2013 West Virginia Annual Automobile Survey

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

west virginia
OFFICES OF THE
INSURANCE
COMMISSIONER

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Introduction

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

Section I of this report contains auto rates for writers of mandatory coverage limits as set forth in §17D-4-2 of the West Virginia Code. Only liability and uninsured motorist insurance premium data were collected because the Code does not require comprehensive, collision, medical payments, underinsured motorist, or any other additional or special coverage. For the 2013 Survey, **Section II** of the report lists auto rates for selected West Virginia border cities as well as for neighboring cities in the surrounding States. This information is presented at both State required minimum limits of insurance (*which will vary from State to State*) as well as on a comparable limit basis.

Section I assumptions

Comparing auto insurance rates is somewhat complex. These rates will vary due to many factors, including the driver's age or sex, garaging location, the type of vehicle and household makeup, just to name a few. In order to simplify the comparisons, specific driver criteria and certain levels of coverage have been assumed so as to obtain premiums which are only for the purposes of comparison. The 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. These amounts are: $20,000 bodily injury liability per person, $40,000 bodily injury liability per accident, and $10,000 property damage liability per event. This is commonly referred to as "20/40/10" liability coverage. Similarly, 20/40/10 coverage for uninsured motorists insurance is also mandatory in accordance with §33-6-31 and therefore has also been included in all of the rating examples. All rates shown in this report were requested to be provided on an annual basis. The "preferred/standard" writing company premiums will generally assume that the hypothetical drivers have not incurred any moving violations, license suspensions, or chargeable accidents during their experience rating period and that they have also maintained continuous auto insurance as is required by law. The "non-standard" writing company premiums generally apply to drivers who may have incidents on their driving records, or who have otherwise failed to maintain compulsory auto insurance as required by law. Note, however, that no accident or moving violations are assumed in the rating examples for either category of writing company. The exact written instructions provided to every company participating in the survey are included in the Appendix of this report.

For more information about compulsory insurance, please contact us:

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

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

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*An **18** year old **single male** who has two years of driving experience, is the principal operator of the vehicle, who regularly commutes to-and-from school, and averages driving about 10,000 miles per year.*

*An **18** year old **single female** who has two years of driving experience, is the principal operator of the vehicle, who regularly commutes to-and-from school, and averages driving about 10,000 miles per year.*

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*A **25** year old **single male** who has eight years of driving experience, is the principal operator of the vehicle, who regularly commutes ten miles one-way to work, and averages driving about 20,000 miles per year.*

*A **25** year old **single female** who has eight years of driving experience, is the principal operator of the vehicle, who regularly commutes ten miles one-way to work, and averages driving about 20,000 miles per year.*

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*A **35** year old **married male** who has nineteen years of driving experience, is the principal operator of the vehicle, who regularly commutes ten miles one-way to work, and averages driving about 20,000 miles per year.*

*A **35** year old **married female** who has nineteen years of driving experience, is the principal operator of the vehicle, who regularly commutes ten miles one-way to work, and averages driving about 20,000 miles per year.*

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

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

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

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

The premiums for each example driver are provided for ten cities: Beckley, Bluefield, Charleston, Clarksburg, Huntington, Martinsburg, Morgantown, Parkersburg, Wheeling and Williamson. Each page of this Section of the report contains one of the distinct driver-types. Five of the ten cities appear alphabetically on a given page and the remaining five cities will appear on the following page for the same driver-type. On every third page, the example driver-type will change. As it is now commonplace that companies vary their premiums based upon the specific garaging zip code of a risk, and several of the cities included in the survey have multiple zip codes associated with them, specific zip codes have been selected to better ensure that the intra-city rates being provided are indeed based upon comparable criteria. For the survey, the following zip codes by city were assigned for the purpose of responding to the survey:

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

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

Section II assumptions

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

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

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

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

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

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

Kentucky: Liability at $25/$50/$10, and Personal Injury Protection [PIP] Coverage

Maryland: Liability at $30/$60/$15, PIP, UM, & UIM [*Underinsured Motorist Coverage*]

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

Pennsylvania: Liability at $15/$30/$5 and Medical Benefits [MB] Coverage

Virginia: Liability at $25/$50/$20, UM, & UIM [*Underinsured Motorist Coverage*]

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

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

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

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

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

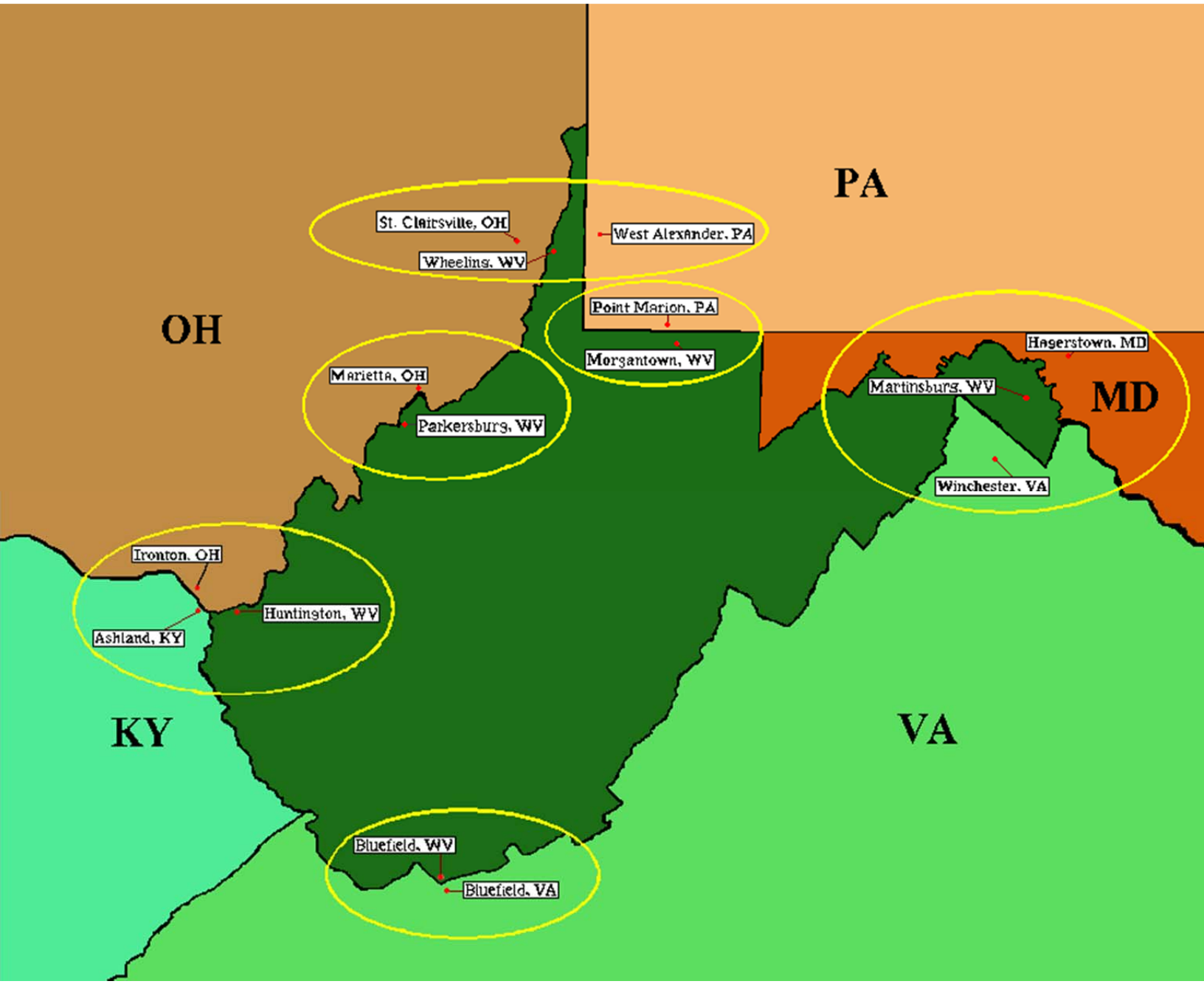
Virginia: Liability at $100/$300/$50, UM & UIM at $100/$300/$50

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 as well:

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 inter-state examples can then be examined:



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

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

Additional Information about the Sampled Companies

The companies which appear in this report were selected for inclusion in the survey because their individual 2012 market shares by written premium volume (*the most recent available*) were among the top 50 active licensed companies writing business in West Virginia. A company's market share is determined by comparing the dollar amount of premiums that a given company had written in West Virginia during a given year to the total premiums written by all companies over the same period, for the same line of business. Thus, many active companies with smaller private passenger auto premium volumes do not appear in this survey. Specifically, in 2012 there were a total of 129 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 54 companies have sample premiums shown in this survey, yet they comprise over 94% of the personal auto insurance premiums written in West Virginia during 2012.

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

The companies have been divided into categories labeled "Preferred, Standard Companies" and "Non-Standard Companies." This is not a hard-and-fast distinction, but rather is subject to some interpretation. Generally, the "Preferred, Standard Companies" write policies for the best drivers who have maintained continuous auto insurance coverage, whereas the "Non-Standard Companies" write policies for drivers who have one or more driving violation(s) or who have failed to maintain compulsory automobile insurance. The companies responding to the survey each made a selection to indicate whether the rates which they were providing were either "Standard" or "Non-Standard" rates. Non-standard Companies are those which are subject to the specific requirements of §33-6-31c and §114CSR37, and make use of what are otherwise known as "Substandard" rates.

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

- Availability limited to U.S. Military Officers, Non-Commissioned Officers, National Guard and Reserve, and adult children and spouses of current or former USAA members:
  United Service Automobile Association
  USAA Casualty Insurance Company
  USAA General Indemnity Company
  Garrison Property and Casualty Insurance Company

- Eligibility for ***Trumbull Insurance Company*** or ***Twin City Insurance Company*** requires ***AARP*** Membership

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. However, also see the response to the question at the bottom of this page concerning the assigned risk plan ("***AIPSO***").

Q. How much will my insurance cost?

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

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

A. The answer depends upon whether the accident or ticket is your first or one of many, and whether you were determined to be at fault for the accident. Multiple accidents or moving violations within a specified time period are grounds for an insurance company to either cancel or 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—Continued

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

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

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

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

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

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

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

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

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

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

Frequently Asked Questions—Teenage Drivers

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

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

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

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

A. In 2008, according to ***National Highway Traffic Safety Administration*** data, 2,739 young drivers aged 15-20 died in the United States from motor vehicle crash injuries, with 48 fatalities occurring in West Virginia involving crashes with young drivers. Motor vehicle crashes are the leading cause of death for 15-20 year olds, and during 2008 14 percent of all drivers involved in police reported crashes were young drivers.

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

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

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

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

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

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

SECTION I

2013 Auto Insurance Survey Responses

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
21st Century Centennial	$1,513	$1,566	$1,546	$1,486	$1,636
Allstate Prop & Cas Co	$1,464	$1,502	$1,508	$1,386	$1,602
American National General Ins Co	$1,334	$1,372	$1,238	$1,028	$1,282
American National P & C Co	$1,248	$1,276	$1,162	$964	$1,204
Auto Club Prop Cas Ins Co	$3,678	$3,226	$3,516	$2,998	$3,226
Economy Premier Assurance Co	$1,408	$1,408	$1,673	$1,351	$1,438
Encompass Home and Auto Ins Co	$1,445	$1,313	$1,373	$1,188	$1,390
Encompass Indemnity Co	$1,862	$1,862	$1,828	$1,627	$1,985
Encompass Ins Co of America	$1,436	$1,436	$1,457	$1,265	$1,533
Erie Ins Prop & Cas Co	$949	$949	$958	$947	$1,056
Farmers & Mechanics Fire & Cas	$1,763	$1,607	$1,545	$1,330	$1,519
First Liberty Insurance Corp	$2,345	$2,345	$2,464	$1,872	$2,170
Garrison Property & Casualty Co	$1,186	$1,186	$1,230	$1,118	$1,256
GEICO General Ins Co	$1,920	$1,920	$1,913	$1,525	$2,117
Government Employees Ins Co	$1,920	$1,920	$1,913	$1,525	$2,117
Hartford Accident and Ind Co	$869	$1,180	$1,189	$1,172	$490
Hartford Casualty Insurance Co	$842	$1,145	$1,144	$1,128	$470
Horace Mann Ins Co	$682	$682	$907	$713	$931
Horace Mann P & C Ins Co	$2,526	$2,526	$3,381	$2,803	$3,391
Liberty Mutual Fire Ins Co	$2,603	$2,603	$2,736	$2,082	$2,407
LM General Insurance Co	$1,781	$1,775	$1,557	$1,680	$1,750
LM Insurance Corp	$1,781	$1,775	$1,557	$1,680	$1,750
Metropotitan Casualty Ins Co	$1,372	$1,372	$1,679	$1,271	$1,579
Met. Direct P & C Ins Co	$1,291	$1,291	$1,410	$1,126	$1,237
Metropolitan P and C Ins Co	$1,522	$1,522	$1,862	$1,410	$1,750
Motorists Mutual Ins Co	$2,380	$2,380	$2,379	$1,444	$2,389
National General Assur Co	$1,805	$1,805	$1,898	$1,387	$1,933
Nationwide Ins Co of America	$1,266	$1,480	$1,518	$1,145	$1,413
Nationwide Mutual Ins Co	$1,626	$1,899	$1,964	$1,487	$1,835
Nationwide Property & Casualty Co	$1,840	$2,151	$2,227	$1,682	$2,080
Progressive Classic Ins Co	$3,341	$2,698	$3,341	$2,704	$3,032
Progressive Max Ins Co	$2,916	$2,399	$2,916	$2,403	$2,667
Safeco Ins Co of America	$2,421	$2,421	$2,344	$1,994	$2,325
State Auto P & C Ins Co	$2,854	$2,854	$3,217	$2,383	$3,264
State Farm Fire and Cas Co	$2,459	$2,006	$2,188	$1,796	$2,230
State Farm Mutual Auto Ins Co	$2,119	$1,726	$1,884	$1,545	$1,920
Teachers Insurance co	$2,861	$2,861	$3,842	$3,183	$3,851
United Services Auto Assoc	$963	$963	$980	$884	$1,014
USAA Casualty Insurance Co	$1,070	$1,070	$1,085	$978	$1,125
USAA General Indemnity Co	$975	$975	$993	$896	$1,027
Westfield Insurance Co	$1,313	$1,313	$1,512	$1,291	$1,445

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	$3,029	$2,781	$3,026	$2,405	$3,082
American Select Ins Co	$4,708	$4,098	$4,768	$4,130	$4,464
GEICO Indemnity Co	$1,979	$1,979	$1,940	$1,533	$2,045
Liberty Insurance Corp	$3,460	$3,460	$3,636	$2,768	$3,200
Peak Property and Casualty	$3,256	$3,398	$3,439	$2,966	$3,319
Peninsula Ins Co	$2,862	$2,862	$2,506	$2,065	$2,506
Sentinel Insurance Company	$3,222	$3,538	$3,005	$2,848	$2,991
Titan Indemnity Co	$2,809	$2,809	$2,384	$2,133	$2,384
Victoria Fire & Casualty Co	$2,725	$2,725	$2,313	$2,069	$2,313
West Virginia Natl Auto Ins Co	$3,438	$3,438	$3,198	$2,574	$2,862

Annual Rates as of 1/1/13

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**
21st Century Centennial	$1,293	$1,423	$1,455	$1,387	$1,617
Allstate Prop & Cas Co	$1,262	$1,404	$1,418	$1,362	$1,586
American National General Ins Co	$1,134	$1,136	$1,266	$1,182	$1,572
American National P & C Co	$1,072	$1,072	$1,188	$1,106	$1,464
Auto Club Prop Cas Ins Co	$2,628	$3,096	$2,800	$3,226	$4,938
Economy Premier Assurance Co	$1,084	$1,351	$1,587	$1,412	$2,192
Encompass Home and Auto Ins Co	$1,090	$1,045	$1,285	$1,446	$1,519
Encompass Indemnity Co	$1,549	$1,627	$1,866	$2,063	$2,533
Encompass Ins Co of America	$1,298	$1,265	$1,368	$1,675	$1,624
Erie Ins Prop & Cas Co	$678	$842	$781	$859	$1,126
Farmers & Mechanics Fire & Cas	$1,314	$1,263	$1,607	$1,523	$1,885
First Liberty Insurance Corp	$1,897	$2,019	$2,611	$2,264	$2,894
Garrison Property & Casualty Co	$1,055	$969	$1,277	$1,247	$1,419
GEICO General Ins Co	$1,519	$1,616	$1,860	$1,739	$2,071
Government Employees Ins Co	$1,519	$1,616	$1,860	$1,739	$2,071
Hartford Accident and Ind Co	$907	$898	$693	$1,238	$1,214
Hartford Casualty Insurance Co	$876	$859	$669	$1,201	$1,184
Horace Mann Ins Co	$668	$713	$766	$762	$774
Horace Mann P & C Ins Co	$2,454	$2,803	$2,818	$3,129	$2,938
Liberty Mutual Fire Ins Co	$2,103	$2,239	$2,897	$2,512	$3,209
LM General Insurance Co	$1,792	$1,661	$1,702	$1,711	$1,271
LM Insurance Corp	$1,792	$1,661	$1,702	$1,711	$1,271
Metropotitan Casualty Ins Co	$1,382	$1,271	$1,396	$1,255	$1,794
Met. Direct P & C Ins Co	$905	$1,126	$1,126	$1,102	$1,550
Metropolitan P and C Ins Co	$1,534	$1,410	$1,550	$1,394	$2,240
Motorists Mutual Ins Co	$1,802	$2,034	$2,145	$1,976	$2,056
National General Assur Co	$1,356	$1,362	$1,896	$1,817	$2,154
Nationwide Ins Co of America	$1,092	$1,195	$1,369	$1,358	$1,995
Nationwide Mutual Ins Co	$1,424	$1,551	$1,774	$1,758	$2,236
Nationwide Property & Casualty Co	$1,608	$1,755	$2,008	$1,988	$2,534
Progressive Classic Ins Co	$2,371	$2,605	$3,136	$2,704	$3,621
Progressive Max Ins Co	$2,125	$2,315	$2,752	$2,403	$3,151
Safeco Ins Co of America	$2,057	$2,304	$2,342	$2,382	$2,666
State Auto P & C Ins Co	$2,099	$2,230	$3,005	$2,921	$3,566
State Farm Fire and Cas Co	$1,559	$1,760	$1,949	$2,000	$2,617
State Farm Mutual Auto Ins Co	$1,340	$1,513	$1,677	$1,721	$2,256
Teachers Insurance co	$2,806	$3,183	$3,205	$3,494	$3,188
United Services Auto Assoc	$838	$766	$1,008	$1,005	$1,144
USAA Casualty Insurance Co	$928	$849	$1,113	$1,114	$1,268
USAA General Indemnity Co	$849	$777	$1,021	$1,017	$1,158
Westfield Insurance Co	$1,066	$1,201	$1,370	$1,219	$1,544

Non-Standard Companies	**Martinsburg**	**Morgantown**	**Parkersburg**	**Wheeling**	**Williamson**
Allstate Indemnity Co	$2,286	$2,483	$2,756	$2,526	$3,670
American Select Ins Co	$3,746	$4,160	$4,266	$4,124	$6,350
GEICO Indemnity Co	$1,566	$1,634	$1,825	$1,724	$2,056
Liberty Insurance Corp	$2,796	$2,977	$3,850	$3,339	$4,262
Peak Property and Casualty	$3,533	$3,215	$3,215	$3,030	$3,533
Peninsula Ins Co	$2,283	$2,516	$2,364	$2,511	$3,396
Sentinel Insurance Company	$2,214	$2,890	$3,136	$3,568	$4,217
Titan Indemnity Co	$2,051	$2,284	$2,123	$2,072	$3,158
Victoria Fire & Casualty Co	$1,990	$2,216	$2,059	$2,010	$3,064
West Virginia Natl Auto Ins Co	$2,286	$2,622	$3,150	$2,526	$3,678

