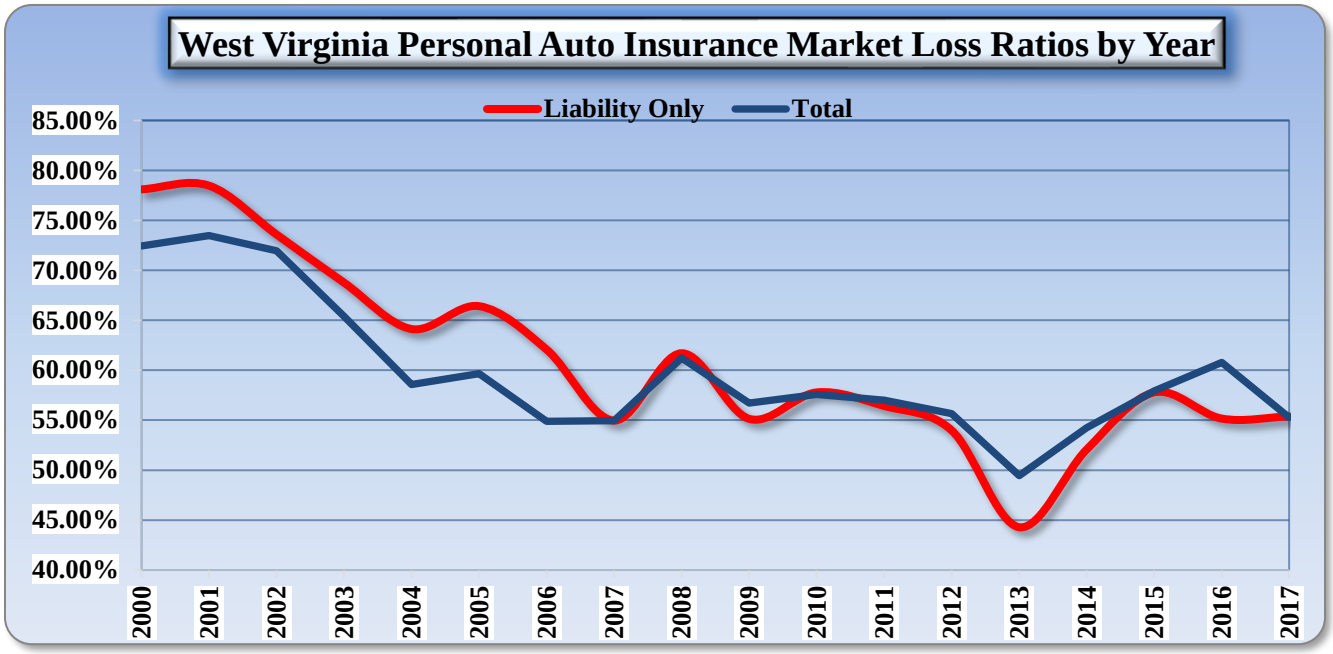
	Number of companies having written premium volumes of at least:										
	$25K	**$50K**	**$100K**	**$250K**	**$500K**	**$1M**	**$2M**	**$5M**	**$10M**	**$50M**	**$100M**
2008	89	86	82	70	62	55	46	33	21	3	3
2009	88	85	81	69	57	50	44	33	20	3	3
2010	88	84	79	65	55	50	44	34	21	3	3
2011	89	86	78	67	60	52	45	35	21	3	3
2012	82	79	72	64	56	48	41	31	19	3	3
2013	89	85	79	65	58	53	46	36	23	3	3
2014	90	86	82	69	63	57	51	38	22	3	3
2015	92	85	82	71	64	58	50	36	25	3	3
2016	93	85	79	71	63	55	48	38	22	3	2
2017	90	81	73	65	58	54	45	36	24	5	2

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



While the increase in auto insurance premiums from 2000 to 2004 was somewhat dramatic, liability premium volume has shown to have leveled out with only slight variances since that time. When considering the liability premium volume in 2008 ($638,976,698) compared to the liability premium volume of 2017 ($684,617,035) overall change is +7.1%. However, the overall auto premiums that include both liability and physical damage is increasing at a more rapid pace. Considering the same timeframe between 2008 and 2017, the overall auto premiums have increased +15.8%. This may be explained by the continued increase in vehicle and parts replacement with more advanced technology such as back-up cameras, blind spot detectors, adaptive cruise control, LED and automatic sensing headlights and automated parking options. In a 2018 study released by the Insurance Institute, it was noted that when comparing 2017 data to 2016 data the auto accident frequency decreased slightly but the severity increased at a significant rate. It was further noted that over 37,000 driving fatalities were reported in 2017 and fatalities were at an all-time high at 6.7% and 6.5% for 2015 and 2016, respectively.