Annual Rates as of 1/1/13

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
21st Century Centennial	$1,312	$1,357	$1,337	$1,287	$1,414
Allstate Prop & Cas Co	$1,320	$1,358	$1,358	$1,246	$1,442
American National General Ins Co	$1,238	$1,270	$1,146	$950	$1,186
American National P & C Co	$1,156	$1,180	$1,076	$892	$1,114
Auto Club Prop Cas Ins Co	$3,282	$2,880	$3,138	$2,676	$2,878
Economy Premier Assurance Co	$981	$981	$1,168	$943	$1,006
Encompass Home and Auto Ins Co	$1,268	$1,153	$1,207	$1,040	$1,222
Encompass Indemnity Co	$1,189	$1,189	$1,169	$1,044	$1,267
Encompass Ins Co of America	$1,026	$1,026	$1,040	$905	$1,094
Erie Ins Prop & Cas Co	$691	$691	$699	$690	$769
Farmers & Mechanics Fire & Cas	$1,223	$1,116	$1,073	$927	$1,056
First Liberty Insurance Corp	$1,485	$1,485	$1,560	$1,188	$1,375
Garrison Property & Casualty Co	$1,042	$1,042	$1,080	$983	$1,102
GEICO General Ins Co	$1,569	$1,569	$1,563	$1,247	$1,729
Government Employees Ins Co	$1,569	$1,569	$1,563	$1,247	$1,729
Hartford Accident and Ind Co	$683	$1,180	$1,143	$1,165	$1,149
Hartford Casualty Insurance Co	$823	$1,111	$1,120	$1,104	$466
Horace Mann Ins Co	$692	$692	$920	$732	$954
Horace Mann P & C Ins Co	$1,608	$1,608	$2,149	$1,783	$2,156
Liberty Mutual Fire Ins Co	$1,649	$1,649	$1,732	$1,321	$1,526
LM General Insurance Co	$1,683	$1,672	$1,466	$1,582	$1,648
LM Insurance Corp	$1,683	$1,672	$1,466	$1,582	$1,648
Metropotitan Casualty Ins Co	$1,299	$1,299	$1,591	$1,207	$1,492
Met. Direct P & C Ins Co	$1,223	$1,223	$1,337	$1,070	$1,172
Metropolitan P and C Ins Co	$1,442	$1,442	$1,764	$1,339	$1,657
Motorists Mutual Ins Co	$1,520	$1,520	$1,526	$935	$1,526
National General Assur Co	$1,544	$1,544	$1,625	$1,185	$1,653
Nationwide Ins Co of America	$1,001	$1,164	$1,190	$907	$1,111
Nationwide Mutual Ins Co	$1,276	$1,484	$1,533	$1,170	$1,435
Nationwide Property & Casualty Co	$1,439	$1,676	$1,733	$1,319	$1,622
Progressive Classic Ins Co	$2,958	$2,393	$2,958	$2,397	$2,686
Progressive Max Ins Co	$2,606	$2,151	$2,606	$2,155	$2,388
Safeco Ins Co of America	$2,151	$2,151	$2,086	$1,776	$2,070
State Auto P & C Ins Co	$2,413	$2,413	$2,725	$2,023	$2,767
State Farm Fire and Cas Co	$1,854	$1,515	$1,651	$1,358	$1,682
State Farm Mutual Auto Ins Co	$1,595	$1,301	$1,419	$1,165	$1,446
Teachers Insurance co	$1,820	$1,820	$2,441	$2,024	$2,446
United Services Auto Assoc	$844	$844	$859	$776	$888
USAA Casualty Insurance Co	$938	$938	$951	$859	$986
USAA General Indemnity Co	$855	$855	$871	$787	$900
Westfield Insurance Co	$944	$944	$1,093	$937	$1,036

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	$2,523	$2,321	$2,532	$2,016	$2,584
American Select Ins Co	$4,168	$3,630	$4,222	$3,658	$3,952
GEICO Indemnity Co	$1,809	$1,809	$1,773	$1,403	$1,869
Liberty Insurance Corp	$2,300	$2,300	$2,416	$1,844	$2,129
Peak Property and Casualty	$2,842	$2,947	$2,992	$2,598	$2,897
Peninsula Ins Co	$2,561	$2,561	$2,243	$1,851	$1,851
Sentinel Insurance Company	$2,758	$3,027	$2,587	$3,035	$2,575
Titan Indemnity Co	$2,308	$2,308	$1,958	$1,755	$1,958
Victoria Fire & Casualty Co	$1,958	$1,958	$1,671	$1,496	$1,671
West Virginia Natl Auto Ins Co	$2,724	$2,724	$2,535	$2,043	$2,270

Annual Rates as of 1/1/13

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**
21st Century Centennial	$1,124	$1,234	$1,263	$1,205	$1,402
Allstate Prop & Cas Co	$1,136	$1,262	$1,280	$1,226	$1,428
American National General Ins Co	$1,050	$1,052	$1,172	$1,092	$1,458
American National P & C Co	$992	$992	$1,100	$1,022	$1,358
Auto Club Prop Cas Ins Co	$2,346	$2,764	$2,498	$2,878	$4,406
Economy Premier Assurance Co	$758	$943	$1,108	$985	$1,528
Encompass Home and Auto Ins Co	$961	$926	$1,131	$1,268	$1,331
Encompass Indemnity Co	$994	$1,044	$1,193	$1,315	$1,610
Encompass Ins Co of America	$929	$905	$979	$1,193	$1,157
Erie Ins Prop & Cas Co	$496	$617	$572	$626	$820
Farmers & Mechanics Fire & Cas	$915	$880	$1,116	$1,059	$1,306
First Liberty Insurance Corp	$1,204	$1,281	$1,652	$1,435	$1,831
Garrison Property & Casualty Co	$928	$852	$1,120	$1,094	$1,243
GEICO General Ins Co	$1,243	$1,321	$1,520	$1,421	$1,691
Government Employees Ins Co	$1,243	$1,321	$1,520	$1,421	$1,691
Hartford Accident and Ind Co	$485	$1,207	$683	$852	$886
Hartford Casualty Insurance Co	$857	$847	$657	$1,169	$1,148
Horace Mann Ins Co	$681	$732	$784	$768	$775
Horace Mann P & C Ins Co	$1,562	$1,783	$1,793	$1,990	$1,868
Liberty Mutual Fire Ins Co	$1,334	$1,420	$1,834	$1,592	$2,029
LM General Insurance Co	$1,688	$1,564	$1,603	$1,611	$1,197
LM Insurance Corp	$1,688	$1,564	$1,603	$1,611	$1,197
Metropotitan Casualty Ins Co	$1,313	$1,207	$1,323	$1,191	$1,695
Met. Direct P & C Ins Co	$861	$1,070	$1,070	$1,044	$1,464
Metropolitan P and C Ins Co	$1,456	$1,339	$1,468	$1,319	$2,120
Motorists Mutual Ins Co	$1,159	$1,304	$1,311	$1,268	$1,693
National General Assur Co	$1,159	$1,166	$1,621	$1,554	$1,843
Nationwide Ins Co of America	$867	$945	$1,077	$1,069	$1,563
Nationwide Mutual Ins Co	$1,122	$1,219	$1,389	$1,376	$1,739
Nationwide Property & Casualty Co	$1,263	$1,375	$1,567	$1,552	$1,966
Progressive Classic Ins Co	$2,106	$2,311	$2,778	$2,397	$3,204
Progressive Max Ins Co	$1,912	$2,079	$2,462	$2,155	$2,812
Safeco Ins Co of America	$1,830	$2,049	$2,082	$2,116	$2,363
State Auto P & C Ins Co	$1,778	$1,894	$2,555	$2,473	$3,019
State Farm Fire and Cas Co	$1,180	$1,330	$1,472	$1,510	$1,973
State Farm Mutual Auto Ins Co	$1,011	$1,141	$1,264	$1,297	$1,698
Teachers Insurance co	$1,785	$2,024	$2,038	$2,221	$2,027
United Services Auto Assoc	$735	$673	$883	$880	$1,002
USAA Casualty Insurance Co	$815	$746	$976	$977	$1,111
USAA General Indemnity Co	$746	$683	$895	$892	$1,014
Westfield Insurance Co	$777	$874	$993	$887	$1,107

Non-Standard Companies	**Martinsburg**	**Morgantown**	**Parkersburg**	**Wheeling**	**Williamson**
Allstate Indemnity Co	$1,917	$2,075	$2,304	$2,114	$3,054
American Select Ins Co	$3,320	$3,684	$3,778	$3,652	$5,616
GEICO Indemnity Co	$1,432	$1,495	$1,668	$1,577	$1,879
Liberty Insurance Corp	$1,862	$1,982	$2,557	$2,220	$2,829
Peak Property and Casualty	$3,044	$2,796	$2,796	$2,630	$3,044
Peninsula Ins Co	$2,044	$2,252	$2,116	$2,247	$3,037
Sentinel Insurance Company	$1,913	$2,504	$2,696	$3,035	$3,584
Titan Indemnity Co	$1,687	$1,879	$1,748	$1,711	$2,605
Victoria Fire & Casualty Co	$1,442	$1,599	$1,488	$1,452	$2,188
West Virginia Natl Auto Ins Co	$1,817	$2,081	$2,497	$2,006	$2,913

Annual Rates as of 1/1/13

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
21st Century Centennial	$693	$733	$731	$702	$773
Allstate Prop & Cas Co	$652	$666	$666	$610	$696
American National General Ins Co	$428	$444	$400	$336	$414
American National P & C Co	$402	$412	$378	$318	$390
Auto Club Prop Cas Ins Co	$804	$706	$768	$658	$706
Economy Premier Assurance Co	$760	$760	$901	$728	$776
Encompass Home and Auto Ins Co	$512	$465	$488	$425	$494
Encompass Indemnity Co	$547	$547	$539	$484	$579
Encompass Ins Co of America	$687	$687	$696	$609	$730
Erie Ins Prop & Cas Co	$385	$385	$389	$385	$428
Farmers & Mechanics Fire & Cas	$699	$640	$616	$535	$607
First Liberty Insurance Corp	$983	$983	$1,032	$788	$911
Garrison Property & Casualty Co	$444	$444	$461	$425	$468
GEICO General Ins Co	$450	$450	$448	$360	$495
Government Employees Ins Co	$450	$450	$448	$360	$495
Hartford Accident and Ind Co	$566	$747	$743	$733	$374
Hartford Casualty Insurance Co	$538	$705	$703	$694	$362
Horace Mann Ins Co	$368	$368	$485	$373	$488
Horace Mann P & C Ins Co	$735	$735	$979	$814	$981
Liberty Mutual Fire Ins Co	$1,091	$1,091	$1,146	$876	$1,010
LM General Insurance Co	$1,033	$1,027	$934	$988	$1,015
LM Insurance Corp	$1,033	$1,027	$934	$988	$1,015
Metropotitan Casualty Ins Co	$555	$555	$674	$517	$639
Met. Direct P & C Ins Co	$517	$517	$563	$454	$497
Metropolitan P and C Ins Co	$615	$615	$748	$571	$708
Motorists Mutual Ins Co	$1,075	$1,075	$1,174	$672	$1,174
National General Assur Co	$649	$649	$682	$499	$694
Nationwide Ins Co of America	$529	$600	$606	$482	$571
Nationwide Mutual Ins Co	$635	$723	$744	$590	$702
Nationwide Property & Casualty Co	$706	$806	$830	$655	$783
Progressive Classic Ins Co	$957	$796	$957	$798	$880
Progressive Max Ins Co	$989	$859	$989	$860	$926
Safeco Ins Co of America	$721	$721	$696	$602	$691
State Auto P & C Ins Co	$606	$606	$680	$517	$691
State Farm Fire and Cas Co	$848	$698	$758	$628	$772
State Farm Mutual Auto Ins Co	$655	$537	$584	$483	$595
Teachers Insurance co	$831	$831	$1,110	$922	$1,112
United Services Auto Assoc	$360	$360	$368	$337	$378
USAA Casualty Insurance Co	$401	$401	$409	$373	$420
USAA General Indemnity Co	$491	$491	$499	$453	$515
Westfield Insurance Co	$431	$431	$515	$447	$470

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	$1,277	$1,161	$1,244	$987	$1,293
American Select Ins Co	$1,180	$1,038	$1,194	$1,046	$1,124
GEICO Indemnity Co	$639	$639	$626	$500	$659
Liberty Insurance Corp	$1,728	$1,728	$1,814	$1,388	$1,600
Peak Property and Casualty	$1,247	$1,291	$1,312	$1,141	$1,268
Peninsula Ins Co	$752	$752	$665	$558	$558
Sentinel Insurance Company	$2,485	$2,721	$2,307	$2,173	$2,295
Titan Indemnity Co	$971	$971	$840	$758	$840
Victoria Fire & Casualty Co	$942	$942	$814	$735	$814
West Virginia Natl Auto Ins Co	$1,254	$1,254	$1,170	$951	$1,052

Annual Rates as of 1/1/13

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
21st Century Centennial	$611	$673	$683	$651	$752
Allstate Prop & Cas Co	$572	$618	$624	$610	$696
American National General Ins Co	$366	$370	$408	$384	$504
American National P & C Co	$342	$346	$384	$360	$468
Auto Club Prop Cas Ins Co	$578	$678	$612	$706	$1,072
Economy Premier Assurance Co	$585	$728	$855	$762	$1,178
Encompass Home and Auto Ins Co	$395	$377	$457	$511	$536
Encompass Indemnity Co	$462	$484	$548	$601	$728
Encompass Ins Co of America	$624	$609	$656	$795	$771
Erie Ins Prop & Cas Co	$280	$345	$320	$352	$454
Farmers & Mechanics Fire & Cas	$528	$509	$640	$608	$746
First Liberty Insurance Corp	$799	$849	$1,092	$950	$1,209
Garrison Property & Casualty Co	$403	$374	$479	$465	$522
GEICO General Ins Co	$359	$381	$436	$409	$484
Government Employees Ins Co	$359	$381	$436	$409	$484
Hartford Accident and Ind Co	$586	$573	$566	$778	$771
Hartford Casualty Insurance Co	$556	$546	$444	$735	$727
Horace Mann Ins Co	$357	$373	$405	$414	$426
Horace Mann P & C Ins Co	$715	$814	$819	$907	$852
Liberty Mutual Fire Ins Co	$885	$941	$1,212	$1,054	$1,340
LM General Insurance Co	$1,031	$978	$993	$998	$1,327
LM Insurance Corp	$1,031	$978	$993	$998	$1,327
Metropotitan Casualty Ins Co	$561	$517	$567	$509	$724
Met. Direct P & C Ins Co	$370	$454	$454	$444	$621
Metropolitan P and C Ins Co	$621	$571	$627	$563	$901
Motorists Mutual Ins Co	$826	$925	$930	$901	$1,134
National General Assur Co	$487	$490	$682	$652	$775
Nationwide Ins Co of America	$465	$499	$556	$553	$793
Nationwide Mutual Ins Co	$570	$611	$683	$677	$831
Nationwide Property & Casualty Co	$631	$678	$760	$753	$929
Progressive Classic Ins Co	$714	$773	$906	$798	$1,027
Progressive Max Ins Co	$791	$838	$947	$860	$1,047
Safeco Ins Co of America	$621	$688	$699	$711	$791
State Auto P & C Ins Co	$459	$487	$642	$620	$748
State Farm Fire and Cas Co	$549	$616	$679	$696	$901
State Farm Mutual Auto Ins Co	$422	$474	$523	$536	$696
Teachers Insurance co	$815	$922	$929	$1,011	$924
United Services Auto Assoc	$320	$296	$379	$375	$422
USAA Casualty Insurance Co	$356	$329	$420	$417	$469
USAA General Indemnity Co	$431	$397	$513	$511	$578
Westfield Insurance Co	$380	$421	$472	$426	$501

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	$941	$1,020	$1,125	$1,061	$1,527
American Select Ins Co	$956	$1,052	$1,078	$1,044	$1,562
GEICO Indemnity Co	$509	$532	$589	$560	$662
Liberty Insurance Corp	$1,401	$1,490	$1,919	$1,668	$2,122
Peak Property and Casualty	$1,339	$1,228	$1,228	$1,158	$1,339
Peninsula Ins Co	$611	$668	$630	$666	$883
Sentinel Insurance Company	$1,707	$2,190	$2,396	$2,767	$3,251
Titan Indemnity Co	$732	$807	$752	$746	$1,077
Victoria Fire & Casualty Co	$710	$783	$730	$724	$1,045
West Virginia Natl Auto Ins Co	$851	$968	$1,153	$935	$1,338

Annual Rates as of 1/1/13

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
21st Century Centennial	$668	$691	$687	$660	$727
Allstate Prop & Cas Co	$656	$670	$670	$614	$700
American National General Ins Co	$452	$460	$420	$350	$430
American National P & C Co	$422	$430	$396	$328	$406
Auto Club Prop Cas Ins Co	$694	$610	$664	$568	$610
Economy Premier Assurance Co	$515	$515	$607	$495	$525
Encompass Home and Auto Ins Co	$467	$427	$446	$391	$453
Encompass Indemnity Co	$489	$489	$479	$434	$517
Encompass Ins Co of America	$536	$536	$544	$478	$569
Erie Ins Prop & Cas Co	$367	$367	$371	$366	$406
Farmers & Mechanics Fire & Cas	$577	$529	$509	$443	$501
First Liberty Insurance Corp	$732	$732	$768	$589	$679
Garrison Property & Casualty Co	$409	$409	$425	$392	$430
GEICO General Ins Co	$419	$419	$417	$335	$460
Government Employees Ins Co	$419	$419	$417	$335	$460
Hartford Accident and Ind Co	$462	$755	$733	$738	$729
Hartford Casualty Insurance Co	$534	$693	$699	$690	$362
Horace Mann Ins Co	$352	$352	$463	$356	$465
Horace Mann P & C Ins Co	$483	$483	$640	$534	$642
Liberty Mutual Fire Ins Co	$812	$812	$852	$654	$753
LM General Insurance Co	$1,012	$1,006	$915	$968	$995
LM Insurance Corp	$1,012	$1,006	$915	$968	$995
Metropotitan Casualty Ins Co	$551	$551	$666	$511	$625
Met. Direct P & C Ins Co	$509	$509	$557	$448	$491
Metropolitan P and C Ins Co	$607	$607	$738	$569	$694
Motorists Mutual Ins Co	$820	$820	$820	$521	$823
National General Assur Co	$615	$615	$647	$472	$658
Nationwide Ins Co of America	$494	$558	$562	$451	$531
Nationwide Mutual Ins Co	$590	$669	$688	$549	$650
Nationwide Property & Casualty Co	$654	$744	$766	$608	$724
Progressive Classic Ins Co	$940	$782	$940	$783	$864
Progressive Max Ins Co	$975	$847	$975	$848	$914
Safeco Ins Co of America	$682	$682	$662	$573	$657
State Auto P & C Ins Co	$604	$604	$682	$518	$693
State Farm Fire and Cas Co	$813	$669	$726	$602	$740
State Farm Mutual Auto Ins Co	$627	$515	$560	$463	$570
Teachers Insurance co	$544	$544	$724	$604	$726
United Services Auto Assoc	$331	$331	$339	$310	$347
USAA Casualty Insurance Co	$369	$369	$376	$344	$386
USAA General Indemnity Co	$450	$450	$457	$416	$472
Westfield Insurance Co	$392	$392	$470	$411	$428

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	$1,313	$1,198	$1,291	$1,026	$1,339
American Select Ins Co	$1,164	$1,024	$1,178	$1,032	$1,088
GEICO Indemnity Co	$616	$616	$603	$482	$635
Liberty Insurance Corp	$1,287	$1,287	$1,351	$1,037	$1,193
Peak Property and Casualty	$1,359	$1,404	$1,429	$1,244	$1,381
Peninsula Ins Co	$736	$736	$652	$547	$547
Sentinel Insurance Company	$2,104	$2,302	$1,964	$2,328	$1,955
Titan Indemnity Co	$996	$996	$861	$776	$861
Victoria Fire & Casualty Co	$967	$967	$835	$753	$835
West Virginia Natl Auto Ins Co	$1,170	$1,170	$1,092	$889	$983

Annual Rates as of 1/1/13

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
21st Century Centennial	$575	$633	$644	$613	$710
Allstate Prop & Cas Co	$574	$620	$626	$612	$700
American National General Ins Co	$386	$388	$424	$400	$528
American National P & C Co	$360	$366	$400	$376	$488
Auto Club Prop Cas Ins Co	$500	$586	$530	$610	$924
Economy Premier Assurance Co	$400	$495	$577	$515	$792
Encompass Home and Auto Ins Co	$364	$354	$420	$467	$485
Encompass Indemnity Co	$414	$434	$488	$535	$647
Encompass Ins Co of America	$490	$478	$514	$619	$601
Erie Ins Prop & Cas Co	$268	$326	$304	$334	$431
Farmers & Mechanics Fire & Cas	$437	$422	$529	$503	$615
First Liberty Insurance Corp	$596	$633	$812	$707	$898
Garrison Property & Casualty Co	$372	$346	$441	$428	$480
GEICO General Ins Co	$334	$355	$406	$380	$451
Government Employees Ins Co	$334	$355	$406	$380	$451
Hartford Accident and Ind Co	$375	$767	$462	$561	$574
Hartford Casualty Insurance Co	$553	$546	$441	$725	$714
Horace Mann Ins Co	$340	$356	$387	$396	$408
Horace Mann P & C Ins Co	$470	$534	$536	$593	$558
Liberty Mutual Fire Ins Co	$660	$702	$901	$784	$995
LM General Insurance Co	$1,010	$958	$973	$978	$1,301
LM Insurance Corp	$1,010	$958	$973	$978	$1,301
Metropotitan Casualty Ins Co	$553	$511	$561	$501	$704
Met. Direct P & C Ins Co	$364	$448	$448	$438	$603
Metropolitan P and C Ins Co	$613	$569	$619	$555	$881
Motorists Mutual Ins Co	$635	$764	$713	$691	$908
National General Assur Co	$461	$464	$645	$618	$735
Nationwide Ins Co of America	$435	$465	$518	$514	$735
Nationwide Mutual Ins Co	$531	$568	$633	$628	$767
Nationwide Property & Casualty Co	$587	$629	$703	$697	$856
Progressive Classic Ins Co	$705	$762	$890	$783	$1,006
Progressive Max Ins Co	$783	$829	$934	$848	$1,030
Safeco Ins Co of America	$590	$652	$662	$673	$746
State Auto P & C Ins Co	$458	$488	$647	$620	$748
State Farm Fire and Cas Co	$527	$590	$651	$667	$863
State Farm Mutual Auto Ins Co	$404	$454	$501	$513	$666
Teachers Insurance co	$534	$604	$608	$660	$604
United Services Auto Assoc	$295	$273	$348	$345	$387
USAA Casualty Insurance Co	$328	$304	$386	$383	$430
USAA General Indemnity Co	$395	$365	$469	$468	$528
Westfield Insurance Co	$348	$387	$431	$390	$454

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	$978	$1,057	$1,168	$1,097	$1,573
American Select Ins Co	$944	$1,038	$1,062	$1,030	$1,540
GEICO Indemnity Co	$491	$513	$568	$540	$639
Liberty Insurance Corp	$1,047	$1,112	$1,428	$1,243	$1,578
Peak Property and Casualty	$1,457	$1,338	$1,338	$1,262	$1,457
Peninsula Ins Co	$598	$654	$618	$653	$864
Sentinel Insurance Company	$1,462	$1,877	$2,036	$2,328	$2,732
Titan Indemnity Co	$749	$828	$769	$763	$1,107
Victoria Fire & Casualty Co	$727	$803	$746	$740	$1,074
West Virginia Natl Auto Ins Co	$796	$905	$1,077	$873	$1,248

Annual Rates as of 1/1/13

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
21st Century Centennial	$430	$473	$470	$455	$494
Allstate Prop & Cas Co	$626	$640	$640	$584	$668
American National General Ins Co	$352	$364	$328	$276	$338
American National P & C Co	$330	$338	$310	$262	$320
Auto Club Prop Cas Ins Co	$564	$496	$540	$462	$496
Economy Premier Assurance Co	$515	$515	$607	$495	$525
Encompass Home and Auto Ins Co	$382	$352	$366	$324	$369
Encompass Indemnity Co	$409	$409	$403	$304	$432
Encompass Ins Co of America	$444	$444	$449	$397	$470
Erie Ins Prop & Cas Co	$317	$317	$322	$318	$354
Farmers & Mechanics Fire & Cas	$520	$476	$459	$400	$452
First Liberty Insurance Corp	$732	$732	$768	$589	$679
Garrison Property & Casualty Co	$335	$335	$347	$321	$351
GEICO General Ins Co	$388	$388	$385	$311	$426
Government Employees Ins Co	$388	$388	$385	$311	$426
Hartford Accident and Ind Co	$569	$757	$744	$734	$374
Hartford Casualty Insurance Co	$528	$696	$684	$675	$361
Horace Mann Ins Co	$253	$253	$331	$264	$339
Horace Mann P & C Ins Co	$483	$483	$640	$534	$642
Liberty Mutual Fire Ins Co	$812	$812	$852	$654	$753
LM General Insurance Co	$897	$892	$825	$864	$883
LM Insurance Corp	$897	$892	$825	$864	$883
Metropotitan Casualty Ins Co	$366	$366	$444	$346	$418
Met. Direct P & C Ins Co	$338	$338	$368	$298	$326
Metropolitan P and C Ins Co	$404	$404	$493	$382	$465
Motorists Mutual Ins Co	$820	$820	$820	$521	$823
National General Assur Co	$542	$542	$569	$416	$580
Nationwide Ins Co of America	$432	$484	$485	$394	$460
Nationwide Mutual Ins Co	$509	$574	$589	$477	$559
Nationwide Property & Casualty Co	$562	$636	$654	$525	$619
Progressive Classic Ins Co	$728	$613	$728	$614	$672
Progressive Max Ins Co	$803	$710	$803	$711	$758
Safeco Ins Co of America	$656	$656	$634	$550	$629
State Auto P & C Ins Co	$488	$488	$547	$418	$556
State Farm Fire and Cas Co	$741	$610	$663	$550	$675
State Farm Mutual Auto Ins Co	$571	$469	$510	$422	$519
Teachers Insurance co	$544	$544	$724	$604	$726
United Services Auto Assoc	$270	$270	$276	$253	$283
USAA Casualty Insurance Co	$302	$302	$307	$282	$315
USAA General Indemnity Co	$374	$374	$380	$346	$392
Westfield Insurance Co	$306	$306	$374	$328	$333

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	$1,277	$1,161	$1,244	$987	$1,293
American Select Ins Co	$926	$819	$938	$824	$884
GEICO Indemnity Co	$559	$559	$547	$439	$577
Liberty Insurance Corp	$1,287	$1,287	$1,351	$1,037	$1,193
Peak Property and Casualty	$967	$999	$1,017	$885	$983
Peninsula Ins Co	$602	$602	$535	$451	$451
Sentinel Insurance Company	$1,682	$1,835	$1,566	$1,477	$1,558
Titan Indemnity Co	$793	$793	$688	$623	$688
Victoria Fire & Casualty Co	$770	$770	$667	$605	$667
West Virginia Natl Auto Ins Co	$918	$918	$858	$702	$774

Annual Rates as of 1/1/13

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
21st Century Centennial	$404	$439	$445	$427	$485
Allstate Prop & Cas Co	$546	$590	$598	$584	$668
American National General Ins Co	$302	$306	$334	$314	$416
American National P & C Co	$282	$286	$314	$296	$384
Auto Club Prop Cas Ins Co	$406	$476	$430	$496	$748
Economy Premier Assurance Co	$400	$495	$577	$515	$792
Encompass Home and Auto Ins Co	$300	$293	$345	$382	$397
Encompass Indemnity Co	$348	$364	$410	$448	$537
Encompass Ins Co of America	$406	$397	$425	$510	$496
Erie Ins Prop & Cas Co	$234	$286	$266	$291	$374
Farmers & Mechanics Fire & Cas	$395	$381	$477	$453	$553
First Liberty Insurance Corp	$596	$633	$812	$707	$898
Garrison Property & Casualty Co	$306	$286	$359	$349	$390
GEICO General Ins Co	$309	$329	$375	$352	$417
Government Employees Ins Co	$309	$329	$375	$352	$417
Hartford Accident and Ind Co	$586	$569	$569	$786	$782
Hartford Casualty Insurance Co	$544	$529	$433	$722	$718
Horace Mann Ins Co	$249	$264	$283	$280	$285
Horace Mann P & C Ins Co	$470	$534	$536	$593	$558
Liberty Mutual Fire Ins Co	$660	$702	$901	$784	$995
LM General Insurance Co	$897	$855	$901	$871	$1,118
LM Insurance Corp	$897	$855	$901	$871	$1,118
Metropotitan Casualty Ins Co	$372	$346	$376	$336	$471
Met. Direct P & C Ins Co	$243	$298	$298	$294	$400
Metropolitan P and C Ins Co	$410	$382	$418	$370	$585
Motorists Mutual Ins Co	$635	$769	$713	$691	$908
National General Assur Co	$406	$408	$568	$545	$645
Nationwide Ins Co of America	$382	$407	$449	$446	$634
Nationwide Mutual Ins Co	$461	$492	$545	$541	$654
Nationwide Property & Casualty Co	$508	$543	$602	$597	$726
Progressive Classic Ins Co	$556	$598	$691	$614	$776
Progressive Max Ins Co	$664	$697	$773	$711	$843
Safeco Ins Co of America	$567	$626	$636	$647	$719
State Auto P & C Ins Co	$372	$395	$519	$501	$601
State Farm Fire and Cas Co	$482	$539	$594	$609	$786
State Farm Mutual Auto Ins Co	$369	$414	$456	$468	$606
Teachers Insurance co	$534	$604	$608	$660	$604
United Services Auto Assoc	$242	$225	$283	$281	$314
USAA Casualty Insurance Co	$270	$251	$314	$313	$350
USAA General Indemnity Co	$330	$305	$390	$388	$437
Westfield Insurance Co	$282	$310	$343	$314	$353

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	$941	$1,020	$1,125	$1,061	$1,527
American Select Ins Co	$756	$828	$848	$822	$924
GEICO Indemnity Co	$446	$467	$515	$491	$580
Liberty Insurance Corp	$1,047	$1,112	$1,428	$1,243	$1,578
Peak Property and Casualty	$1,037	$952	$952	$898	$1,037
Peninsula Ins Co	$492	$537	$508	$536	$704
Sentinel Insurance Company	$1,173	$1,488	$1,621	$1,866	$2,180
Titan Indemnity Co	$601	$663	$618	$617	$883
Victoria Fire & Casualty Co	$583	$643	$600	$599	$856
West Virginia Natl Auto Ins Co	$630	$714	$846	$690	$978

Annual Rates as of 1/1/13

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
21st Century Centennial	$457	$471	$468	$453	$491
Allstate Prop & Cas Co	$638	$652	$652	$594	$682
American National General Ins Co	$362	$372	$338	$284	$348
American National P & C Co	$340	$346	$318	$266	$328
Auto Club Prop Cas Ins Co	$546	$480	$522	$448	$480
Economy Premier Assurance Co	$515	$515	$607	$495	$525
Encompass Home and Auto Ins Co	$382	$352	$366	$324	$369
Encompass Indemnity Co	$409	$409	$403	$304	$432
Encompass Ins Co of America	$444	$444	$449	$397	$470
Erie Ins Prop & Cas Co	$317	$317	$322	$318	$354
Farmers & Mechanics Fire & Cas	$520	$476	$459	$400	$452
First Liberty Insurance Corp	$732	$732	$768	$589	$679
Garrison Property & Casualty Co	$342	$342	$355	$328	$360
GEICO General Ins Co	$388	$388	$385	$311	$426
Government Employees Ins Co	$388	$388	$385	$311	$426
Hartford Accident and Ind Co	$458	$763	$740	$733	$723
Hartford Casualty Insurance Co	$520	$680	$675	$666	$359
Horace Mann Ins Co	$241	$241	$316	$251	$323
Horace Mann P & C Ins Co	$483	$483	$640	$534	$642
Liberty Mutual Fire Ins Co	$812	$812	$852	$654	$753
LM General Insurance Co	$916	$1,636	$1,013	$993	$919
LM Insurance Corp	$916	$1,644	$1,018	$998	$889
Metropotitan Casualty Ins Co	$310	$310	$376	$294	$354
Met. Direct P & C Ins Co	$282	$282	$310	$255	$276
Metropolitan P and C Ins Co	$342	$342	$414	$322	$390
Motorists Mutual Ins Co	$820	$820	$820	$521	$823
National General Assur Co	$553	$553	$581	$425	$592
Nationwide Ins Co of America	$432	$484	$485	$394	$460
Nationwide Mutual Ins Co	$509	$574	$589	$477	$559
Nationwide Property & Casualty Co	$562	$636	$654	$525	$619
Progressive Classic Ins Co	$775	$650	$775	$651	$714
Progressive Max Ins Co	$840	$740	$840	$741	$792
Safeco Ins Co of America	$603	$603	$585	$509	$581
State Auto P & C Ins Co	$513	$513	$575	$439	$584
State Farm Fire and Cas Co	$741	$610	$663	$550	$675
State Farm Mutual Auto Ins Co	$571	$469	$510	$422	$519
Teachers Insurance co	$544	$544	$724	$604	$726
United Services Auto Assoc	$277	$277	$282	$259	$290
USAA Casualty Insurance Co	$309	$309	$314	$289	$323
USAA General Indemnity Co	$383	$383	$390	$355	$402
Westfield Insurance Co	$306	$306	$374	$328	$333

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	$1,293	$1,178	$1,265	$1,005	$1,314
American Select Ins Co	$984	$868	$996	$874	$938
GEICO Indemnity Co	$559	$559	$547	$439	$577
Liberty Insurance Corp	$1,287	$1,287	$1,351	$1,037	$1,193
Peak Property and Casualty	$977	$1,007	$1,026	$896	$993
Peninsula Ins Co	$623	$623	$553	$466	$553
Sentinel Insurance Company	$1,473	$3,027	$2,587	$2,456	$2,575
Titan Indemnity Co	$768	$768	$669	$604	$669
Victoria Fire & Casualty Co	$916	$916	$792	$717	$792
West Virginia Natl Auto Ins Co	$918	$918	$858	$702	$774

Annual Rates as of 1/1/13

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
21st Century Centennial	$403	$437	$443	$425	$482
Allstate Prop & Cas Co	$556	$600	$610	$594	$680
American National General Ins Co	$310	$312	$344	$322	$426
American National P & C Co	$288	$294	$322	$304	$396
Auto Club Prop Cas Ins Co	$394	$462	$416	$480	$726
Economy Premier Assurance Co	$400	$495	$577	$515	$792
Encompass Home and Auto Ins Co	$300	$293	$345	$382	$397
Encompass Indemnity Co	$348	$364	$410	$448	$537
Encompass Ins Co of America	$406	$397	$425	$510	$496
Erie Ins Prop & Cas Co	$234	$286	$266	$291	$374
Farmers & Mechanics Fire & Cas	$395	$381	$477	$453	$553
First Liberty Insurance Corp	$596	$633	$812	$707	$898
Garrison Property & Casualty Co	$313	$292	$367	$358	$399
GEICO General Ins Co	$309	$329	$375	$352	$417
Government Employees Ins Co	$309	$329	$375	$352	$417
Hartford Accident and Ind Co	$373	$770	$458	$560	$763
Hartford Casualty Insurance Co	$537	$525	$428	$707	$701
Horace Mann Ins Co	$237	$251	$269	$268	$273
Horace Mann P & C Ins Co	$470	$534	$536	$593	$558
Liberty Mutual Fire Ins Co	$660	$702	$901	$784	$995
LM General Insurance Co	$915	$872	$919	$889	$1,141
LM Insurance Corp	$915	$872	$919	$889	$1,141
Metropotitan Casualty Ins Co	$316	$294	$318	$284	$392
Met. Direct P & C Ins Co	$205	$255	$255	$245	$332
Metropolitan P and C Ins Co	$348	$322	$352	$314	$489
Motorists Mutual Ins Co	$635	$769	$713	$691	$908
National General Assur Co	$415	$417	$580	$557	$659
Nationwide Ins Co of America	$382	$407	$449	$446	$634
Nationwide Mutual Ins Co	$461	$492	$545	$541	$654
Nationwide Property & Casualty Co	$508	$543	$602	$597	$726
Progressive Classic Ins Co	$590	$635	$735	$651	$826
Progressive Max Ins Co	$690	$727	$809	$741	$884
Safeco Ins Co of America	$523	$577	$586	$595	$658
State Auto P & C Ins Co	$389	$413	$544	$526	$631
State Farm Fire and Cas Co	$482	$539	$594	$609	$786
State Farm Mutual Auto Ins Co	$369	$414	$456	$468	$606
Teachers Insurance co	$534	$604	$608	$660	$604
United Services Auto Assoc	$247	$230	$290	$287	$322
USAA Casualty Insurance Co	$276	$257	$322	$320	$358
USAA General Indemnity Co	$338	$313	$400	$398	$449
Westfield Insurance Co	$282	$310	$343	$314	$353

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	$957	$1,037	$1,145	$1,077	$1,548
American Select Ins Co	$800	$880	$900	$872	$1,296
GEICO Indemnity Co	$446	$467	$515	$491	$580
Liberty Insurance Corp	$1,047	$1,112	$1,428	$1,243	$1,578
Peak Property and Casualty	$1,042	$960	$960	$906	$1,042
Peninsula Ins Co	$509	$555	$525	$554	$729
Sentinel Insurance Company	$1,913	$2,504	$2,696	$3,035	$3,584
Titan Indemnity Co	$585	$644	$600	$600	$853
Victoria Fire & Casualty Co	$691	$764	$710	$707	$1,020
West Virginia Natl Auto Ins Co	$630	$714	$846	$690	$978

Annual Rates as of 1/1/13

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
21st Century Centennial	$413	$455	$451	$436	$473
Allstate Prop & Cas Co	$616	$628	$628	$574	$658
American National General Ins Co	$348	$360	$326	$274	$336
American National P & C Co	$328	$332	$306	$258	$316
Auto Club Prop Cas Ins Co	$538	$474	$516	$442	$474
Economy Premier Assurance Co	$515	$515	$607	$495	$525
Encompass Home and Auto Ins Co	$382	$352	$366	$324	$369
Encompass Indemnity Co	$409	$409	$403	$304	$432
Encompass Ins Co of America	$444	$444	$449	$397	$470
Erie Ins Prop & Cas Co	$297	$297	$299	$296	$329
Farmers & Mechanics Fire & Cas	$479	$439	$423	$370	$417
First Liberty Insurance Corp	$666	$666	$698	$536	$618
Garrison Property & Casualty Co	$324	$324	$336	$311	$340
GEICO General Ins Co	$388	$388	$385	$311	$426
Government Employees Ins Co	$388	$388	$385	$311	$426
Hartford Accident and Ind Co	$421	$696	$675	$664	$654
Hartford Casualty Insurance Co	$519	$683	$672	$663	$356
Horace Mann Ins Co	$270	$270	$353	$280	$361
Horace Mann P & C Ins Co	$483	$483	$640	$534	$642
Liberty Mutual Fire Ins Co	$739	$739	$775	$596	$685
LM General Insurance Co	$953	$946	$868	$913	$932
LM Insurance Corp	$953	$946	$868	$913	$932
Metropotitan Casualty Ins Co	$356	$356	$428	$334	$406
Met. Direct P & C Ins Co	$326	$326	$356	$292	$318
Metropolitan P and C Ins Co	$390	$390	$477	$368	$448
Motorists Mutual Ins Co	$788	$788	$788	$502	$791
National General Assur Co	$469	$469	$494	$361	$502
Nationwide Ins Co of America	$439	$493	$494	$400	$467
Nationwide Mutual Ins Co	$509	$574	$589	$477	$559
Nationwide Property & Casualty Co	$562	$636	$654	$525	$619
Progressive Classic Ins Co	$733	$616	$733	$617	$676
Progressive Max Ins Co	$807	$713	$807	$714	$762
Safeco Ins Co of America	$646	$646	$624	$541	$619
State Auto P & C Ins Co	$488	$488	$547	$418	$556
State Farm Fire and Cas Co	$723	$596	$647	$537	$658
State Farm Mutual Auto Ins Co	$557	$458	$498	$412	$507
Teachers Insurance co	$544	$544	$724	$604	$726
United Services Auto Assoc	$261	$261	$267	$245	$273
USAA Casualty Insurance Co	$292	$292	$297	$273	$305
USAA General Indemnity Co	$361	$361	$367	$335	$378
Westfield Insurance Co	$292	$292	$357	$314	$316

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	$1,277	$1,161	$1,244	$987	$1,293
American Select Ins Co	$934	$826	$946	$832	$890
GEICO Indemnity Co	$559	$559	$547	$439	$577
Liberty Insurance Corp	$1,287	$1,287	$1,351	$1,037	$1,193
Peak Property and Casualty	$922	$954	$970	$844	$937
Peninsula Ins Co	$585	$585	$519	$438	$519
Sentinel Insurance Company	$1,621	$1,769	$1,512	$1,427	$1,504
Titan Indemnity Co	$719	$719	$625	$567	$625
Victoria Fire & Casualty Co	$697	$697	$607	$550	$607
West Virginia Natl Auto Ins Co	$876	$876	$819	$671	$739

Annual Rates as of 1/1/13

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
21st Century Centennial	$388	$421	$428	$411	$466
Allstate Prop & Cas Co	$536	$580	$586	$574	$656
American National General Ins Co	$298	$302	$330	$314	$410
American National P & C Co	$282	$284	$310	$294	$380
Auto Club Prop Cas Ins Co	$388	$456	$410	$474	$716
Economy Premier Assurance Co	$400	$495	$577	$515	$792
Encompass Home and Auto Ins Co	$300	$293	$345	$382	$397
Encompass Indemnity Co	$348	$364	$410	$448	$537
Encompass Ins Co of America	$406	$397	$425	$510	$496
Erie Ins Prop & Cas Co	$218	$266	$247	$271	$349
Farmers & Mechanics Fire & Cas	$365	$352	$440	$418	$510
First Liberty Insurance Corp	$543	$576	$739	$643	$816
Garrison Property & Casualty Co	$297	$277	$347	$338	$377
GEICO General Ins Co	$309	$329	$375	$352	$417
Government Employees Ins Co	$309	$329	$375	$352	$417
Hartford Accident and Ind Co	$370	$700	$421	$514	$513
Hartford Casualty Insurance Co	$534	$519	$426	$708	$704
Horace Mann Ins Co	$264	$280	$300	$300	$306
Horace Mann P & C Ins Co	$470	$534	$536	$593	$558
Liberty Mutual Fire Ins Co	$601	$639	$819	$714	$905
LM General Insurance Co	$948	$902	$915	$918	$1,206
LM Insurance Corp	$948	$902	$915	$918	$1,206
Metropotitan Casualty Ins Co	$356	$334	$364	$326	$452
Met. Direct P & C Ins Co	$235	$292	$292	$280	$384
Metropolitan P and C Ins Co	$396	$368	$402	$362	$565
Motorists Mutual Ins Co	$611	$682	$686	$665	$872
National General Assur Co	$353	$355	$493	$472	$560
Nationwide Ins Co of America	$387	$413	$457	$455	$647
Nationwide Mutual Ins Co	$461	$492	$545	$541	$654
Nationwide Property & Casualty Co	$508	$543	$602	$597	$726
Progressive Classic Ins Co	$560	$602	$695	$617	$780
Progressive Max Ins Co	$667	$700	$777	$714	$847
Safeco Ins Co of America	$558	$617	$626	$637	$709
State Auto P & C Ins Co	$371	$395	$519	$500	$600
State Farm Fire and Cas Co	$470	$527	$580	$594	$767
State Farm Mutual Auto Ins Co	$360	$404	$445	$457	$591
Teachers Insurance co	$534	$604	$608	$660	$604
United Services Auto Assoc	$234	$218	$274	$271	$303
USAA Casualty Insurance Co	$261	$243	$304	$303	$338
USAA General Indemnity Co	$319	$295	$376	$375	$422
Westfield Insurance Co	$270	$295	$329	$300	$335