The loss ratio review shows that liability loss ratios have been volatile but has been on a general downward trend since 2000. The liability loss ratio has remained consistent for the latest three years while the overall continues to experience volatility in the market.



Summary

This report 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. The inter-state portion of the survey indicates that the average auto insurance premiums in West Virginia are currently somewhat lower than those of our surrounding states, and 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 as well as the somewhat recent change in minimum automobile insurance limits. 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: drive carefully. This includes always wearing seatbelts, avoiding distractions while driving like talking on cell phones and texting, obeying the rules of the road and 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.

Glossary of Auto Insurance Terms

Accident: An unplanned event, unexpected and undersigned, which occurs suddenly and at a definite place.

Action: A lawsuit involving the right of one party to recover from another person in a court of law.

Additional Insured: A person other than the named insured who is protected under the terms of the contract. Usually, additional insureds are added by endorsement or referred to in the wording of the definition of "insured" in the policy itself.

Adjuster: A representative of the insurer who seeks to determine the extent of the firm's liability for loss when a claim is submitted.

Admitted company: A company licensed or authorized to sell insurance to the general public. In the United States, admitted companies are licensed on a state-by-state basis and differentiated from surplus lines insurers, which are authorized to sell insurance in a state on a non-admitted basis.

Aftermarket Parts: Auto crash parts produced by firms other than the manufacturer of the car. Usually, aftermarket parts are cheaper than the identical part from the automobile manufacturer. In an effort to keep costs (and thus, premiums) down, insurers often repair damaged cars with such parts.

Agency: An insurance sales office which is directed by a general agent, manager, independent agent, or company manager. When one person acts on behalf of another person, an agency is created with the first person being the agent and the second person being the principal.

Agent: individual who sells and services insurance policies in either of two classifications:

- **Independent agent:** represents at least two insurance companies and (at least in theory) services clients by searching the market for the most advantageous price for the most coverage.
- **Direct or career agent**: represents only one company and sells only its policies.

Allocated Loss Adjustment Expenses (ALAE): Loss adjustment expenses that are assignable or allocable to specific claims. Fees paid to outside attorneys, experts, and investigators used to defend claims are examples of ALAE.

Application: A form on which the prospective insured states facts requested by the insurer on the basis of which, together with information from other sources, the insurer decides whether to accept the risk, modify the coverage offered, or decline the risk.

Assigned Risk Plan: A method of providing insurance required by state insurance codes for those risks that are unacceptable in the normal insurance market.

Automobile Liability Insurance: Coverage if an insured is legally liable for bodily injury or property damage caused by an automobile.

Bodily Injury: (BI) Any physical injury to a person. The purpose of liability insurance is to cover bodily injury to a third party resulting from the negligent or unintentional acts of an insured.
Cancellation: The termination of insurance coverage during the policy period. Flat cancellation is the cancellation of a policy as of its effective date, without any premium charge.

Carrier: An insurance or reinsurance company that insures or "carries" the insurance or reinsurance.

Casualty: Liability or loss resulting from an accident.

Casualty Insurance: Insurance that is primarily concerned with the losses caused by injuries to persons, and legal liability imposed on the insured for such injury or for damage to property of others.

Causes of Loss: The perils that can bring about or trigger loss or damage. Can be direct (the action immediately precedes the loss) or indirect (part of an uninterrupted chain of events leading to the loss).

Certificate of Insurance: A document providing evidence that certain general types of insurance coverages and limits have been purchased by the party required to furnish the certificate.

Claim: A demand made by the insured, or the insured's beneficiary, for payment of the benefits as provided by the policy.

Claimant: The first or third party. That is any person who asserts right of recovery.

Classification: The system of establishing classes for rating purposes.

Clause: A section of a policy, contract, or of an endorsement attached to it, dealing with a particular subject in the contract, e.g., the "insuring clause" or the "coinsurance clause."

Collision Insurance: A form of automobile insurance that provides for reimbursement for loss to a covered automobile due to its colliding with another vehicle or object or the overturn of the automobile. This covers only damage to the automobile itself as "auto" is defined in the policy.