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	$941	$1,020	$1,125	$1,061	$1,527
American Select Ins Co	$762	$836	$856	$830	$1,230
GEICO Indemnity Co	$446	$467	$515	$491	$580
Liberty Insurance Corp	$1,047	$1,112	$1,428	$1,243	$1,578
Peak Property and Casualty	$990	$908	$908	$857	$990
Peninsula Ins Co	$478	$521	$493	$520	$683
Sentinel Insurance Company	$1,135	$1,440	$1,565	$1,794	$2,096
Titan Indemnity Co	$548	$604	$563	$565	$799
Victoria Fire & Casualty Co	$532	$586	$546	$548	$775
West Virginia Natl Auto Ins Co	$602	$682	$807	$660	$933

Annual Rates as of 1/1/13

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
21st Century Centennial	$437	$450	$446	$432	$468
Allstate Prop & Cas Co	$626	$642	$640	$584	$670
American National General Ins Co	$366	$378	$342	$288	$352
American National P & C Co	$342	$350	$322	$268	$332
Auto Club Prop Cas Ins Co	$538	$474	$516	$442	$474
Economy Premier Assurance Co	$515	$515	$607	$495	$525
Encompass Home and Auto Ins Co	$382	$352	$366	$324	$369
Encompass Indemnity Co	$409	$409	$403	$304	$432
Encompass Ins Co of America	$444	$444	$449	$397	$470
Erie Ins Prop & Cas Co	$297	$297	$299	$296	$329
Farmers & Mechanics Fire & Cas	$479	$439	$423	$370	$417
First Liberty Insurance Corp	$666	$666	$698	$536	$618
Garrison Property & Casualty Co	$335	$335	$347	$321	$351
GEICO General Ins Co	$388	$388	$385	$311	$426
Government Employees Ins Co	$388	$388	$385	$311	$426
Hartford Accident and Ind Co	$500	$763	$740	$733	$723
Hartford Casualty Insurance Co	$508	$664	$657	$649	$351
Horace Mann Ins Co	$258	$258	$337	$266	$344
Horace Mann P & C Ins Co	$483	$483	$640	$534	$642
Liberty Mutual Fire Ins Co	$739	$739	$775	$596	$685
LM General Insurance Co	$934	$927	$850	$894	$913
LM Insurance Corp	$934	$927	$850	$894	$913
Metropotitan Casualty Ins Co	$300	$300	$364	$284	$344
Met. Direct P & C Ins Co	$273	$273	$300	$243	$267
Metropolitan P and C Ins Co	$332	$332	$404	$310	$378
Motorists Mutual Ins Co	$788	$788	$788	$502	$791
National General Assur Co	$560	$560	$590	$431	$601
Nationwide Ins Co of America	$416	$465	$466	$380	$442
Nationwide Mutual Ins Co	$490	$551	$565	$459	$536
Nationwide Property & Casualty Co	$539	$609	$626	$505	$593
Progressive Classic Ins Co	$776	$650	$776	$651	$715
Progressive Max Ins Co	$841	$741	$841	$741	$794
Safeco Ins Co of America	$571	$571	$552	$481	$549
State Auto P & C Ins Co	$488	$488	$547	$418	$556
State Farm Fire and Cas Co	$723	$596	$647	$537	$658
State Farm Mutual Auto Ins Co	$557	$458	$498	$412	$507
Teachers Insurance co	$544	$544	$724	$604	$726
United Services Auto Assoc	$270	$270	$276	$253	$283
USAA Casualty Insurance Co	$302	$302	$307	$282	$315
USAA General Indemnity Co	$374	$374	$380	$346	$392
Westfield Insurance Co	$292	$292	$357	$314	$316

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	$1,293	$1,178	$1,265	$1,005	$1,314
American Select Ins Co	$1,032	$1,010	$1,046	$916	$984
GEICO Indemnity Co	$559	$559	$547	$439	$577
Liberty Insurance Corp	$1,287	$1,287	$1,351	$1,037	$1,193
Peak Property and Casualty	$886	$912	$930	$812	$900
Peninsula Ins Co	$614	$614	$544	$459	$544
Sentinel Insurance Company	$1,498	$1,633	$1,400	$1,322	$1,393
Titan Indemnity Co	$682	$682	$596	$541	$596
Victoria Fire & Casualty Co	$661	$661	$578	$525	$578
West Virginia Natl Auto Ins Co	$851	$851	$796	$652	$718

Annual Rates as of 1/1/13

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
21st Century Centennial	$385	$417	$424	$407	$462
Allstate Prop & Cas Co	$544	$590	$598	$584	$670
American National General Ins Co	$314	$314	$346	$326	$430
American National P & C Co	$296	$294	$326	$306	$398
Auto Club Prop Cas Ins Co	$388	$456	$410	$474	$716
Economy Premier Assurance Co	$400	$495	$577	$515	$792
Encompass Home and Auto Ins Co	$300	$293	$345	$382	$397
Encompass Indemnity Co	$348	$364	$410	$448	$537
Encompass Ins Co of America	$406	$397	$425	$510	$496
Erie Ins Prop & Cas Co	$218	$266	$247	$271	$349
Farmers & Mechanics Fire & Cas	$365	$352	$440	$418	$510
First Liberty Insurance Corp	$543	$576	$739	$643	$816
Garrison Property & Casualty Co	$306	$286	$359	$349	$390
GEICO General Ins Co	$309	$329	$375	$352	$417
Government Employees Ins Co	$309	$329	$375	$352	$417
Hartford Accident and Ind Co	$373	$770	$458	$560	$763
Hartford Casualty Insurance Co	$524	$511	$419	$689	$684
Horace Mann Ins Co	$252	$266	$286	$287	$292
Horace Mann P & C Ins Co	$470	$534	$536	$593	$558
Liberty Mutual Fire Ins Co	$601	$639	$819	$714	$905
LM General Insurance Co	$929	$884	$896	$899	$1,181
LM Insurance Corp	$929	$884	$896	$899	$1,181
Metropotitan Casualty Ins Co	$304	$284	$310	$273	$378
Met. Direct P & C Ins Co	$199	$243	$243	$237	$320
Metropolitan P and C Ins Co	$336	$310	$340	$304	$473
Motorists Mutual Ins Co	$611	$682	$686	$665	$872
National General Assur Co	$422	$423	$589	$564	$669
Nationwide Ins Co of America	$368	$392	$432	$429	$608
Nationwide Mutual Ins Co	$445	$473	$523	$519	$625
Nationwide Property & Casualty Co	$488	$521	$577	$573	$694
Progressive Classic Ins Co	$590	$635	$736	$651	$827
Progressive Max Ins Co	$691	$727	$809	$741	$885
Safeco Ins Co of America	$496	$546	$554	$564	$624
State Auto P & C Ins Co	$371	$395	$519	$500	$600
State Farm Fire and Cas Co	$470	$527	$580	$594	$767
State Farm Mutual Auto Ins Co	$360	$404	$445	$457	$591
Teachers Insurance co	$534	$604	$608	$660	$604
United Services Auto Assoc	$242	$225	$283	$281	$314
USAA Casualty Insurance Co	$270	$251	$314	$313	$350
USAA General Indemnity Co	$330	$305	$390	$388	$437
Westfield Insurance Co	$270	$295	$329	$300	$335

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	$957	$1,037	$1,145	$1,077	$1,548
American Select Ins Co	$840	$922	$944	$916	$1,364
GEICO Indemnity Co	$446	$467	$515	$491	$580
Liberty Insurance Corp	$1,047	$1,112	$1,428	$1,243	$1,578
Peak Property and Casualty	$944	$870	$870	$821	$944
Peninsula Ins Co	$501	$547	$517	$546	$718
Sentinel Insurance Company	$1,054	$1,335	$1,447	$1,654	$1,931
Titan Indemnity Co	$524	$575	$536	$539	$753
Victoria Fire & Casualty Co	$508	$558	$520	$523	$731
West Virginia Natl Auto Ins Co	$586	$663	$784	$641	$906

Annual Rates as of 1/1/13

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
21st Century Centennial	$397	$435	$431	$418	$451
Allstate Prop & Cas Co	$628	$644	$642	$586	$674
American National General Ins Co	$312	$322	$292	$248	$300
American National P & C Co	$294	$300	$276	$232	$284
Auto Club Prop Cas Ins Co	$500	$440	$480	$410	$440
Economy Premier Assurance Co	$424	$424	$503	$406	$432
Encompass Home and Auto Ins Co	$343	$317	$328	$293	$332
Encompass Indemnity Co	$346	$346	$342	$309	$366
Encompass Ins Co of America	$372	$372	$377	$334	$394
Erie Ins Prop & Cas Co	$297	$297	$299	$296	$329
Farmers & Mechanics Fire & Cas	$450	$413	$398	$348	$392
First Liberty Insurance Corp	$633	$633	$663	$510	$587
Garrison Property & Casualty Co	$343	$343	$356	$329	$360
GEICO General Ins Co	$319	$319	$316	$256	$349
Government Employees Ins Co	$319	$319	$316	$256	$349
Hartford Accident and Ind Co	$453	$584	$576	$568	$353
Hartford Casualty Insurance Co	$460	$596	$588	$580	$341
Hartford Ins Co of the Midwest	$559	$594	$575	$481	$599
Horace Mann Ins Co	$253	$253	$331	$264	$339
Horace Mann P & C Ins Co	$437	$437	$578	$482	$580
Liberty Mutual Fire Ins Co	$702	$702	$737	$566	$651
LM General Insurance Co	$923	$915	$842	$884	$902
LM Insurance Corp	$923	$915	$842	$884	$902
Metropotitan Casualty Ins Co	$340	$340	$410	$318	$384
Met. Direct P & C Ins Co	$310	$310	$336	$276	$298
Metropolitan P and C Ins Co	$374	$374	$452	$352	$426
Motorists Mutual Ins Co	$642	$642	$641	$415	$644
National General Assur Co	$547	$547	$576	$420	$586
Nationwide Ins Co of America	$388	$433	$432	$355	$409
Nationwide Mutual Ins Co	$465	$521	$534	$436	$508
Nationwide Property & Casualty Co	$511	$575	$590	$478	$560
Progressive Classic Ins Co	$723	$609	$723	$610	$668
Progressive Max Ins Co	$799	$707	$799	$708	$755
Safeco Ins Co of America	$629	$629	$610	$529	$605
State Auto P & C Ins Co	$439	$439	$494	$381	$503
State Farm Fire and Cas Co	$663	$547	$594	$493	$604
State Farm Mutual Auto Ins Co	$510	$420	$456	$378	$464
Teachers Insurance co	$492	$492	$654	$545	$656
Trumbull Insurance Co	$473	$611	$608	$600	$350
Twin City Insurance Co	$478	$352	$612	$604	$352
United Services Auto Assoc	$277	$277	$283	$260	$290
USAA Casualty Insurance Co	$309	$309	$315	$289	$323
USAA General Indemnity Co	$367	$367	$373	$341	$385
Westfield Insurance Co	$266	$266	$327	$288	$288

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	$1,203	$1,093	$1,171	$930	$1,220
American Select Ins Co	$934	$826	$946	$832	$890
GEICO Indemnity Co	$559	$559	$547	$439	$577
Liberty Insurance Corp	$1,228	$1,228	$1,289	$990	$1,139
Peak Property and Casualty	$880	$912	$927	$805	$895
Peninsula Ins Co	$551	$551	$490	$414	$490
Sentinel Insurance Company	$1,430	$1,559	$1,334	$1,261	$1,327
Titan Indemnity Co	$738	$738	$639	$581	$639
Victoria Fire & Casualty Co	$716	$716	$620	$564	$620
West Virginia Natl Auto Ins Co	$865	$865	$809	$663	$730

Annual Rates as of 1/1/13

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
21st Century Centennial	$375	$404	$411	$395	$446
Allstate Prop & Cas Co	$546	$592	$600	$584	$672
American National General Ins Co	$268	$272	$298	$280	$366
American National P & C Co	$252	$256	$280	$262	$340
Auto Club Prop Cas Ins Co	$362	$424	$382	$440	$664
Economy Premier Assurance Co	$332	$406	$477	$426	$652
Encompass Home and Auto Ins Co	$272	$265	$312	$344	$358
Encompass Indemnity Co	$298	$309	$349	$378	$453
Encompass Ins Co of America	$342	$334	$357	$425	$414
Erie Ins Prop & Cas Co	$217	$267	$248	$270	$348
Farmers & Mechanics Fire & Cas	$344	$333	$413	$393	$479
First Liberty Insurance Corp	$516	$548	$702	$612	$775
Garrison Property & Casualty Co	$313	$293	$368	$358	$400
GEICO General Ins Co	$255	$271	$308	$289	$342
Government Employees Ins Co	$255	$271	$308	$289	$342
Hartford Accident and Ind Co	$465	$453	$377	$605	$602
Hartford Casualty Insurance Co	$473	$461	$383	$617	$614
Hartford Ins Co of the Midwest	$447	$476	$561	$539	$680
Horace Mann Ins Co	$248	$264	$283	$281	$285
Horace Mann P & C Ins Co	$425	$482	$485	$537	$505
Liberty Mutual Fire Ins Co	$572	$607	$778	$678	$859
LM General Insurance Co	$916	$874	$884	$888	$1,159
LM Insurance Corp	$916	$874	$884	$888	$1,159
Metropotitan Casualty Ins Co	$342	$318	$348	$310	$428
Met. Direct P & C Ins Co	$223	$276	$276	$267	$364
Metropolitan P and C Ins Co	$376	$352	$384	$342	$539
Motorists Mutual Ins Co	$502	$558	$560	$544	$708
National General Assur Co	$411	$412	$576	$551	$653
Nationwide Ins Co of America	$344	$365	$401	$399	$565
Nationwide Mutual Ins Co	$423	$449	$495	$492	$590
Nationwide Property & Casualty Co	$463	$494	$545	$542	$654
Progressive Classic Ins Co	$552	$593	$686	$610	$771
Progressive Max Ins Co	$660	$693	$770	$708	$840
Safeco Ins Co of America	$545	$602	$611	$620	$688
State Auto P & C Ins Co	$336	$359	$473	$450	$541
State Farm Fire and Cas Co	$433	$484	$533	$546	$703
State Farm Mutual Auto Ins Co	$331	$371	$409	$419	$542
Teachers Insurance co	$483	$545	$549	$597	$546
Trumbull Insurance Co	$488	$478	$394	$635	$629
Twin City Insurance Co	$492	$478	$396	$644	$641
United Services Auto Assoc	$248	$230	$290	$288	$322
USAA Casualty Insurance Co	$276	$257	$323	$321	$359
USAA General Indemnity Co	$325	$300	$383	$382	$429
Westfield Insurance Co	$250	$273	$303	$277	$305

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	$886	$959	$1,058	$1,000	$1,437
American Select Ins Co	$762	$836	$856	$830	$1,230
GEICO Indemnity Co	$446	$467	$515	$491	$580
Liberty Insurance Corp	$1,000	$1,062	$1,363	$1,187	$1,505
Peak Property and Casualty	$946	$867	$867	$818	$946
Peninsula Ins Co	$451	$491	$465	$490	$643
Sentinel Insurance Company	$1,007	$1,272	$1,382	$1,582	$1,846
Titan Indemnity Co	$561	$619	$576	$577	$822
Victoria Fire & Casualty Co	$544	$601	$559	$560	$798
West Virginia Natl Auto Ins Co	$595	$674	$797	$652	$922

Annual Rates as of 1/1/13

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

Preferred/Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
21st Century Centennial	$412	$423	$419	$406	$438
Allstate Prop & Cas Co	$604	$618	$618	$562	$646
American National General Ins Co	$382	$394	$356	$300	$366
American National P & C Co	$358	$366	$336	$282	$346
Auto Club Prop Cas Ins Co	$500	$440	$480	$410	$440
Economy Premier Assurance Co	$424	$424	$503	$406	$432
Encompass Home and Auto Ins Co	$343	$317	$328	$293	$332
Encompass Indemnity Co	$346	$346	$342	$309	$366
Encompass Ins Co of America	$372	$372	$377	$334	$394
Erie Ins Prop & Cas Co	$297	$297	$299	$296	$329
Farmers & Mechanics Fire & Cas	$450	$413	$398	$348	$392
First Liberty Insurance Corp	$633	$633	$663	$510	$587
Garrison Property & Casualty Co	$343	$343	$356	$329	$360
GEICO General Ins Co	$319	$319	$316	$256	$349
Government Employees Ins Co	$319	$319	$316	$256	$349
Hartford Accident and Ind Co	$446	$571	$568	$561	$351
Hartford Casualty Insurance Co	$453	$582	$578	$571	$339
Hartford Ins Co of the Midwest	$559	$594	$575	$481	$599
Horace Mann Ins Co	$244	$244	$319	$253	$326
Horace Mann P & C Ins Co	$437	$437	$578	$482	$580
Liberty Mutual Fire Ins Co	$702	$702	$737	$566	$651
LM General Insurance Co	$897	$891	$822	$863	$881
LM Insurance Corp	$897	$891	$822	$863	$881
Metropotitan Casualty Ins Co	$294	$294	$354	$278	$334
Met. Direct P & C Ins Co	$267	$267	$294	$237	$261
Metropolitan P and C Ins Co	$326	$326	$392	$306	$370
Motorists Mutual Ins Co	$642	$642	$641	$415	$644
National General Assur Co	$493	$493	$518	$378	$527
Nationwide Ins Co of America	$370	$409	$408	$338	$389
Nationwide Mutual Ins Co	$455	$509	$522	$427	$496
Nationwide Property & Casualty Co	$499	$561	$576	$468	$547
Progressive Classic Ins Co	$682	$576	$682	$576	$631
Progressive Max Ins Co	$766	$679	$766	$680	$725
Safeco Ins Co of America	$503	$203	$489	$427	$485
State Auto P & C Ins Co	$450	$450	$505	$388	$514
State Farm Fire and Cas Co	$663	$547	$594	$493	$604
State Farm Mutual Auto Ins Co	$510	$420	$456	$378	$464
Teachers Insurance co	$492	$492	$654	$545	$656
Trumbull Insurance Co	$461	$591	$591	$584	$509
Twin City Insurance Co	$461	$591	$591	$584	$509
United Services Auto Assoc	$277	$277	$283	$260	$290
USAA Casualty Insurance Co	$309	$309	$315	$289	$323
USAA General Indemnity Co	$367	$367	$373	$341	$385
Westfield Insurance Co	$266	$266	$327	$288	$288

Non-Standard Companies	Beckley	Bluefield	Charleston	Clarksburg	Huntington
Allstate Indemnity Co	$1,203	$1,093	$1,171	$930	$1,220
American Select Ins Co	$894	$790	$904	$796	$852
GEICO Indemnity Co	$576	$576	$564	$452	$594
Liberty Insurance Corp	$1,228	$1,228	$1,289	$990	$1,139
Peak Property and Casualty	$871	$901	$916	$797	$885
Peninsula Ins Co	$532	$532	$473	$400	$473
Sentinel Insurance Company	$1,365	$1,489	$1,274	$1,206	$1,268
Titan Indemnity Co	$662	$662	$578	$525	$578
Victoria Fire & Casualty Co	$642	$642	$561	$509	$561
West Virginia Natl Auto Ins Co	$848	$848	$794	$650	$716