Combined Ratio: The sum of two ratios, one calculated by dividing incurred losses plus loss adjustment expense (LAE) by earned premiums (the calendar year loss ratio), and the other calculated by dividing all other expenses by either written or earned premiums (i.e., trade basis or statutory basis expense ratio). Used in both insurance and reinsurance, a combined ratio below 100 percent is indicative of an underwriting profit.

Commissioner: The title of the head of most state insurance departments.

Common Policy Conditions: The part of the insurance policy typically relating to cancellation, changes in coverage, audits, inspections, premiums, and assignment of the policy.

Comparative Negligence: The rule used in negligence cases in some states that provides for computing both the plaintiff's and the defendant's negligence, with the plaintiff's damages being reduced by a percentage representing the degree of his or her contributing fault. If the plaintiff's negligence is found to be greater than the defendant's, the plaintiff will receive nothing.

Comprehensive: Coverage under an automobile physical damage policy insuring against loss or damage resulting from any cause, except those specifically precluded. It covers losses such as fire, theft, windstorm, flood, and vandalism, but not loss by collision or upset.

Contract: An agreement between two or more parties exhibiting the following necessary characteristics: mutual assent, competent parties, a valid consideration, and legal subject matter. Insurance policies are a form of contract.

Contributory Negligence: Negligence of a plaintiff constituting a partial cause or aggravation of his or her injury. This doctrine bars relief to the plaintiff in a lawsuit if the plaintiff's own negligence contributed to the damage. Contributory negligence has been superseded in many states by other methods of apportioning liability.

Coverage: The scope of protection provided under an insurance policy. In property insurance, coverage lists perils insured against, properties covered, locations covered, individuals insured, and the limits of indemnification.

Coverage Form: One of the primary standardized insurance forms used to construct an insurance contract, the coverage form generally contains the insuring agreement, coverage conditions, exclusions, and policy definitions.

Declarations: The front page (or pages) of a policy that specifies the named insured, address, policy period, location of premises, policy limits, and other key information that varies from insured to insured.

Declination: The Company refuses to accept the request for insurance coverage.

Deductible: The amount of the loss which the insured is responsible to pay before benefits from the insurance company are payable. You may choose a higher deductible to lower your premium.

Defendant: In a civil trial, the party against whom the suit has been brought.

Depreciation: A decrease in value due to age, wear and tear, etc.

Diminution in value: A measure of the perceptual and/or actual lost market value for automobiles involved in major accidents, even if the automobile or vehicle is repaired properly. This lost value is particularly relevant for newer and higher-value vehicles.

Direct Premiums Written: The aggregate amount of recorded originated premiums, other than reinsurance, written during the year, whether collected or not, at the close of the year, plus retrospective audit premium collections, after deducting all return premiums.

Direct Writer: An insurer whose distribution mechanism is the direct selling system.

Dividend: The return of part of the policy's premium for a policy issued on a participating basis by a mutual insurer.

Domestic Insurer: An insurer admitted by and formed under the laws under the state in which insurance is written.

Earned Premiums: The portion of the total premium amount corresponding to the coverage provided during a given time period.

Effective Date: The date on which an insurance binder or policy goes into effect and from which time protection is provided.

Endorsement: Amendment to the policy used to add or delete coverage.

Exclusion: Certain causes and conditions, listed in the policy, which are not covered.

Exemplary Damages: Damages in excess of that amount needed to compensate for the plaintiff's injury, awarded to punish the defendant for malicious or wanton conduct.

Financial Responsibility Law: A statutory provision requiring owners of automobiles to provide evidence of their ability to pay damages arising out of the ownership, maintenance, or use of an automobile.

First-Party Insurance: Insurance applying to the insured's own property or person.

Foreign Insurer: From the U.S. perspective, an insurer domiciled in the United States but outside the state in which the insurance is to be written. In effect, it is a domestic insurer doing business outside of the state in which it is domiciled.

Form: A document prepared in a prescribed arrangement of words and layout. A rider, policy, endorsement, or application—all of these are forms.

Fraud: Deception or artifice used to cheat or intentionally mislead. This is closely related to misrepresentation and concealment. Proof of fraudulent acts by an insured in procuring insurance may lead to a denial of coverage and voiding of the policy by the insurer.