Annual Rates as of 1/1/13

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

Preferred/Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
21st Century Centennial	$365	$393	$399	$385	$434
Allstate Prop & Cas Co	$524	$568	$576	$562	$646
American National General Ins Co	$328	$332	$362	$340	$448
American National P & C Co	$306	$312	$340	$320	$414
Auto Club Prop Cas Ins Co	$362	$424	$382	$440	$664
Economy Premier Assurance Co	$332	$406	$477	$426	$652
Encompass Home and Auto Ins Co	$272	$265	$312	$344	$358
Encompass Indemnity Co	$298	$309	$349	$378	$453
Encompass Ins Co of America	$342	$334	$357	$425	$414
Erie Ins Prop & Cas Co	$217	$267	$248	$270	$348
Farmers & Mechanics Fire & Cas	$344	$333	$413	$393	$479
First Liberty Insurance Corp	$516	$548	$702	$612	$775
Garrison Property & Casualty Co	$313	$293	$368	$358	$400
GEICO General Ins Co	$255	$271	$308	$289	$342
Government Employees Ins Co	$255	$271	$308	$289	$342
Hartford Accident and Ind Co	$459	$449	$374	$592	$588
Hartford Casualty Insurance Co	$466	$457	$379	$604	$599
Hartford Ins Co of the Midwest	$447	$476	$561	$539	$680
Horace Mann Ins Co	$239	$253	$271	$271	$276
Horace Mann P & C Ins Co	$425	$482	$485	$537	$505
Liberty Mutual Fire Ins Co	$572	$607	$778	$678	$859
LM General Insurance Co	$893	$853	$865	$868	$1,118
LM Insurance Corp	$893	$853	$865	$868	$1,118
Metropotitan Casualty Ins Co	$294	$278	$302	$267	$372
Met. Direct P & C Ins Co	$195	$237	$237	$233	$314
Metropolitan P and C Ins Co	$328	$306	$334	$296	$465
Motorists Mutual Ins Co	$502	$558	$560	$544	$708
National General Assur Co	$370	$372	$517	$495	$589
Nationwide Ins Co of America	$329	$348	$380	$378	$532
Nationwide Mutual Ins Co	$415	$439	$484	$480	$576
Nationwide Property & Casualty Co	$454	$483	$533	$529	$637
Progressive Classic Ins Co	$528	$566	$648	$576	$723
Progressive Max Ins Co	$640	$670	$738	$680	$801
Safeco Ins Co of America	$438	$481	$489	$496	$546
State Auto P & C Ins Co	$344	$367	$480	$462	$554
State Farm Fire and Cas Co	$433	$484	$533	$546	$703
State Farm Mutual Auto Ins Co	$331	$371	$409	$419	$542
Teachers Insurance co	$483	$545	$549	$597	$546
Trumbull Insurance Co	$475	$468	$386	$615	$608
Twin City Insurance Co	$475	$468	$386	$615	$608
United Services Auto Assoc	$248	$230	$290	$288	$322
USAA Casualty Insurance Co	$276	$257	$323	$321	$359
USAA General Indemnity Co	$325	$300	$383	$382	$429
Westfield Insurance Co	$250	$273	$303	$277	$305

Non-Standard Companies	Martinsburg	Morgantown	Parkersburg	Wheeling	Williamson
Allstate Indemnity Co	$886	$959	$1,058	$1,000	$1,437
American Select Ins Co	$730	$800	$818	$794	$1,174
GEICO Indemnity Co	$459	$481	$531	$506	$598
Liberty Insurance Corp	$1,000	$1,062	$1,363	$1,187	$1,505
Peak Property and Casualty	$934	$857	$857	$809	$934
Peninsula Ins Co	$436	$475	$449	$474	$619
Sentinel Insurance Company	$964	$1,216	$1,321	$1,510	$1,762
Titan Indemnity Co	$508	$558	$520	$524	$731
Victoria Fire & Casualty Co	$493	$541	$504	$508	$709
West Virginia Natl Auto Ins Co	$584	$661	$782	$640	$904

Annual Rates as of 1/1/13

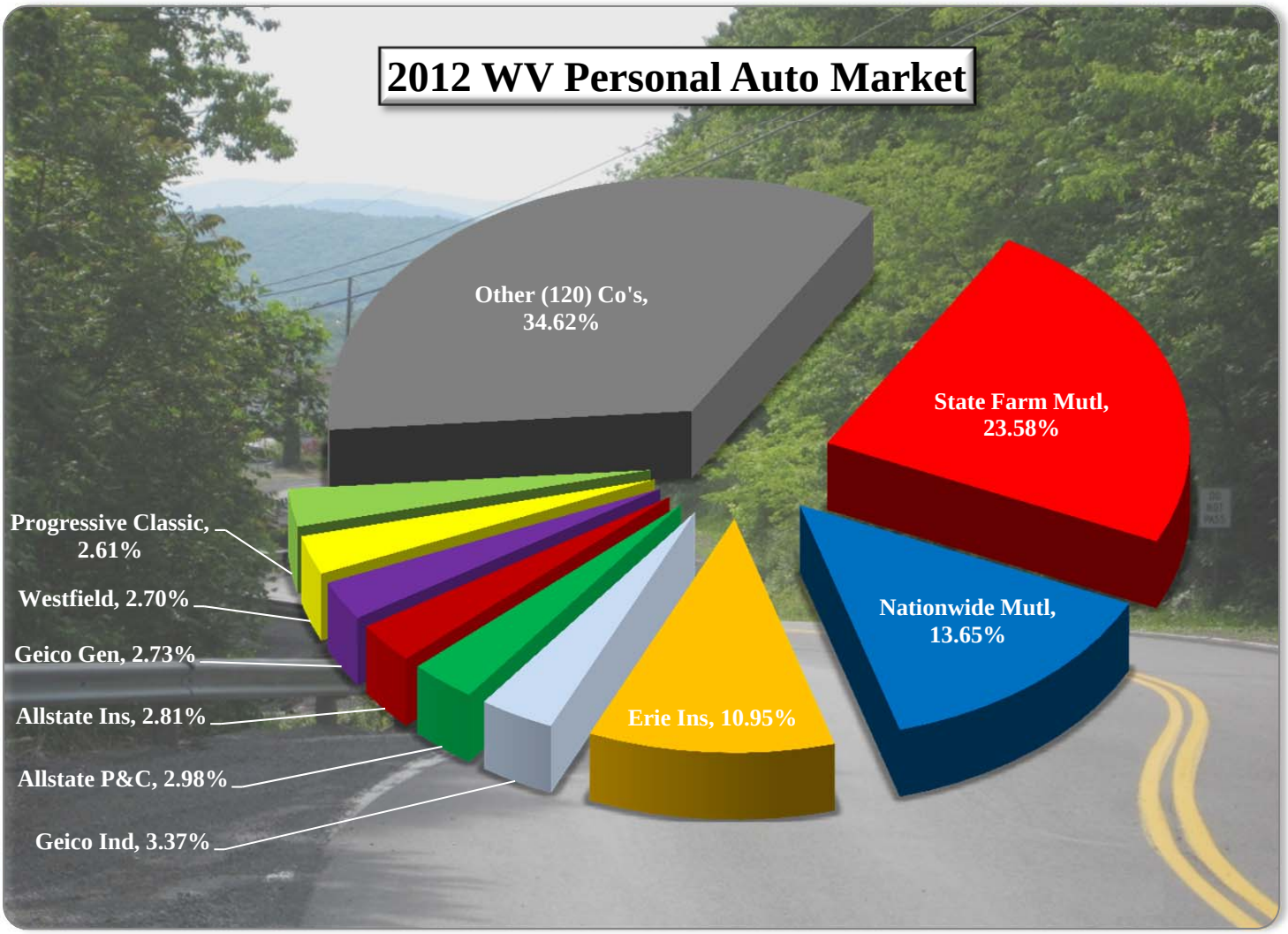
Section I—Discussion

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

1. Market Share

As of 2012, a total of 129 different insurance companies were actively engaged in personal auto insurance in West Virginia. However, our personal automobile insurance market is characterized by only a few dominant firms which account for a large part of all sales, and many smaller firms which make up the remainder. The current market structure has existed in relatively the same fashion for many years and is shown in ***Figure 1***.

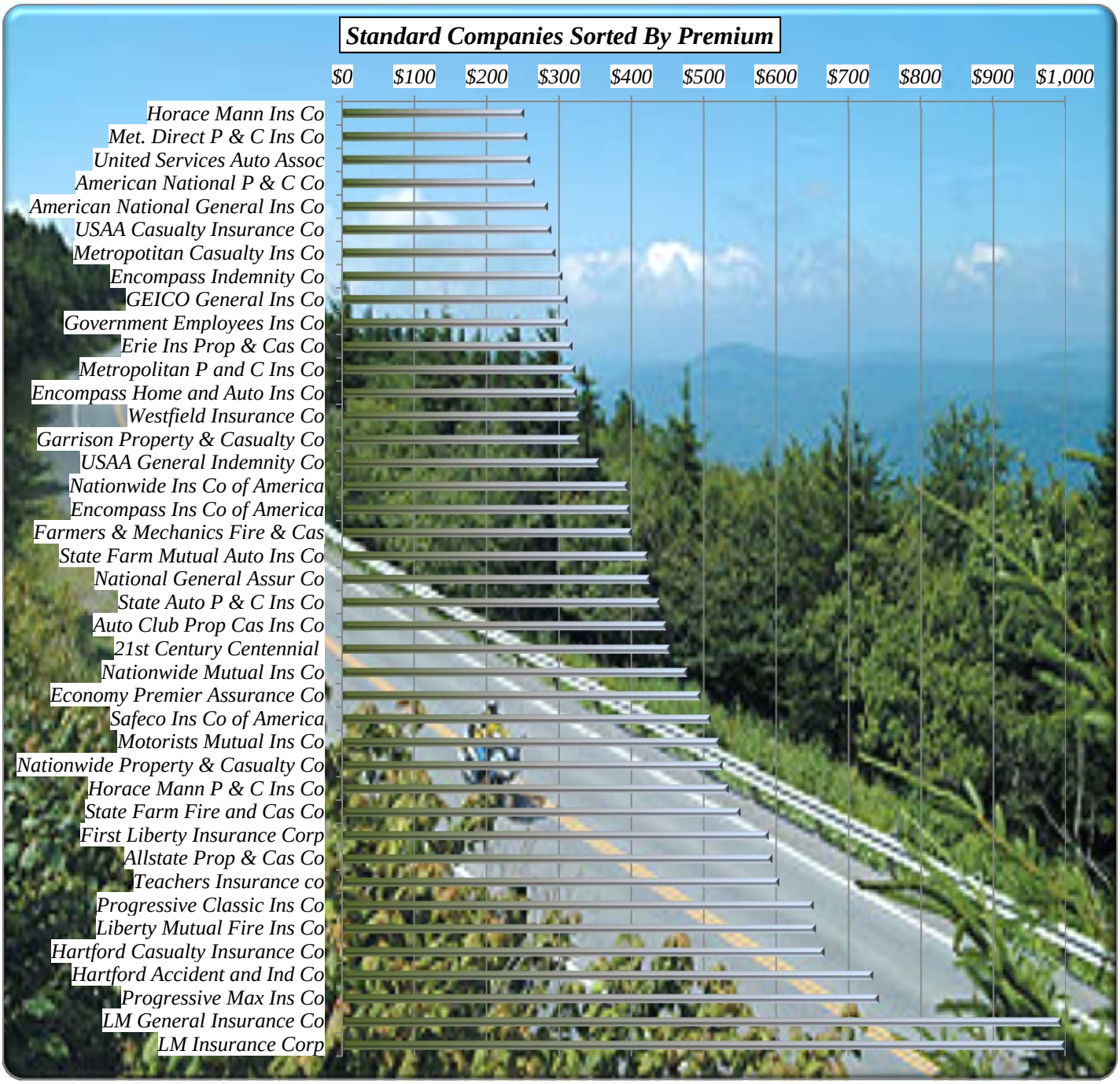
Figure 1. West Virginia Private Passenger Auto Market Shares, 2012



Source: National Association of Insurance Commissioners Annual Reports, lines 19.2 and 21.1, 2011.

The pie chart from ***Figure 1*** shows that the dominant firm, ***State Farm Mutual Automobile Insurance Company***, currently has a market share of 23.58 percent. The second carrier, ***Nationwide Mutual Insurance Company***, is a distant second with only 13.65 percent of the market, and ***Erie Insurance Property & Casualty Company*** is third with 10.95 percent. What are the consequences of this market structure? At first we might suppose that the three dominant firms (*each having 10 percent of the market or more*) would be able to control the market to the detriment of all other competitors. However, when the companies are ranked by average premiums, the relationship between auto rates and market dominance is much less clear. This is shown graphically in ***Figure 2*** below.

Figure 2. Standard Companies Sorted by Premium



Source: 2013 Auto Survey; 35 year-old married female in Clarksburg.

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

2. Regional Differences in Auto Rates

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

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

Metropolitan Area	Average Annual Rate
Martinsburg	**$425**
Clarksburg	**$451**
Morgantown	**$453**
Parkersburg	**$489**
Wheeling	**$490**
Beckley	**$498**
Bluefield	**$501**
Huntington	**$514**
Charleston	**$526**
Williamson	**$592**
Statewide Average	***$494***

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

Table 1 shows averaged rates from all companies responding to the survey for a typical 48 year-old married male driver. In this comparison, rates are the highest in the Williamson area; approximately 39 percent higher than rates in the Martinsburg area for the same risk. Moreover, Williamson's rates are 20 percent higher than the state average, whereas Martinsburg's are shown to be about 16 percent lower. The best explanation for this large rate disparity is that company losses have generally and historically tended to be higher in the Williamson area as opposed to those in the other comparison cities, and losses in the Martinsburg area for this type of risk have tended to be lower, etc. These regional premium differences have been relatively stable over the past several years.

3. Year-to-Year Changes in Rates

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

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

Median Company	***January Of Year***	***Annual Rate***	Year to Year Change
GEICO General Ins. Company	2002	$469	--
State Farm Mutual Auto Ins. Co.	2003	$485	3.40%
State Farm Mutual Auto Ins. Co.	2004	$531	9.50%
Horace Mann Insurance Co.	2005	$474	-10.70%
Metropolitan P&C Ins. Co.	2006	$406	-14.40%
Metropolitan P&C Ins. Co.	2007	$430	5.90%
Amica Mutual Insurance Co	2008	$447	3.95%
Metropolitan P&C Ins. Co.	2009	$479	7.16%
Allstate Prop & Cas Co.	2010	$472	-1.46%
State Farm Mutual Auto Ins Co	2011	$422	-10.59%
State Farm Mutual Auto Ins Co	2012	$510	20.85%

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

Using the median 2002 rate as a baseline, you may note that the auto insurance rates in this survey are only 8.7% above the level found 10 years ago, and still 3.9% below the highest median rate which occurred in 2004. While these survey rates are most likely not representative of the actual premiums being paid for auto insurance in West Virginia over these periods, these changes can be noted as being significant as they have occurred despite general increases in the prices of other consumer goods on average (*i.e. the Consumer Price Index*) which commonly inflate continuously. Also worthy of note, is that the 2005-06 decreases occurred in part due to the civil justice reforms enacted by the West Virginia Legislature in 2005.

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

	Market Share								
Company Name	**2004**	**2005**	**2006**	**2007**	**2008**	**2009**	**2010**	**2011**	**2012**
Erie Ins Prop & Cas Co	10.31%	9.96%	9.81%	10.02%	10.17%	10.25%	10.01%	10.46%	10.95%
Liberty Mut Fire Ins Co	1.67%	1.73%	1.79%	1.75%	1.81%	1.90%	1.96%	1.94%	1.64%
Nationwide Mut Ins Co	15.81%	16.04%	16.37%	16.15%	16.11%	16.76%	15.95%	14.92%	13.65%
Nationwide Prop & Cas Ins Co	1.91%	1.95%	2.08%	2.13%	2.06%	1.94%	2.05%	1.71%	0.98%
Progressive Classic Ins Co	2.79%	2.97%	2.96%	2.79%	2.59%	2.33%	2.65%	2.65%	2.61%
Safeco Ins Co Of Amer	1.34%	1.47%	1.49%	1.42%	1.66%	2.12%	2.43%	2.12%	2.13%
State Farm Mut Auto Ins Co	27.88%	26.72%	26.26%	26.37%	25.46%	25.36%	23.67%	23.62%	23.58%
Westfield Ins Co	2.09%	2.29%	2.65%	2.70%	2.84%	3.00%	3.07%	2.93%	2.70%
8 Company Total Marketshare	**63.80%**	**63.13%**	**63.41%**	**63.33%**	**62.69%**	**63.67%**	**61.79%**	**60.36%**	**58.23%**

Accordingly, compiling responses from each of the 8 companies above should yield a sample that is roughly representative of rates in our market for about 62% of the West Virginia market for all years. For the purposes of generating a year to year rate comparison, we can extrude two separate samples of rates provided in earlier Auto Survey's for each of the companies above over the 2004-2012 time periods.

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

	Premium								
Company Name	**2004**	**2005**	**2006**	**2007**	**2008**	**2009**	**2010**	**2011**	**2012**
Erie Ins Prop & Cas Co	$611	$584	$508	$536	$488	$478	$423	$423	$431
Liberty Mut Fire Ins Co	$470	$551	$549	$593	$721	$822	$922	$969	$995
Nationwide Mut Ins Co	$584	$491	$413	$521	$609	$667	$672	$701	$767
Nationwide Prop & Cas Ins Co	$742	$622	$523	$633	$748	$743	$748	$778	$856
Progressive Classic Ins Co	$936	$931	$857	$1,664	$1,465	$1,133	$1,133	$1,133	$1,006
Safeco Ins Co Of Amer	$389	$510	$510	$600	$771	$758	$761	$821	$746
State Farm Mut Auto Ins Co	$632	$687	$610	$565	$607	$618	$641	$666	$666
Westfield Ins Co	$421	$425	$392	$411	$396	$587	$382	$439	$454

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

	Premium								
Company Name	**2004**	**2005**	**2006**	**2007**	**2008**	**2009**	**2010**	**2011**	**2012**
Erie Ins Prop & Cas Co	$420	$428	$376	$383	$345	$351	$311	$311	$322
Liberty Mut Fire Ins Co	$378	$429	$447	$507	$640	$351	$790	$830	$852
Nationwide Mut Ins Co	$567	$442	$382	$476	$441	$514	$522	$543	$559
Nationwide Prop & Cas Ins Co	$721	$560	$484	$575	$534	$569	$577	$598	$619
Progressive Classic Ins Co	$619	$582	$557	$1,044	$935	$739	$739	$739	$672
Safeco Ins Co Of Amer	$315	$406	$406	$388	$657	$659	$664	$731	$629
State Farm Mut Auto Ins Co	$485	$531	$472	$428	$443	$477	$485	$510	$519
Westfield Ins Co	$389	$384	$355	$338	$311	$334	$329	$441	$333

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

(*For example, in* ***Sample A****, the* ***State Farm Mutual*** *rate provided for 2004 was $632. The* ***State Farm Mutual*** *market share for 2004 was 27.88%. To give the 2004* ***State Farm Mutual*** *response the same weight that it had relative to our total market during 2004 then: ($632 * 27.88%) / 63.80% With 63.80% being the total 8 company sample market share during 2004 as noted in the initial table from* ***3b****. The resulting figure, $176.20 would be added to the resulting figures for each of the 8 other companies for 2004 which are similarly calculated, and would equate to a total market share weighted survey response for 2004.)*

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

Table for **Sample A**:

Market Share Weighted Premium

Company Name	**2004**	**2005**	**2006**	**2007**	**2008**	**2009**	**2010**	**2011**	**2012**
Erie Ins Prop & Cas Co	$63	$58	$50	$54	$50	$49	$42	$44	$47
Liberty Mut Fire Ins Co	$8	$10	$10	$10	$13	$16	$18	$19	$16
Nationwide Mut Ins Co	$92	$79	$68	$84	$98	$112	$107	$105	$105
Nationwide Prop & Cas Ins Co	$14	$12	$11	$13	$15	$14	$15	$13	$8
Progressive Classic Ins Co	$26	$28	$25	$46	$38	$26	$30	$30	$26
Safeco Ins Co Of Amer	$5	$7	$8	$9	$13	$16	$18	$17	$16
State Farm Mut Auto Ins Co	$176	$184	$160	$149	$155	$157	$152	$157	$157
Westfield Ins Co	$9	$10	$10	$11	$11	$18	$12	$13	$12
	25 SF Williamson								
Total Weighted Premiums	**$617**	**$613**	**$539**	**$595**	**$626**	**$640**	**$639**	**$660**	**$666**
2004 Baseline Change	0.00%	-0.64%	-12.67%	-3.59%	1.50%	3.77%	3.57%	7.02%	7.98%

Table for **Sample B**:

Market Share Weighted Premium

Company Name	**2004**	**2005**	**2006**	**2007**	**2008**	**2009**	**2010**	**2011**	**2012**
Erie Ins Prop & Cas Co	$43	$43	$37	$38	$35	$36	$31	$33	$35
Liberty Mut Fire Ins Co	$6	$7	$8	$9	$12	$7	$15	$16	$14
Nationwide Mut Ins Co	$90	$71	$63	$77	$71	$86	$83	$81	$76
Nationwide Prop & Cas Ins Co	$14	$11	$10	$12	$11	$11	$12	$10	$6
Progressive Classic Ins Co	$17	$17	$16	$29	$24	$17	$20	$20	$18
Safeco Ins Co Of Amer	$4	$6	$6	$6	$11	$14	$16	$15	$13
State Farm Mut Auto Ins Co	$135	$142	$124	$113	$113	$121	$115	$120	$122
Westfield Ins Co	$8	$9	$9	$9	$9	$10	$10	$13	$9
	35 MM Charleston								
Total Weighted Premiums	**$498**	**$484**	**$431**	**$463**	**$455**	**$474**	**$489**	**$511**	**$505**
2004 Baseline Change	0.00%	-2.78%	-13.47%	-7.14%	-8.61%	-4.77%	-1.80%	2.55%	1.29%

From the tables above you can determine that according to those rates which are currently prevalent for about 62% of our marketplace, that auto insurance rates in West Virginia have remained around the levels which were in existence in 2004, and that while the survey responses for 2012 are slightly and generally above those provided in 2011, that auto insurance rates in the marketplace for 2011 are still essentially the same in West Virginia comparing many prior years. Hopefully this trend will continue to extend into the future (*see also the* **Discussion** *portion of* **Section III**).

SECTION II

Comparison of auto insurance costs to surrounding States

State Minimum Requirements Comparison

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

Preferred/Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
21st Century Centennial	$397	$221	$473	$356	$455
Allstate Prop & Cas Co	$864	$417	$658	$485	$628
American National General Ins Co	$614	$214	$336	$210	$360
American National P & C Co	$518	$238	$316	$226	$332
Auto Club Prop Cas Ins Co	$702	n/a	$474	n/a	$474
Economy Premier Assurance Co	n/a	$348	$525	$639	$515
Encompass Home and Auto Ins Co	$405	$288	$369	n/a	$352
Encompass Indemnity Co	n/a	$418	$432	$389	$409
Encompass Ins Co of America	$523	$396	$470	$480	$444
Erie Ins Prop & Cas Co	n/a	$199	$329	$269	$297
Garrison Property & Casualty Co	$456	$208	$340	$224	$324
GEICO General Ins Co	$321	$174	$426	$250	$388
Government Employees Ins Co	$321	$174	$426	$250	$388
Hartford Accident and Ind Co	$1,232	$554	$654	$720	$696
Hartford Casualty Insurance Co	$1,185	$531	$356	$695	$683
Horace Mann Ins Co	n/a	n/a	$361	$461	$270
Horace Mann P & C Ins Co	n/a	$163	$642	$241	$483
Metropotitan Casualty Ins Co	$620	n/a	$406	$731	$356
Met. Direct P & C Ins Co	$698	$376	$318	$486	$326
Metropolitan P and C Ins Co	$682	$345	$448	$708	$390
Motorists Mutual Ins Co	$818	n/a	$791	n/a	$788
National General Assur Co	$1,030	$585	$502	$581	$469
Nationwide Ins Co of America	$580	$314	$467	$436	$493
Nationwide Mutual Ins Co	$580	$314	$559	$436	$574
Nationwide Property & Casualty Co	$580	$314	$619	$436	$636
Progressive Classic Ins Co	$668	$276	$676	$511	$616
Progressive Max Ins Co	$874	$452	$762	$698	$713
Safeco Ins Co of America	$792	$350	$619	$621	$646
State Auto P & C Ins Co	$578	$303	$556	$334	$488
State Farm Fire and Cas Co	$716	$339	$658	$421	$596
State Farm Mutual Auto Ins Co	$567	$294	$507	$357	$458
Teachers Insurance co	n/a	$236	$726	$435	$544
United Services Auto Assoc	$356	$144	$273	$162	$261
USAA Casualty Insurance Co	$401	$161	$305	$170	$292
USAA General Indemnity Co	$493	$180	$378	$184	$361
Westfield Insurance Co	$432	$184	$316	n/a	$292

Non-Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
Allstate Indemnity Co	$1,351	$712	$1,293	$917	$1,161
American Select Ins Co	n/a	$398	$890	n/a	$826
GEICO Indemnity Co	$656	$174	$577	$489	$559
Peak Property and Casualty	$1,693	$540	$937	$1,061	$954
Peninsula Insurance Co	n/a	n/a	$519	n/a	$585
Sentinel Insurance Company	$660	$449	$1,504	$648	$1,769
Titan Indemnity Co	$860 ($191 PIP)	$392	$625	$651	$719
Victoria Fire & Casualty Co	$860 ($191 PIP)	$392	$607	$651	$697
West Virginia Natl Auto Ins Co	n/a	n/a	$739	$671	$876

Annual Rates as of 1/1/13

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
21st Century Centennial	$527	$322	$388	$346	$421
Allstate Prop & Cas Co	$823	$420	$536	$407	$580
American National General Ins Co	n/a	$178	$298	$422	$302
American National P & C Co	n/a	$194	$282	$462	$284
Auto Club Prop Cas Ins Co	n/a	n/a	$388	n/a	$456
Economy Premier Assurance Co	$646	$383	$400	$718	$495
Encompass Home and Auto Ins Co	$462	n/a	$300	$339	$293
Encompass Indemnity Co	$552	$280	$348	$311	$364
Encompass Ins Co of America	$430	$345	$406	$334	$397
Erie Ins Prop & Cas Co	$348	$219	$218	$215	$266
Garrison Property & Casualty Co	$347	$280	$297	$320	$277
GEICO General Ins Co	$426	$221	$309	$415	$329
Government Employees Ins Co	$426	$221	$309	$415	$329
Hartford Accident and Ind Co	$1,203	$659	$370	$523	$700
Hartford Casualty Insurance Co	$1,150	$637	$534	$502	$519
Horace Mann Ins Co	$252	$431	$264	$763	$280
Horace Mann P & C Ins Co	$351	$183	$470	$157	$534
Metropotitan Casualty Ins Co	$807	$529	$356	$1,043	$334
Met. Direct P & C Ins Co	$904	$446	$235	$650	$292
Metropolitan P and C Ins Co	$972	$470	$396	$562	$368
Motorists Mutual Ins Co	n/a	n/a	$611	$424	$682
National General Assur Co	$609	$462	$353	$839	$355
Nationwide Ins Co of America	$530	$397	$387	$384	$413
Nationwide Mutual Ins Co	$530	$397	$461	$384	$492
Nationwide Property & Casualty Co	$530	$397	$508	$384	$543
Progressive Classic Ins Co	$711	$361	$560	$470	$602
Progressive Max Ins Co	$821	$536	$667	$624	$700
Safeco Ins Co of America	$652	$466	$558	$369 ($174 PIP)	$617
State Auto P & C Ins Co	$443	$201	$371	$312	$395
State Farm Fire and Cas Co	$836	$381	$470	$500	$527
State Farm Mutual Auto Ins Co	$593	$322	$360	$395	$404
Teachers Insurance co	$412	$355	$534	$444	$604
United Services Auto Assoc	$251	$196	$234	$265	$218
USAA Casualty Insurance Co	$267	$210	$261	$279	$243
USAA General Indemnity Co	$328	$223	$319	$412	$295
Westfield Insurance Co	n/a	n/a	$270	$355	$295

Non-Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
Allstate Indemnity Co	n/a	$764	$941	$1,304	$1,020
American Select Ins Co	n/a	n/a	$762	$632	$836
GEICO Indemnity Co	$426	$361	$446	$415	$467
Peak Property and Casualty	$818	$625	$990	$988	$908
Peninsula Insurance Co	$604	n/a	$478	n/a	$521
Sentinel Insurance Company	$723	$455	$1,135	$567	$1,440
Titan Indemnity Co	$698 ($55 PIP)	$490	$548	$331 ($118 PIP)	$604
Victoria Fire & Casualty Co	$698 ($55 PIP)	$490	$532	$331 ($118 PIP)	$586
West Virginia Natl Auto Ins Co	n/a	$578	$602	n/a	$682

Annual Rates as of 1/1/13

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
21st Century Centennial	$233	$379	$411	$240	$428
Allstate Prop & Cas Co	$401	$430	$574	$443	$586
American National General Ins Co	$190	$412	$314	$214	$330
American National P & C Co	$208	$468	$294	$238	$310
Auto Club Prop Cas Ins Co	n/a	n/a	$474	n/a	$410
Economy Premier Assurance Co	$374	$670	$515	$348	$577
Encompass Home and Auto Ins Co	$255	$399	$382	$288	$345
Encompass Indemnity Co	$309	$301	$448	$418	$410
Encompass Ins Co of America	$321	$329	$510	$396	$425
Erie Ins Prop & Cas Co	$180	$225	$271	$188	$247
Garrison Property & Casualty Co	$186	$345	$338	$208	$347
GEICO General Ins Co	$162	$381	$352	$163	$375
Government Employees Ins Co	$162	$381	$352	$163	$375
Hartford Accident and Ind Co	$485	$521	$514	$557	$421
Hartford Casualty Insurance Co	$466	$500	$708	$533	$426
Horace Mann Ins Co	n/a	$281	$300	n/a	$300
Horace Mann P & C Ins Co	$172	$171	$593	$163	$536
Metropotitan Casualty Ins Co	n/a	$999	$326	n/a	$364
Met. Direct P & C Ins Co	$356	$618	$280	$372	$292
Metropolitan P and C Ins Co	$309	$592	$362	$350	$402
Motorists Mutual Ins Co	$317	$413	$665	$344	$686
National General Assur Co	$453	$805	$472	$526	$493
Nationwide Ins Co of America	$287	$362	$455	$272	$457
Nationwide Mutual Ins Co	$287	$362	$541	$272	$545
Nationwide Property & Casualty Co	$287	$362	$597	$272	$602
Progressive Classic Ins Co	$251	$444	$617	$251	$695
Progressive Max Ins Co	$427	$599	$714	$427	$777
Safeco Ins Co of America	$296	$451 ($170 PIP)	$637	$341	$626
State Auto P & C Ins Co	$215	$307	$500	$275	$519
State Farm Fire and Cas Co	$249	$535	$594	$300	$580
State Farm Mutual Auto Ins Co	$216	$424	$457	$260	$445
Teachers Insurance co	$229	$575	$660	$236	$608
United Services Auto Assoc	$129	$287	$271	$144	$274
USAA Casualty Insurance Co	$146	$302	$303	$161	$304
USAA General Indemnity Co	$160	$420	$375	$180	$376
Westfield Insurance Co	$183	$383	$300	$174	$329

Non-Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
Allstate Indemnity Co	$649	$1,340	$1,061	$650	$1,125
American Select Ins Co	$355	$604	$830	$411	$856
GEICO Indemnity Co	$162	$381	$491	$163	$515
Peak Property and Casualty	$312	$1,118	$857	$528	$908
Peninsula Insurance Co	n/a	n/a	$520	n/a	$493
Sentinel Insurance Company	$461	$739	$1,794	$449	$1,565
Titan Indemnity Co	$303	$297 ($98 PIP)	$565	$295	$563
Victoria Fire & Casualty Co	$303	($297 ($98 PIP)	$548	$295	$546
West Virginia Natl Auto Ins Co	n/a	n/a	$660	n/a	$807

Annual Rates as of 1/1/13

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
21st Century Centennial	$404	$219	$468	$353	$450
Allstate Prop & Cas Co	$887	$419	$670	$516	$642
American National General Ins Co	$634	$220	$352	$216	$378
American National P & C Co	$532	$248	$332	$232	$350
Auto Club Prop Cas Ins Co	$702	n/a	$474	n/a	$474
Economy Premier Assurance Co	n/a	$318	$525	$639	$515
Encompass Home and Auto Ins Co	$405	$288	$369	n/a	$352
Encompass Indemnity Co	n/a	$418	$432	$389	$409
Encompass Ins Co of America	$523	$396	$470	$480	$444
Erie Ins Prop & Cas Co	n/a	$199	$329	$269	$297
Garrison Property & Casualty Co	$473	$208	$351	$232	$335
GEICO General Ins Co	$321	$174	$426	$250	$388
Government Employees Ins Co	$321	$174	$426	$250	$388
Hartford Accident and Ind Co	$1,256	$495	$723	$720	$763
Hartford Casualty Insurance Co	$1,213	$475	$351	$696	$664
Horace Mann Ins Co	n/a	n/a	$344	$449	$258
Horace Mann P & C Ins Co	n/a	$163	$642	$234	$483
Metropotitan Casualty Ins Co	$588	n/a	$344	$617	$300
Met. Direct P & C Ins Co	$654	$376	$267	$420	$273
Metropolitan P and C Ins Co	$646	$309	$378	$590	$332
Motorists Mutual Ins Co	$818	n/a	$791	n/a	$788
National General Assur Co	$929	$376	$601	$581	$560
Nationwide Ins Co of America	$590	$300	$442	$424	$465
Nationwide Mutual Ins Co	$590	$300	$536	$424	$551
Nationwide Property & Casualty Co	$590	$300	$593	$424	$609
Progressive Classic Ins Co	$661	$293	$715	$534	$650
Progressive Max Ins Co	$931	$469	$794	$737	$741
Safeco Ins Co of America	$771	$311	$549	$596	$571
State Auto P & C Ins Co	$592	$303	$556	$334	$488
State Farm Fire and Cas Co	$716	$339	$658	$421	$596
State Farm Mutual Auto Ins Co	$567	$294	$507	$357	$458
Teachers Insurance co	n/a	$236	$726	$422	$544
United Services Auto Assoc	$369	$144	$283	$167	$270
USAA Casualty Insurance Co	$416	$161	$315	$176	$302
USAA General Indemnity Co	$512	$182	$392	$190	$374
Westfield Insurance Co	$432	$184	$316	n/a	$292

Non-Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
Allstate Indemnity Co	$1,351	$699	$1,314	$897	$1,178
American Select Ins Co	n/a	$439	$984	n/a	$1,010
GEICO Indemnity Co	$667	$174	$577	$489	$559
Peak Property and Casualty	$1,528	$504	$900	$1,010	$912
Peninsula Insurance Co	n/a	n/a	$544	n/a	$614
Sentinel Insurance Company	$638	$431	$1,268	$555	$1,633
Titan Indemnity Co	$563	$370	$596	$623	$682
Victoria Fire & Casualty Co	$792 ($180 PIP)	$370	$578	$623	$661
West Virginia Natl Auto Ins Co	n/a	n/a	$718	n/a	$851

Annual Rates as of 1/1/13

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
21st Century Centennial	$529	$320	$385	$346	$417
Allstate Prop & Cas Co	$861	$445	$544	$407	$590
American National General Ins Co	n/a	$182	$314	$422	$314
American National P & C Co	n/a	$198	$296	$462	$294
Auto Club Prop Cas Ins Co	n/a	n/a	$388	n/a	$456
Economy Premier Assurance Co	$974	$383	$400	$718	$495
Encompass Home and Auto Ins Co	$462	n/a	$300	$339	$293
Encompass Indemnity Co	$552	$280	$348	$311	$364
Encompass Ins Co of America	$430	$345	$406	$334	$397
Erie Ins Prop & Cas Co	$348	$219	$218	$215	$266
Garrison Property & Casualty Co	$359	$290	$306	$320	$286
GEICO General Ins Co	$426	$221	$309	$415	$329
Government Employees Ins Co	$426	$221	$309	$415	$329
Hartford Accident and Ind Co	$1,227	$659	$373	$543	$770
Hartford Casualty Insurance Co	$1,175	$637	$524	$521	$511
Horace Mann Ins Co	$239	$418	$252	$435	$266
Horace Mann P & C Ins Co	$333	$178	$470	$157	$534
Metropotitan Casualty Ins Co	$741	$457	$304	$1,043	$284
Met. Direct P & C Ins Co	$838	$390	$199	$650	$243
Metropolitan P and C Ins Co	$889	$394	$336	$562	$310
Motorists Mutual Ins Co	n/a	n/a	$611	$424	$682
National General Assur Co	$597	$462	$422	$839	$423
Nationwide Ins Co of America	$526	$387	$368	$384	$392
Nationwide Mutual Ins Co	$526	$387	$445	$384	$473
Nationwide Property & Casualty Co	$526	$387	$488	$384	$521
Progressive Classic Ins Co	$755	$377	$590	$470	$635
Progressive Max Ins Co	$858	$562	$691	$624	$727
Safeco Ins Co of America	$578	$447	$496	$369 ($174 PIP)	$546
State Auto P & C Ins Co	$443	$201	$371	$312	$395
State Farm Fire and Cas Co	$836	$381	$470	$500	$527
State Farm Mutual Auto Ins Co	$593	$322	$360	$395	$404
Teachers Insurance co	$391	$345	$534	$378	$604
United Services Auto Assoc	$259	$202	$242	$265	$225
USAA Casualty Insurance Co	$275	$217	$270	$279	$251
USAA General Indemnity Co	$337	$230	$330	$412	$305
Westfield Insurance Co	n/a	n/a	$270	$355	$295

Non-Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
Allstate Indemnity Co	n/a	$749	$957	$1,304	$1,037
American Select Ins Co	n/a	n/a	$840	$632	$922
GEICO Indemnity Co	$426	$361	$446	$415	$467
Peak Property and Casualty	$776	$598	$944	$988	$870
Peninsula Insurance Co	$604	n/a	$501	n/a	$547
Sentinel Insurance Company	$627	$406	$1,054	$567	$1,335
Titan Indemnity Co	$638 ($53 PIP)	$475	$524	$331 ($118 PIP)	$575
Victoria Fire & Casualty Co	$638 ($53 PIP)	$475	$508	$331 ($118 PIP)	$558
West Virginia Natl Auto Ins Co	n/a	n/a	$586	n/a	$663

Annual Rates as of 1/1/13

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
21st Century Centennial	$231	$379	$407	$237	$424
Allstate Prop & Cas Co	$403	$430	$584	$445	$598
American National General Ins Co	$198	$412	$326	$220	$346
American National P & C Co	$220	$468	$306	$248	$326
Auto Club Prop Cas Ins Co	n/a	n/a	$474	n/a	$410
Economy Premier Assurance Co	$344	$670	$515	$318	$577
Encompass Home and Auto Ins Co	$255	$399	$382	$288	$345
Encompass Indemnity Co	$309	$301	$448	$418	$410
Encompass Ins Co of America	$321	$329	$510	$396	$425
Erie Ins Prop & Cas Co	$180	$225	$271	$188	$247
Garrison Property & Casualty Co	$186	$345	$349	$208	$359
GEICO General Ins Co	$162	$381	$352	$163	$375
Government Employees Ins Co	$162	$381	$352	$163	$375
Hartford Accident and Ind Co	$435	$543	$560	$495	$458
Hartford Casualty Insurance Co	$475	$521	$689	$475	$419
Horace Mann Ins Co	n/a	$336	$287	n/a	$286
Horace Mann P & C Ins Co	$172	$171	$593	$163	$536
Metropotitan Casualty Ins Co	n/a	$999	$273	n/a	$310
Met. Direct P & C Ins Co	$356	$618	$237	$372	$243
Metropolitan P and C Ins Co	$273	$592	$304	$308	$340
Motorists Mutual Ins Co	$317	$413	$665	$344	$686
National General Assur Co	$291	$805	$564	$338	$589
Nationwide Ins Co of America	$274	$362	$429	$261	$432
Nationwide Mutual Ins Co	$274	$362	$519	$261	$523
Nationwide Property & Casualty Co	$274	$362	$573	$261	$577
Progressive Classic Ins Co	$266	$444	$651	$266	$736
Progressive Max Ins Co	$441	$599	$741	$441	$809
Safeco Ins Co of America	$264	$359 ($170 PIP)	$564	$303	$554
State Auto P & C Ins Co	$215	$307	$500	$275	$519
State Farm Fire and Cas Co	$249	$535	$594	$300	$580
State Farm Mutual Auto Ins Co	$216	$424	$457	$260	$445
Teachers Insurance co	$229	$770	$660	$236	$608
United Services Auto Assoc	$129	$287	$281	$144	$283
USAA Casualty Insurance Co	$146	$302	$313	$161	$314
USAA General Indemnity Co	$162	$420	$388	$182	$390
Westfield Insurance Co	$183	$383	$300	$174	$329

Non-Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
Allstate Indemnity Co	$637	$1,340	$1,077	$640	$1,145
American Select Ins Co	$392	$604	$916	$453	$944
GEICO Indemnity Co	$162	$381	$491	$163	$515
Peak Property and Casualty	$300	$1,118	$821	$492	$870
Peninsula Insurance Co	n/a	n/a	$546	n/a	$517
Sentinel Insurance Company	$442	$572	$1,654	$431	$1,447
Titan Indemnity Co	$289	$297 ($98 PIP)	$539	$280	$536
Victoria Fire & Casualty Co	$289	($297 ($98 PIP)	$523	$280	$520
West Virginia Natl Auto Ins Co	n/a	n/a	$641	n/a	$784

Annual Rates as of 1/1/13

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

48 yr. Male, married, principal operator, no accidents or violations,
Commutes to work, 20,000 miles annually.
$100 / $300 / $50 Limits