Frequency: The likelihood that a loss will occur. Expressed as low frequency (meaning the loss event is possible but the event has rarely happened in the past and is not likely to occur in the future), moderate frequency (meaning the loss event has happened once in a while and can be expected to occur sometime in the future), or high frequency (meaning the loss event happens regularly and can be expected to occur regularly in the future).

Full Coverage: Any form of insurance that provides for payment in full (e.g., without a deductible or coinsurance limitation) of all losses caused by the perils insured against.

Graduated Drivers Licenses: Licenses issued to young drivers that allow them to improve their driving skills over time. Often such licenses place restrictions on the number of people a new driver may have in the car at one time. Another restriction often imposed is that young people with these licenses may not drive between a certain time (typically midnight) and sunrise.

Hazard: circumstance that increases the likelihood or probable severity of a loss.

Incurred But Not Reported (IBNR) Losses: An estimate of the amount of an insurer's (or self-insurer's) liability for claim-generating events that have taken place but have not yet been reported to

the insurer or self-insurer. The sum of IBNR losses plus incurred losses provides an estimate of the insurer's eventual liabilities for losses during a given period.

Incurred Claims: The total number of claims associated with insured events/situations occurring during a given time period.

Incurred Losses: The total dollar amount of losses associated with insured events/situations occurring during a given time period. A portion of incurred claims and losses represent insurers' estimates of the final costs of pending claims that are still open during the reporting period, as well as estimates of losses associated with claims that have yet to be reported.

Indemnity: Restoration to the victim of a loss by payment, repair or replacement.

Insurability: Acceptability to the insurer of an applicant for insurance at a given rate.

Insurable Interest: Interest in property such that loss or destruction of the property could cause a financial loss.

Insurance: A contractual relationship that exists when one party (the insurer) for a consideration (the premium) agrees to reimburse another party (the insured) for loss to a specified subject (the risk) caused by designated contingencies (hazards or perils).

Insurance Policy: In broad terms, the entire printed insurance contract. Generally, an insurance policy is assembled with a combination of various standard forms, including a declarations page, coverage form, and endorsements. Sometimes a cause of loss form is also required. Together these forms delineate the coverage term, the insurance policy limits, the grant of coverage, exclusions and other limitations of coverage, and the duties and responsibilities of the insured in the event of a loss.

Insurance Risk Score: A measure developed by insurers based on credit information obtained from the three major U.S. credit bureaus and used as an underwriting tool. Such information includes payment history, number of accounts open, and bankruptcy filings but has nothing to do with a consumer's assets. Insurers base their use of this measure on the theory that people who manage their money well tend to take better care of their homes and to drive more responsibly.

Insured: The policyholder - the person(s) protected in case of a loss or claim.

Insurer: The insurance company.

Insuring Agreement: That portion of the insurance policy in which the insurer promises to make payment to, or on behalf of, the insured. The insuring agreement is usually contained in a coverage form from which a policy is constructed. Often, insuring agreements outline a broad scope of coverage which is then narrowed through the use of exclusions and definitions.

Investment Income: The return received by insurers from their investment portfolios including interest, dividends and realized capital gains on stocks. It doesn't include the value of any stocks or bonds that the company currently owns.

Joint and Several Liability: A legal doctrine applying in some states that allows an injured person to sue and recover from any one or more of several wrongdoers at his option, regardless of that wrongdoer's degree of negligence. The injured party cannot receive double compensation but can choose to recover 100 percent of a damages award from any defendant who is found liable to any extent.

Lapse: Termination of an insurance policy due to the insured's failure to pay the premium.

Liability: Any legally enforceable obligation. Within the context of insurance, the obligation to pay a monetary award for injury or damage caused by one's negligent or statutorily prohibited action.

Liability Insurance: Insurance coverage that offers protection against claims alleging that a property owner's negligence or inappropriate action resulted in bodily injury or property damage to another party.

Liability Limits: The stipulated sum or sums beyond which an insurance company is not liable for payments due to a third party. The insured remains legally liable above the limits.

Limit: Maximum amount a policy will pay either overall or under a particular coverage.

Loss: The dollar amount associated with a claim.

Loss Adjustment Expense: cost involved in an insurance company's adjustment of losses under a policy.

Loss Costs: Also called "pure premium," the actual or expected cost to an insurer of indemnity payments and allocated loss adjustment expenses. Loss costs do not include overhead costs or profit loadings. Historical loss costs reflect only the costs and allocated loss adjustment expenses associated with past claims. Prospective loss costs are estimates of future loss costs, which are derived by trending and developing historical loss costs.