Preferred/Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
21st Century Centennial	$380	$275	$455	$441	$448
Allstate Prop & Cas Co	$1,206	$511	$856	$623	$828
American National General Ins Co	$504 ($172 PIP)	$250	$376	$264	$400
American National P & C Co	$448 ($122 PIP)	$280	$356	$282	$376
Auto Club Prop Cas Ins Co	$768	n/a	$632	n/a	$632
Economy Premier Assurance Co	n/a	$498	$732	$815	$738
Encompass Home and Auto Ins Co	$453	$342	$455	n/a	$433
Encompass Indemnity Co	n/a	$427	$509	$464	$482
Encompass Ins Co of America	$594	$524	$559	$571	$529
Erie Ins Prop & Cas Co	n/a	$275	$468	$345	$425
Garrison Property & Casualty Co	$401 ($122 PIP)	$264	$422	$269	$404
GEICO General Ins Co	$462	$317	$602	$324	$562
Government Employees Ins Co	$462	$317	$602	$324	$562
Hartford Accident and Ind Co	$1,102	$865	$672	$785	$829
Hartford Casualty Insurance Co	$788	$825	$640	$602	$788
Horace Mann Ins Co	n/a	n/a	$470	$606	$370
Horace Mann P & C Ins Co	n/a	$258	$905	$319	$717
Metropotitan Casualty Ins Co	$821	n/a	$556	$885	$494
Met. Direct P & C Ins Co	$864	$556	$432	$668	$456
Metropolitan P and C Ins Co	$907	$526	$615	$862	$539
Motorists Mutual Ins Co	$863 ($233 PIP)	$592	$1,057	n/a	$1,066
National General Assur Co	$1,189 ($359 PIP)	$935	$577	$687	$528
Nationwide Ins Co of America	$656	$385	$584	$475	$635
Nationwide Mutual Ins Co	$656	$385	$668	$475	$704
Nationwide Property & Casualty Co	$656	$385	$740	$475	$780
Progressive Classic Ins Co	$850	$339	$817	$718	$749
Progressive Max Ins Co	$947	$497	$849	$807	$797
Safeco Ins Co of America	$901	$400	$753	$742	$802
State Auto P & C Ins Co	$638 ($11 PIP)	$467	$749	$423	$675
State Farm Fire and Cas Co	$719 ($189 PIP)	$564	$895	$540	$812
State Farm Mutual Auto Ins Co	$595 ($118 PIP)	$471	$685	$456	$621
Teachers Insurance co	n/a	$361	$1,007	$570	$793
United Services Auto Assoc	$333 ($80 PIP)	$176	$342	$190	$328
USAA Casualty Insurance Co	$360 ($102 PIP)	$199	$384	$202	$368
USAA General Indemnity Co	$471 ($100 PIP)	$216	$473	$215	$453
Westfield Insurance Co	$539	$285	$446	n/a	$414

Non-Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
Allstate Indemnity Co	$2,005	$1,111	$2,092	$1,260	$1,896
American Select Ins Co	n/a	$624	$1,326	n/a	$1,188
GEICO Indemnity Co	$798	$317	$817	$675	$810
Peak Property and Casualty	$1,926	$1,200	$1,311	$1,342	$1,327
Peninsula Insurance Co	n/a	n/a	$794	n/a	$894
Sentinel Insurance Company	$860	$584	$2,008	$726	$2,384
Titan Indemnity Co	$1,256 ($177 PIP)	$669	$920	$842	$1,075
Victoria Fire & Casualty Co	$1,256 ($177 PIP)	$669	$892	$842	$1,043
West Virginia Natl Auto Ins Co	n/a	n/a	$1,810	$4,877	$2,118

Annual Rates as of 1/1/13

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

48 yr. Male, married, principal operator, no accidents or violations,
Commutes to work, 20,000 miles annually.
$100 / $300 / $50 Limits

Preferred/Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
21st Century Centennial	$555	$371	$379	$318	$405
Allstate Prop & Cas Co	$918	$517	$656	$466	$722
American National General Ins Co	n/a	$224	$334	$226 ($244 PIP)	$340
American National P & C Co	n/a	$238	$312	$326 ($216 PIP)	$320
Auto Club Prop Cas Ins Co	n/a	n/a	$520	n/a	$608
Economy Premier Assurance Co	$782	$471	$571	$1,094	$686
Encompass Home and Auto Ins Co	$545	n/a	$374	$398	$367
Encompass Indemnity Co	$672	$333	$417	$395	$433
Encompass Ins Co of America	$512	$410	$487	$433	$476
Erie Ins Prop & Cas Co	$422	$277	$314	$282	$377
Garrison Property & Casualty Co	$356 ($51 PIP)	$336	$367	$405	$343
GEICO General Ins Co	$549	$277	$437	$1,141	$460
Government Employees Ins Co	$549	$277	$437	$1,141	$460
Hartford Accident and Ind Co	$1,550	$708	$631	$1,115	$602
Hartford Casualty Insurance Co	$640	$574	$602	$1,059	$574
Horace Mann Ins Co	$395	$555	$361	$539	$375
Horace Mann P & C Ins Co	$538	$245	$694	$277	$765
Metropotitan Casualty Ins Co	$932	$619	$502	$1,499	$462
Met. Direct P & C Ins Co	$1,154	$592	$326	$874	$400
Metropolitan P and C Ins Co	$1,127	$556	$539	$758	$495
Motorists Mutual Ins Co	n/a	n/a	$822	$658	$900
National General Assur Co	$671 ($131 PIP)	$547	$423	$798 ($384 PIP)	$432
Nationwide Ins Co of America	$572	$424	$479	$422	$516
Nationwide Mutual Ins Co	$572	$424	$551	$422	$591
Nationwide Property & Casualty Co	$572	$424	$606	$422	$652
Progressive Classic Ins Co	$777	$475	$669	$519	$718
Progressive Max Ins Co	$818	$592	$730	$671	$768
Safeco Ins Co of America	$750	$548	$689	$403 ($174 PIP)	$760
State Auto P & C Ins Co	$542 ($31 PIP)	$260	$514	$451	$534
State Farm Fire and Cas Co	$913 ($126 PIP)	$491	$647	$521 ($131 MPC)	$721
State Farm Mutual Auto Ins Co	$638 ($91 PIP)	$413	$492	$429 ($86 MPC)	$550
Teachers Insurance co	$631	$460	$773	$370	$849
United Services Auto Assoc	$272 ($27 PIP)	$231	$291	$342	$271
USAA Casualty Insurance Co	$282 ($33 PIP)	$250	$327	$357	$304
USAA General Indemnity Co	$353 ($44 PIP)	$260	$396	$531	$366
Westfield Insurance Co	n/a	n/a	$315	$510	$347

Non-Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
Allstate Indemnity Co	n/a	$1,023	$1,502	$2,024	$1,644
American Select Ins Co	n/a	n/a	$1,078	$1,004	$1,188
GEICO Indemnity Co	$549	$479	$629	$1,141	$654
Peak Property and Casualty	$1,086	$793	$1,379	$1,453	$1,273
Peninsula Insurance Co	$536 ($112 PIP)	n/a	$731	n/a	$791
Sentinel Insurance Company	$627	$509	$1,499	$737	$1,901
Titan Indemnity Co	$1,001 ($52 PIP)	$594	$798	$502 ($94 PIP)	$892
Victoria Fire & Casualty Co	$1,001 ($52 PIP)	$594	$774	$502 ($94 PIP)	$865
West Virginia Natl Auto Ins Co	n/a	$4,076	$1,494	n/a	$1,678

Annual Rates as of 1/1/13

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

48 yr. Male, married, principal operator, no accidents or violations,
Commutes to work, 20,000 miles annually.
$100 / $300 / $50 Limits

Preferred/Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
21st Century Centennial	$282	$348	$401	$297	$418
Allstate Prop & Cas Co	$482	$490	$722	$543	$756
American National General Ins Co	$220	$258 ($210 PIP)	$350	$250	$374
American National P & C Co	$244	$370 ($184 PIP)	$330	$280	$346
Auto Club Prop Cas Ins Co	n/a	n/a	$632	n/a	$548
Economy Premier Assurance Co	$554	$1,030	$736	$498	$800
Encompass Home and Auto Ins Co	$302	$471	$467	$342	$427
Encompass Indemnity Co	$319	$381	$529	$427	$484
Encompass Ins Co of America	$420	$424	$604	$524	$508
Erie Ins Prop & Cas Co	$246	$294	$392	$261	$362
Garrison Property & Casualty Co	$231	$446	$420	$264	$426
GEICO General Ins Co	$295	$1,048	$500	$297	$533
Government Employees Ins Co	$295	$1,048	$500	$297	$533
Hartford Accident and Ind Co	$736	$1,115	$853	$877	$497
Hartford Casualty Insurance Co	$703	$1,059	$811	$835	$477
Horace Mann Ins Co	n/a	$577	$408	n/a	$402
Horace Mann P & C Ins Co	$271	$301	$863	$258	$775
Metropotitan Casualty Ins Co	n/a	$1,399	$451	n/a	$496
Met. Direct P & C Ins Co	$540	$826	$390	$542	$400
Metropolitan P and C Ins Co	$481	$808	$495	$510	$547
Motorists Mutual Ins Co	$551	$636	$901	$592	$913
National General Assur Co	$738	$758 ($353 PIP)	$533	$857	$542
Nationwide Ins Co of America	$353	$472	$580	$337	$580
Nationwide Mutual Ins Co	$353	$472	$661	$337	$662
Nationwide Property & Casualty Co	$353	$472	$732	$337	$732
Progressive Classic Ins Co	$304	$488	$750	$300	$839
Progressive Max Ins Co	$465	$644	$797	$462	$866
Safeco Ins Co of America	$338	$445 ($170 PIP)	$794	$389	$774
State Auto P & C Ins Co	$353	$447	$685	$688	$434
State Farm Fire and Cas Co	$408	$558 ($134 MPC)	$810	$478	$791
State Farm Mutual Auto Ins Co	$343	$461 ($88 MPC)	$619	$403	$604
Teachers Insurance co	$350	$579	$947	$361	$862
United Services Auto Assoc	$155	$378	$340	$176	$339
USAA Casualty Insurance Co	$177	$394	$381	$199	$379
USAA General Indemnity Co	$190	$544	$469	$216	$466
Westfield Insurance Co	$288	$555	$356	$275	$397

Non-Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
Allstate Indemnity Co	$1,031	$2,078	$1,728	$992	$1,806
American Select Ins Co	$696	$946	$1,200	$729	$1,228
GEICO Indemnity Co	$295	$1,048	$698	$297	$734
Peak Property and Casualty	$768	$1,655	$1,204	$1,164	$1,273
Peninsula Insurance Co	n/a	n/a	$806	n/a	$759
Sentinel Insurance Company	$605	$739	$2,437	$584	$2,090
Titan Indemnity Co	$512	$451 ($79 PIP)	$835	$499	$827
Victoria Fire & Casualty Co	$512	$451 ($79 PIP)	$810	$499	$802
West Virginia Natl Auto Ins Co	n/a	n/a	$1,626	n/a	$1,964

Annual Rates as of 1/1/13

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

48 yr. Female, married, principal operator, no accidents or violations,
Commutes to work, 20,000 miles annually.
$100 / $300 / $50 Limits

Preferred/Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
21st Century Centennial	$385	$274	$454	$445	$447
Allstate Prop & Cas Co	$1,242	$512	$876	$663	$848
American National General Ins Co	$532 ($172 PIP)	$262	$394	$272	$418
American National P & C Co	$468 ($122 PIP)	$294	$370	$288	$392
Auto Club Prop Cas Ins Co	$768	n/a	$632	n/a	$632
Economy Premier Assurance Co	n/a	$498	$732	$815	$738
Encompass Home and Auto Ins Co	$453	$342	$455	n/a	$433
Encompass Indemnity Co	n/a	$427	$509	$464	$482
Encompass Ins Co of America	$594	$524	$559	$571	$529
Erie Ins Prop & Cas Co	n/a	$275	$468	$345	$425
Garrison Property & Casualty Co	$416 ($127 PIP)	$264	$436	$278	$416
GEICO General Ins Co	$462	$317	$602	$324	$562
Government Employees Ins Co	$462	$317	$602	$324	$562
Hartford Accident and Ind Co	$1,128	$830	$654	$794	$801
Hartford Casualty Insurance Co	$1,128	$791	$623	$757	$762
Horace Mann Ins Co	n/a	n/a	$451	$592	$357
Horace Mann P & C Ins Co	n/a	$258	$905	$313	$717
Metropotitan Casualty Ins Co	$760	n/a	$466	$743	$419
Met. Direct P & C Ins Co	$798	$556	$364	$562	$382
Metropolitan P and C Ins Co	$836	$470	$517	$714	$452
Motorists Mutual Ins Co	$863 ($233 PIP)	$592	$1,057	n/a	$1,066
National General Assur Co	$1,017 ($372 PIP)	$674	$601	$687	$550
Nationwide Ins Co of America	$661	$368	$551	$463	$598
Nationwide Mutual Ins Co	$661	$368	$641	$463	$675
Nationwide Property & Casualty Co	$661	$368	$709	$463	$747
Progressive Classic Ins Co	$831	$359	$863	$750	$789
Progressive Max Ins Co	$995	$517	$885	$854	$829
Safeco Ins Co of America	$875	$355	$663	$713	$704
State Auto P & C Ins Co	$638 ($12 PIP)	$467	$749	$423	$675
State Farm Fire and Cas Co	$719 ($189 PIP)	$564	$895	$540	$812
State Farm Mutual Auto Ins Co	$595 ($118 PIP)	$471	$685	$456	$621
Teachers Insurance co	n/a	$361	$1,007	$557	$793
United Services Auto Assoc	$346 ($83 PIP)	$176	$354	$196	$339
USAA Casualty Insurance Co	$374 ($106 PIP)	$199	$397	$208	$380
USAA General Indemnity Co	$489 ($104 PIP)	$220	$490	$222	$469
Westfield Insurance Co	$539	$285	$446	n/a	$414

Non-Standard Companies	Ashland, KY	Ironton, OH	Huntington	Bluefield, VA	Bluefield
Allstate Indemnity Co	$2,005	$1,088	$2,117	$1,230	$1,916
American Select Ins Co	n/a	$681	$1,398	n/a	$1,310
GEICO Indemnity Co	$808	$317	$817	$675	$810
Peak Property and Casualty	$1,760	$1,152	$1,278	$1,274	$1,289
Peninsula Insurance Co	n/a	n/a	$781	n/a	$879
Sentinel Insurance Company	$815	$554	$1,849	$692	$2,190
Titan Indemnity Co	$1,148 ($168 PIP)	$630	$870	$799	$1,012
Victoria Fire & Casualty Co	$1,148 ($168 PIP)	$630	$844	$799	$981
West Virginia Natl Auto Ins Co	n/a	n/a	$1,762	$4,721	$2,060

Annual Rates as of 1/1/13

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

48 yr. Female, married, principal operator, no accidents or violations,
Commutes to work, 20,000 miles annually.
$100 / $300 / $50 Limits

Preferred/Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
21st Century Centennial	$555	$371	$378	$318	$404
Allstate Prop & Cas Co	$958	$548	$670	$466	$740
American National General Ins Co	n/a	$230	$348	$226 ($244 PIP)	$350
American National P & C Co	n/a	$244	$326	$326 ($216 PIP)	$330
Auto Club Prop Cas Ins Co	n/a	n/a	$520	n/a	$608
Economy Premier Assurance Co	$782	$471	$571	$1,094	$686
Encompass Home and Auto Ins Co	$545	n/a	$374	$398	$367
Encompass Indemnity Co	$672	$333	$417	$395	$433
Encompass Ins Co of America	$512	$410	$487	$433	$476
Erie Ins Prop & Cas Co	$422	$277	$314	$282	$377
Garrison Property & Casualty Co	$368 ($53 PIP)	$348	$378	$405	$353
GEICO General Ins Co	$549	$277	$437	$1,141	$460
Government Employees Ins Co	$549	$277	$437	$1,141	$460
Hartford Accident and Ind Co	$1,562	$724	$614	$1,056	$602
Hartford Casualty Insurance Co	$1,481	$690	$586	$1,004	$561
Horace Mann Ins Co	$388	$542	$348	$525	$361
Horace Mann P & C Ins Co	$527	$240	$694	$277	$765
Metropotitan Casualty Ins Co	$848	$533	$421	$1,499	$392
Met. Direct P & C Ins Co	$1,092	$502	$280	$874	$336
Metropolitan P and C Ins Co	$1,023	$466	$454	$758	$420
Motorists Mutual Ins Co	n/a	n/a	$822	$658	$900
National General Assur Co	$660 ($128 PIP)	$547	$438	$798 ($384 PIP)	$450
Nationwide Ins Co of America	$570	$414	$454	$422	$488
Nationwide Mutual Ins Co	$570	$414	$531	$422	$568
Nationwide Property & Casualty Co	$570	$414	$582	$422	$626
Progressive Classic Ins Co	$822	$497	$703	$519	$756
Progressive Max Ins Co	$849	$623	$757	$671	$798
Safeco Ins Co of America	$664	$525	$608	$403 ($174 PIP)	$669
State Auto P & C Ins Co	$542 ($31 PIP)	$260	$514	$451	$534
State Farm Fire and Cas Co	$913 ($126 PIP)	$491	$647	$521 ($131 MPC)	$721
State Farm Mutual Auto Ins Co	$638 ($91 PIP)	$413	$492	$429 ($86 MPC)	$550
Teachers Insurance co	$617	$449	$773	$639	$849
United Services Auto Assoc	$280 ($28 PIP)	$238	$301	$342	$279
USAA Casualty Insurance Co	$291 ($34 PIP)	$258	$337	$357	$313
USAA General Indemnity Co	$361 ($46 PIP)	$269	$410	$531	$378
Westfield Insurance Co	n/a	n/a	$315	$510	$347

Non-Standard Companies	Hagerstown, MD	Winchester, VA	Martinsburg	Pt. Marion, PA	Morgantown
Allstate Indemnity Co	n/a	$1,000	$1,521	$2,024	$1,664
American Select Ins Co	n/a	n/a	$1,188	$1,004	$1,312
GEICO Indemnity Co	$549	$479	$629	$1,141	$654
Peak Property and Casualty	$1,031	$757	$1,334	$1,453	$1,239
Peninsula Insurance Co	$536 ($112 PIP)	n/a	$719	n/a	$779
Sentinel Insurance Company	$799	$491	$1,384	$737	$1,754
Titan Indemnity Co	$922 ($50 PIP)	$572	$757	$502 ($94 PIP)	$845
Victoria Fire & Casualty Co	$922 ($50 PIP)	$572	$734	$502 ($94 PIP)	$819
West Virginia Natl Auto Ins Co	n/a	$3,963	$1,455	n/a	$1,633

Annual Rates as of 1/1/13

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

48 yr. Female, married, principal operator, no accidents or violations,
Commutes to work, 20,000 miles annually.
$100 / $300 / $50 Limits

Preferred/Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
21st Century Centennial	$281	$348	$400	$296	$417
Allstate Prop & Cas Co	$483	$490	$738	$544	$776
American National General Ins Co	$234	$258 ($210 PIP)	$364	$262	$388
American National P & C Co	$256	$370 ($184 PIP)	$344	$294	$358
Auto Club Prop Cas Ins Co	n/a	n/a	$632	n/a	$548
Economy Premier Assurance Co	$554	$1,030	$736	$498	$800
Encompass Home and Auto Ins Co	$302	$471	$467	$342	$427
Encompass Indemnity Co	$319	$381	$529	$427	$484
Encompass Ins Co of America	$420	$424	$604	$524	$508
Erie Ins Prop & Cas Co	$246	$294	$392	$261	$362
Garrison Property & Casualty Co	$231	$446	$433	$264	$440
GEICO General Ins Co	$295	$1,048	$500	$297	$533
Government Employees Ins Co	$295	$1,048	$500	$297	$533
Hartford Accident and Ind Co	$706	$1,056	$853	$839	$497
Hartford Casualty Insurance Co	$675	$1,004	$785	$800	$465
Horace Mann Ins Co	n/a	$676	$392	n/a	$386
Horace Mann P & C Ins Co	$271	$301	$863	$258	$775
Metropotitan Casualty Ins Co	n/a	$1,399	$377	n/a	$415
Met. Direct P & C Ins Co	$540	$826	$330	$542	$336
Metropolitan P and C Ins Co	$432	$808	$416	$455	$461
Motorists Mutual Ins Co	$551	$636	$901	$592	$913
National General Assur Co	$539	$758 ($353 PIP)	$554	$623	$562
Nationwide Ins Co of America	$339	$472	$546	$324	$546
Nationwide Mutual Ins Co	$339	$472	$635	$324	$636
Nationwide Property & Casualty Co	$339	$472	$702	$324	$702
Progressive Classic Ins Co	$323	$488	$789	$318	$886
Progressive Max Ins Co	$482	$644	$829	$478	$904
Safeco Ins Co of America	$301	$445 ($170 PIP)	$697	$346	$681
State Auto P & C Ins Co	$353	$447	$685	$688	$434
State Farm Fire and Cas Co	$408	$558 ($134 MPC)	$810	$478	$791
State Farm Mutual Auto Ins Co	$343	$461 ($88 MPC)	$619	$403	$604
Teachers Insurance co	$350	$479	$947	$361	$862
United Services Auto Assoc	$155	$378	$351	$176	$350
USAA Casualty Insurance Co	$177	$394	$393	$199	$392
USAA General Indemnity Co	$193	$544	$486	$220	$483
Westfield Insurance Co	$288	$555	$356	$275	$397

Non-Standard Companies	St. Clairsville, OH	W. Alexander, PA	Wheeling	Marietta, OH	Parkersburg
Allstate Indemnity Co	$1,009	$2,078	$1,747	$974	$1,828
American Select Ins Co	$751	$946	$1,324	$795	$1,354
GEICO Indemnity Co	$295	$1,048	$698	$297	$734
Peak Property and Casualty	$744	$1,655	$1,171	$1,104	$1,239
Peninsula Insurance Co	n/a	n/a	$793	n/a	$747
Sentinel Insurance Company	$573	$739	$2,236	$554	$1,923
Titan Indemnity Co	$486	$451 ($79 PIP)	$792	$474	$781
Victoria Fire & Casualty Co	$486	$451 ($79 PIP)	$769	$474	$758
West Virginia Natl Auto Ins Co	n/a	n/a	$1,583	n/a	$1,911

Annual Rates as of 1/1/13

Section II Discussion—Minimum Requirements Comparison

From the detailed information provided above, an analysis of the State minimum requirements samples can be made using the **48-year old married male** group. Considering only companies responding under the "**Standard/Preferred**" category (*36 companies in total*), the following relationships can be found averaging the premiums by city.