Loss Payable Clause: An insurance provision authorizing payment in the event of loss to a person or entity other than the named insured having an insurable interest in the covered property.

Loss Payee: A person or entity that is entitled to all or part of the insurance proceeds in connection with the covered property in which it has an interest. A loss payee is common in a personal auto policy (PAP) in which the automobile is financed. The lending institution would be listed as the loss payee on the declarations page.

Loss Ratio: relationship of incurred losses plus loss adjustment expense to earned premiums.

Material Misrepresentation: A misrepresentation that would affect the insurance company's evaluation of a proposed insured.

Medical Payments: (MP) Optional coverage under an auto policy to pay for medical expenses for an insured who sustains bodily injury caused by an auto accident, without regard to fault. Coverage for persons other than the named insured and his or her family members is typically restricted to circumstances when they are occupants of the insured auto. See also **No Fault Coverage**.

Modified No-Fault: An auto no-fault plan that allows insureds to choose whether mandatory auto coverage is covered under the traditional tort liability system or under a no-fault compensation system that restricts the ability to collect noneconomic damages.

Motor Vehicle: A term, commonly used in vehicle registration and financial responsibility statutes, that is generally defined to mean a device capable of transporting people or property which is self-propelled by mechanical or electrical power. However, state "motor vehicle" definitions usually contain a list of exceptions of the kinds of vehicles that do not qualify, e.g., vehicles that are not designed for use on public roads, vehicles propelled solely by human power, bicycles, motorized wheelchairs or other electric personal assistive mobility devices, farm tractors, implements of husbandry, motorized bicycles, mopeds, snowmobiles, all-terrain vehicles, motor scooters, and vehicles running only upon rails or tracks. Each state's "motor vehicle" definition must be examined closely to see what types of vehicles qualify and what types do not.

Mutual Insurance Companies: Companies with no capital stock, and owned by policyholders. The earnings of the company--over and above the payments of the losses, operating expenses and reserves--are the property of the policyholders.

MVR: Acronym for “motor vehicle report”. This is a summary of a driver's convictions and accidents on file with his or her home state. If a state so chooses, it may also obtain conviction records for its citizens that are obtained in other jurisdictions. An MVR is one of the primary tools used in underwriting auto insurance.

Named Insured: Any person, firm, or organization, or any of its members specifically designated by name as an insured(s) in an insurance policy, as distinguished from others who, although unnamed, fall within the policy definition of an "insured."

Named Non-Owner Policy or Endorsement: A personal auto policy, or an endorsement to a personal auto policy, that provides auto liability coverage for an individual who does not own a car but may operate borrowed or rented vehicles.

National Association of Insurance Commissioners (NAIC): An organization of all state insurance commissioners that meets periodically to discuss insurance industry problems and issues that might require legislation or regulation. It also addresses the need to make the various state laws more uniform for insurance companies and other parties.

Negligence: A tort involving failure to use a degree of care considered reasonable under a given set of circumstances. Acts of either omission or commission, or both, may constitute negligence. The four elements of negligence are a duty owed to a plaintiff, a breach of that duty by the defendant, proximate cause, and an injury or damage suffered by the plaintiff. Liability policies are designed to cover claims of negligence.

No-Fault Coverage (includes: **Personal Injury Protection (PIP)**, **Medical Benefits (MB)**, or **Medical Payments (MP)):** A type of auto insurance coverage mandated by statute in some jurisdictions. The statutes typically require insurers to provide or offer to provide first-party benefits for medical expenses, loss of income, funeral expenses, and similar expenses without regard to fault. Coverages, limits, and each party's responsibilities vary from state to state, as provided by law.

Noneconomic Damages: An award to an injured person that is not based on actual monetary loss but on other forms of injury, e.g., pain and suffering awards.

Nonstandard Auto (*High Risk Auto or Substandard Auto*): Insurance for motorists who have poor driving records or have been canceled, refused or who have otherwise failed to maintain compulsory auto insurance. The premium is higher than standard auto due to the additional risks.

Occurrence: An event that results in an insured loss.

Other-Than-Collision Coverage: Coverage available under the personal auto policy that provides a form of "all risk" protection for damage to a covered auto from perils other than collision. Losses include but are not limited to fire, theft or larceny, explosion or earthquake, windstorm, hail, water, flood, malicious mischief, vandalism, riot, contact with an animal, and glass breakage. This protection is sometimes referred to as "comprehensive" coverage.

Paid Losses: That portion of incurred losses actually paid out by the insurer.

Party: Any person or entity named as a plaintiff, defendant, cross-complainant, or cross-defendant in a lawsuit.

Peril: The cause of a possible loss. For example: fire, theft, or hail.

Personal Injury Protection or PIP: See **No-Fault Coverage**.

Personal Lines: Insurance for individuals and families, such as private-passenger auto and homeowners insurance.

Plaintiff: In a civil action, the party bringing suit and seeking damages from the defendant.

Policy: The written contract effecting insurance, or the certificate thereof, by whatever name called, and including all clause, riders, endorsements, and papers attached thereto and made a part thereof.

Policy Limit: The maximum amount a policy will pay, either overall or under a particular coverage.

Policy Period: The term of duration of the policy. The policy period encompasses the time between the exact hour and date of policy inception and the hour and date of expiration.

Premium: The amount of money an insurance company charges for insurance coverage.

Premium Earned: The amount of the premium that has been paid for in advance that becomes "earned" by virtue of the fact that time has passed.

Premium Unearned: That part of the premium applicable to the unexpired part of the policy period.

Private Passenger Automobile (PPA): Personally owned motor vehicles designed for use on public highways and subject to motor vehicle registration. Contrast with Commercial Automobiles which may be owned by a corporation or (regardless of ownership) otherwise utilized for business purposes such as the delivery of goods, transportation of persons for a fee, and in the provision of services.

Property Damage: Damage to another person's property. The purpose of liability insurance is to cover property damage to a third party resulting from the negligent or intentional acts of an insured.

Pro-Rata Cancellation: When the policy is terminated midterm by the insurance company, the earned premium is calculated only for the period coverage was provided.

Punitive Damages: Damages in excess of those required to compensate the plaintiff for the wrong done, which are imposed in order to punish the defendant because of the particularly wanton or willful nature of his wrongdoing. Also called "exemplary damages".

Quote: An estimate of the cost of insurance, based on information supplied to the insurance company by the applicant.

Rate: A unit of cost that is multiplied by an exposure base to determine an insurance premium. An insurance rate is the amount of money necessary to cover losses, expenses, and provide a profit to the insurer for a single unit of exposure. Rates, as contrasted with loss costs, include provision for the insurer's profit and expenses.

Renewal Policy: An insurance policy issued to replace an expiring policy.

Reserve: An amount of money earmarked for a specific purpose. Insurers establish unearned premium reserves and loss reserves indicated on their balance sheets. Unearned premium reserves show the aggregate amount of premiums that would be returned to policyholders if all policies were canceled on the date the balance sheet was prepared. Loss reserves are estimates of outstanding losses, loss adjustment expenses, and other related items.

Risk: uncertainty of a financial loss; term used to designate an insured or a peril insured against.

Salvage: (1) Property after it has been partially damaged by an insured peril such as a fire. (2) As a verb, to save endangered property and to protect damaged property from further loss.

Several Liability: Liability that may be assigned or apportioned separately to each of a number of liable parties. Distinguishable from, but often paired with, joint liability.

Severity: The amount of damage that is (or that may be) inflicted by a loss or catastrophe.

Short-Rate Cancellation: When the policy is terminated prior to the expiration date at the policyholder's request. Earned premium charged would be more than the pro-rata earned premium.

Standard (Preferred) Auto: Auto coverage for drivers who have never had an accident and operates vehicles according to law.

Statutory Insurance: Insurance that the insured is required to buy, under a country, state, or federal law.

Statutory Law: That body of law which is enacted by legislative bodies. It is separate and distinct from common law.

Stock Insurance Company: An incorporated insurer with capital contributed by stockholders, to whom earnings are distributed as dividends on their shares.

Subrogation: The circumstance where an insurance company takes the place of an insured in bringing a liability suit against a third party who caused injury to the insured.

Third Party: Someone other than the insured and the insurer. In liability insurance, the insurer provides defense against claims or suits brought by third parties, hence the term "third-party insurance."

Third-Party Claims: Liability claims brought by persons allegedly injured or harmed by the insured. The insured is the first party, the insurer is the second party, and the claimant is the third party.

Tort: A private wrong, independent of contract and committed against an individual, which gives rise to a legal liability and is adjudicated in a civil court. A tort can be either intentional or unintentional, and liability insurance is mainly purchased to cover unintentional torts.

Tortfeasor: A party accused of committing a tort; customarily, the defendant in a liability lawsuit.

Tort Threshold: In auto no-fault insurance, the measure of the minimum injury severity which, once reached, allows the insured to sue for noneconomic damages. The two types of tort thresholds are verbal (expressed in definitions of the seriousness of the injury) and monetary (expressed as dollars of medical costs incurred).

Total Loss: A loss of such sufficient size that it can be said that no value is left. The complete destruction of the property. The term also is used to mean a loss requiring the maximum amount a policy will pay.

Unallocated Loss Adjustment Expenses (ULAE): All external, internal, and administrative claims handling expenses, including determination of coverage, that are not included in allocated loss adjustment expenses (ALAE).

Underinsured Motorists (UIM) Coverage: Coverage for bodily injury and property damage incurred by an insured when an accident is caused by a motorist who is not sufficiently insured.

Unearned Premium (UEP): That portion of the policy premium that has not yet been "earned" by the company because the policy still has some time to run before expiration. A property or casualty insurer must carry all unearned premiums as a liability in its financial statement since, if the policy should be canceled, the insurer would have to pay back a certain part of the original premium.

Uninsured Motorist Bodily Injury (UMBI): Will pay you and your passengers for bodily injury cause by a negligent uninsured motorist, a hit-and-run driver, or by a driver whose insurer is insolvent.

Uninsured Motorist Coverage (UM): Coverage for bodily injury (BI) and property damage (PD) incurred by an insured when an accident is caused by a motorist who is not insured. This coverage allows an insured to collect from his or her insurer as if it provided liability coverage for the negligent third party.

Uninsured Motorist Property Damage (UMPD): Will pay for damages to your automobile, set up to a limit, when caused by a negligent uninsured motorist.

Underwriting: The process of identifying and classifying the degree of risk represented by a proposed insured.

Vicarious Liability: The liability of a principal for the acts of its agents. Vicarious liability can result from the acts of independent agents, partners, independent contractors, employees, and children.

Voluntary Market: A group of insurers who elect to write insurance in a competitive environment retaining the right to accept and reject business submitted. Voluntary market refers to the insurers who provide coverage to desirable risks while rejecting the less attractive risks which must then be afforded coverage through assigned risk markets.

Written Premiums: The total premiums generated from all policies written by an insurance company within a given period of time.

Frequently Asked Questions — General

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.

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 non-renew 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 coverage 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 — General (Continued)

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

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

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

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

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

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

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

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

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

A. Insurance companies may not require the use of after market crash parts on motor vehicles requiring repair in the current year of their manufacture or the two following years. 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. 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. In 2016, according to **National Highway Traffic Safety Administration** data, 3,202 young drivers aged 16-20 died in the United States from motor vehicle crash injuries. Motor vehicle crashes are the leading cause of death for 15-20 year olds.

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.

Exhibit 1

2018 Auto Survey Request and Completion Instructions

MEMORANDUM

To: Companies Licensed to Sell Automobile Insurance in West Virginia

From: Allan McVey; West Virginia Insurance Commissioner

Date: February 21, 2018

The purpose of this survey is to compare rates between auto writers for the basic mandatory coverage limits as set forth in WV Code §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, unless specifically requested. 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 writing company should complete all requested information.

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. Do not include the West Virginia Fire and Casualty surcharge.

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 are instrumental in determining your liability rates, please utilize a **2012 Toyota Camry, 4 cylinder, with VIN: 4T1BF1FK1C**.

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 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) The second section of the survey response form is intended to compare WV rates to those 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 on the WV and Surrounding States section are the limits of insurance.

11) On the WV and Surrounding States section we are attempting to compare basic costs. Accordingly, please provide rates for the minimum amounts and types of coverage required by the applicable law of the state of the example city.

12) On the WV and Surrounding States section, on the second example we are attempting to compare pricing of the same coverages and limits which vary only by garaging state. Accordingly, 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 used, please indicate what those limits are.

13) On the WV and Surrounding States section, on the second example, please identify the Personal Injury Protection coverage premium separately from the Liability and UM premiums. Provide the PIP premium only where required by law and in the minimum amounts required.

The survey is located at this link: http://www.wvinsurance.gov/AutoRates_Survey.aspx