City	Premium
St. Clairsville, OH	$270
Marietta, OH	$294
Ironton, OH	$303
Winchester, VA	$354
Martinsburg	$390
Morgantown	$422
Bluefield, VA	$425
W. Alexander, PA	$441
Pt. Marion, PA	$450
Parkersburg	$451
Wheeling	$458
Bluefield	$467
Huntington	$485
Hagerstown, MD	$585
Ashland, KY	$633

6 State Average	$429
WV Average	$445
5 State Avg (-WV)	$417

As you can see, the West Virginia sample premiums are located in the upper to middle range of the pricing continuum. In this sample, the West Virginia average premium is about 6.7% higher than that being reported for all surrounding States. Intuitively, the relationships between the minimum limits of insurance required by State should also be examined to determine to what degree, if any, those limits may be contributing to differences in premiums. By converting all of the different limits of coverage from a split limit basis to the equivalent Combined Single Limit (CSL) basis (*total amount which could be paid for all injuries and property damage in one accident*) the relative amounts of coverage being afforded can be examined.

	Minimum per person BI	Minimum per accident BI	Minimum PD	CSL Equivalent	Minimum PIP / MB	Total Minimum Coverage
Ohio	$12,500	$25,000	$7,500	*$32,500*	*$0*	*$32,500*
Pennsylvania	$15,000	$30,000	$5,000	*$35,000*	*$5,000*	*$40,000*
West Virginia	$20,000	$40,000	$10,000	*$50,000*	*$0*	*$50,000*
Virginia	$25,000	$50,000	$20,000	*$70,000*	*$0*	*$70,000*
Kentucky	$25,000	$50,000	$10,000	*$60,000*	*$10,000*	*$70,000*
Maryland	$30,000	$60,000	$15,000	*$75,000*	*$2,500*	*$77,500*

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

As you can discern in the table from the total minimum coverage amounts alone, Ohio and Pennsylvania should have the lowest premiums (*which is only partially true*), and Maryland or Kentucky should then have the highest premiums (*which is correct*). Accordingly, while the limits of insurance being afforded do appear to play some role in the premium relationships demonstrated in the minimum requirements survey response; they clearly do not govern a significant portion of the observed differences in premiums.

Discussion—Equivalent Limits Comparison

As was done for the preceding section, an analysis of the responses provided under the equivalent limits comparison question can be made for the **48-year old married female** group (*responses afforded for both the male and female inquiries were substantially similar*) as a sample. Again, examining only companies responding under the "**Standard/Preferred**" category (*36 companies in total*); the following relationships were observed by averaging the premiums provided by city.

City	Premium
St. Clairsville, OH	$364
Marietta, OH	$404
Ironton, OH	$411
Winchester, VA	$416
Martinsburg	$493
Bluefield, VA	$508
Morgantown	$520
Parkersburg	$557
Wheeling	$582
Bluefield	$590
Pt. Marion, PA	$592
W. Alexander, PA	$597
Huntington	$613
Hagerstown, MD	$683
Ashland, KY	$690

6 State Average	$535
WV Average	$559
5 State Avg (-WV)	$518

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

Many factors certainly contribute to differences in auto insurance premiums which exist between States. It is not only a factor of the differing amounts and types of 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 States	No Fault First Party Benefits	Traditional Tort	Lawsuit Restrictions
Kentucky	X	Mandatory		Monetary
Maryland	X	Mandatory		No
Ohio			X	No
Pennsylvania	X	Mandatory		Injury
Virginia	X	Optional		No
West Virginia			X	No

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

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

OH only

City	Premium
St. Clairsville, OH	$364
Marietta, OH	$404
Ironton, OH	$411
Martinsburg	$493
Morgantown	$520
Parkersburg	$557
Wheeling	$582
Bluefield	$590
Huntington	$613

2 State Average	$504
WV Average	$559
OH Average	$393

Clearly, a significant difference can be noted to truly exist between the West Virginia and Ohio premiums as the surveyed State Average premiums differ by 42% As the thirty-six companies which were surveyed in order to obtain these premiums are the same exact writing companies in each State, the systems of expense provisions which underlie their premiums could be assumed to be substantially similar by company and by State (*excepting the known difference in state insurance premium taxes of 4.55% in West Virginia, and only 1.40% in Ohio.)* It is therefore reasonable to assume that some corresponding difference in loss experience should be apparent between West Virginia and Ohio.

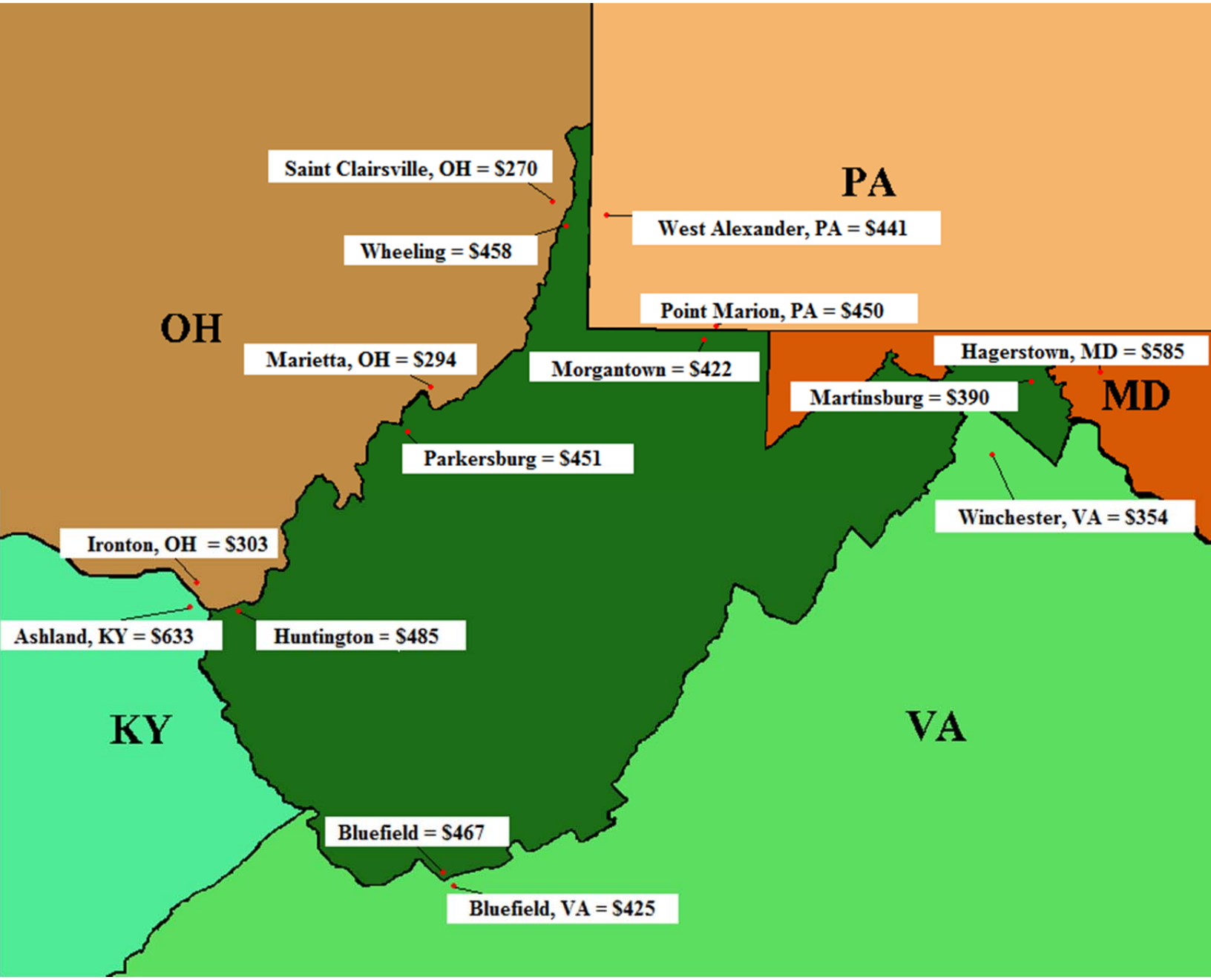
Using the seven most recent years of available data with the number of autos which are insured in the voluntary market by State (*2004 through 2010*) from the ***Insurance Information Institute***, and aggregated by-State incurred loss data as obtained from the ***National Association of Insurance Commissioners*** (***NAIC***) database, we can attempt to gauge whether or not any differences do in fact exist between Ohio and West Virginia on a loss cost basis (*i.e. the amount of premiums that must be collected per exposure to pay for the losses of all exposures*) as indicated above. It follows then:

	NAIC data	***III data***	
	2004 Total Losses	**2004 Autos**	**2004 Loss Cost**
OH	$1,812,680,783	7,933,866	**$228.47**
WV	$428,839,373	1,258,179	**$340.84**
	2005 Total Losses	**2005 Autos**	**2005 Loss Cost**
OH	$1,697,750,297	7,936,071	**$213.93**
WV	$448,993,597	1,236,758	**$363.04**
	2006 Total Losses	**2006 Autos**	**2006 Loss Cost**
OH	$1,584,891,405	7,939,167	**$199.63**
WV	$398,324,504	1,261,544	**$315.74**
	2007 Total Losses	**2007 Autos**	**2007 Loss Cost**
OH	$1,636,265,892	$8,009,267	**$204.30**
WV	$355,693,088	$1,289,984	**$275.73**
	2008 Total Losses	**2008 Autos**	**2008 Loss Cost**
OH	$1,630,918,497	$8,029,756	**$203.11**
WV	$389,014,525	$1,305,657	**$297.95**
	2009 Total Losses	**2009 Autos**	**2009 Loss Cost**
OH	$1,684,493,573	$8,040,076	**$209.51**
WV	$373,784,707	$1,306,645	**$286.06**
	2010 Total Losses	**2010 Autos**	**2010 Loss Cost**
OH	$1,677,313,798	$8,078,976	**$207.61**
WV	$380,716,822	$1,316,342	**$289.22**
	7 year Losses	**7 year Autos**	**7 year Loss Cost**
OH	$11,724,314,245	$55,967,179	**$209.49**
WV	$2,775,366,616	$8,975,109	**$309.23**

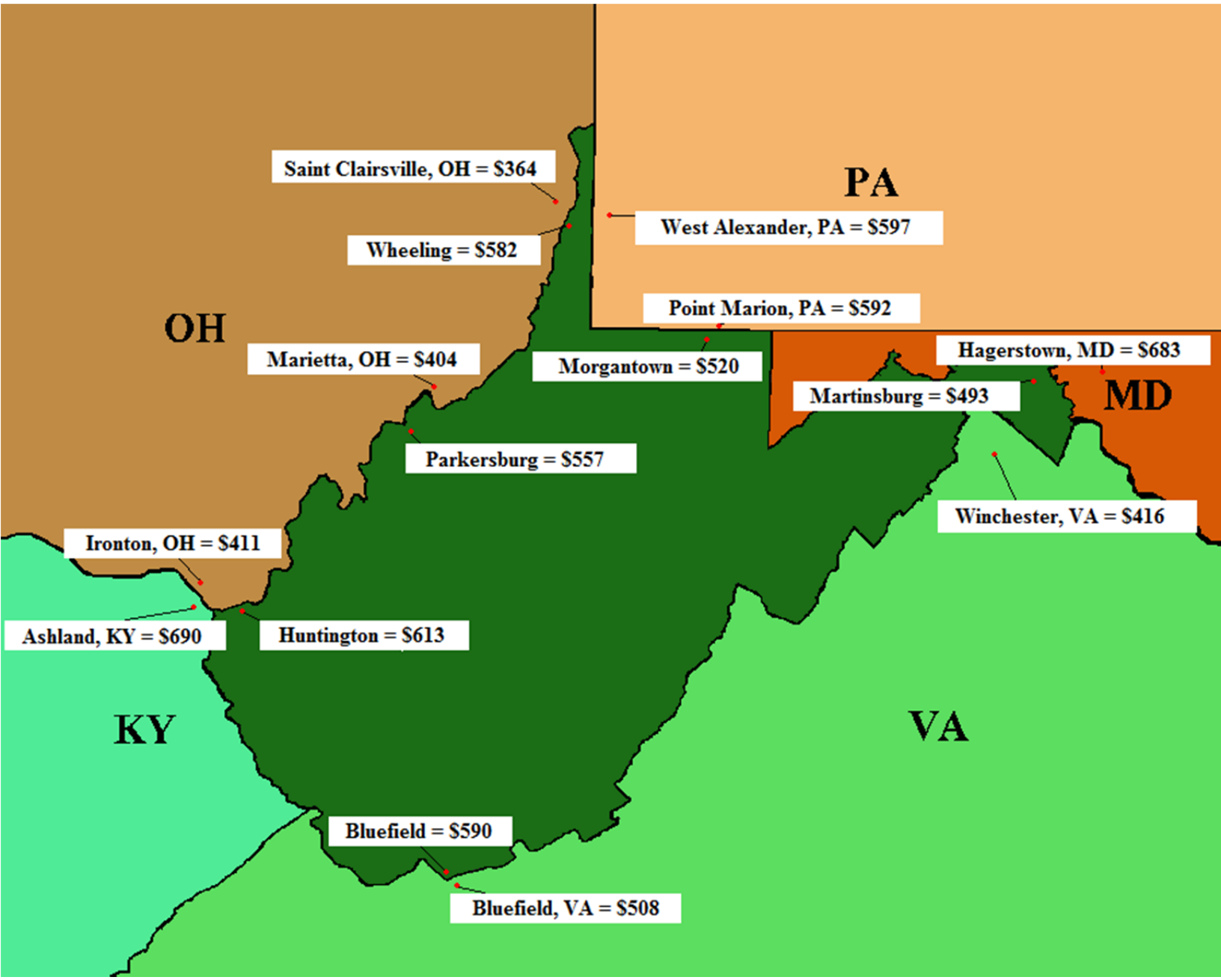
(Losses are for Liability lines only, i.e. no Physical Damage Coverage)

Looking at seven years of aggregate by-State data from the table above, the observed difference in the average surveyed premiums between Ohio and West Virginia (42*% from the preceding page)* is found to reflect that which in fact should exist according to the relative loss experience of each State (*i.e. $309.23 / $209.49 = 47.63%*). While again, a number of other factors will likely underlie any observed differences in actual losses by State as well, a difference in relative loss experience between the two States largely does merit the noted difference in the reported premiums.

Graphical representation of the 36 company average <u>minimum limits</u> (cost to cost) comparison for the surveyed 48 year old married male.



Graphical representation of the 36 company average <u>equivalent limits</u> comparison for the surveyed 48 year old married female.



SECTION III

West Virginia Personal Auto Insurance Market

2006-2012

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

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

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

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

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

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

2007, WV, Licensed Companies, private passenger auto liability and physical damage

over $10K in Premium

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

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

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

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

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

2008, WV, Licensed Companies, private passenger auto liability and physical damage over $10K in Premium

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

2008, WV, Licensed Companies, private passenger auto liability and physical damage over $10K in Premium

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

2008, WV, Licensed Companies, private passenger auto liability and physical damage over $10K in Premium

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

2009, WV, Licensed Companies, private passenger auto liability and physical damage

over $10K in Premium

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

2009, WV, Licensed Companies, private passenger auto liability and physical damage
over $10K in Premium

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

2009, WV, Licensed Companies, private passenger auto liability and physical damage
over $10K in Premium

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

2010, WV, Licensed Companies, private passenger auto liability and physical damage over $10K in Premium

Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share
State Farm Mut Auto Ins Co	272,710,162	173,190,553	63.51%	24.86%
Nationwide Mut Ins Co	180,741,684	91,060,793	50.38%	16.35%
Erie Ins Prop & Cas Co	113,181,200	66,480,575	58.74%	10.60%
Allstate Ins Co	41,534,571	20,929,009	50.39%	3.73%
Westfield Ins Co	32,542,785	19,194,639	58.98%	3.01%
Progressive Classic Ins Co	26,312,727	13,601,510	51.69%	2.47%
State Auto Prop & Cas Ins Co	24,074,105	12,098,770	50.26%	2.22%
Allstate Prop & Cas Ins Co	23,203,962	12,031,575	51.85%	2.24%
Safeco Ins Co Of Amer	22,601,138	12,518,206	55.39%	2.42%
Liberty Mut Fire Ins Co	21,151,511	11,357,994	53.70%	1.98%
Geico Gen Ins Co	20,206,980	11,582,393	57.32%	1.94%
Hartford Ins Co Of The Midwest	19,801,566	8,974,370	45.32%	1.70%
Nationwide Prop & Cas Ins Co	19,593,235	13,933,732	71.12%	1.77%
Geico Ind Co	19,067,925	11,390,455	59.74%	1.85%
State Farm Fire & Cas Co	17,256,319	11,912,358	69.03%	1.57%
Progressive Max Ins Co	16,201,162	8,273,880	51.07%	1.59%
Property & Cas Ins Co Of Hartford	15,660,182	9,338,217	59.63%	1.37%
Titan Ind Co	14,690,007	7,610,352	51.81%	1.28%
United Serv Automobile Assn	13,942,450	8,268,057	59.30%	1.28%
21st Century Pacific Ins Co	11,643,503	6,908,677	59.34%	1.01%
Encompass Ind Co	10,108,111	5,971,072	59.07%	0.78%
Government Employees Ins Co	9,862,128	5,012,415	50.82%	0.92%
American Natl Prop & Cas Co	8,983,018	6,171,242	68.70%	0.83%
Peak Prop & Cas Ins Corp	8,396,232	5,003,629	59.59%	0.78%
Sentinel Ins Co Ltd	8,382,636	4,982,550	59.44%	0.71%
USAA Cas Ins Co	7,600,430	5,484,197	72.16%	0.70%
Trumbull Ins Co	7,245,749	4,129,188	56.99%	0.74%
West Virginia Natl Auto Ins Co	7,219,369	3,909,981	54.16%	0.66%
21st Century Centennial Ins Co	7,070,714	4,397,402	62.19%	0.74%
Dairyland Ins Co	6,885,409	2,789,061	40.51%	0.57%
Metropolitan Drt Prop & Cas Ins Co	6,407,365	3,208,531	50.08%	0.60%
Allstate Ind Co	6,258,808	4,138,845	66.13%	0.61%
Motorists Mut Ins Co	6,135,467	3,341,717	54.47%	0.56%
Encompass Ins Co Of Amer	5,931,269	1,915,640	32.30%	0.49%
National Gen Assur Co	4,493,901	2,729,131	60.73%	0.41%
Nationwide Mut Fire Ins Co	4,271,938	2,036,024	47.66%	0.34%
Company Name	**Premiums Earned**	**Loss Incurred**	**Direct Loss Ratio**	**Market Share**

2010, WV, Licensed Companies, private passenger auto liability and physical damage over $10K in Premium

Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share
Metropolitan Prop & Cas Ins Co	4,124,120	2,500,112	60.62%	0.39%
Auto Club Prop Cas Ins Co	3,800,612	2,123,785	55.88%	0.38%
State Auto Natl Ins Co	3,796,475	1,885,444	49.66%	0.35%
Teachers Ins Co	3,661,124	1,198,491	32.74%	0.32%
Horace Mann Prop & Cas Ins Co	3,649,391	1,783,017	48.86%	0.33%
Horace Mann Ins Co	3,572,424	2,584,958	72.36%	0.37%
USAA Gen Ind Co	2,486,595	1,870,366	75.22%	0.24%
Farmers & Mechs Fire & Cas Ins	2,382,433	1,272,137	53.40%	0.26%
American Select Ins Co	1,850,859	1,274,933	68.88%	0.16%
Garrison Prop & Cas Ins Co	1,556,513	1,297,180	83.34%	0.17%
Peninsula Ins Co	1,426,891	1,042,183	73.04%	0.14%
Nationwide Assur Co	1,314,485	689,032	52.42%	0.11%
Amica Mut Ins Co	1,135,903	517,770	45.58%	0.10%
Foremost Ins Co Grand Rapids MI	1,126,669	424,675	37.69%	0.10%
American Bankers Ins Co Of FL	945,499	245,746	25.99%	0.09%
Liberty Ins Corp	769,257	407,550	52.98%	0.06%
Metropolitan Cas Ins Co	671,733	295,645	44.01%	0.06%
Encompass Home & Auto Ins Co	643,158	275,250	42.80%	0.07%
Victoria Fire & Cas Co	414,605	261,389	63.05%	0.03%
Economy Premier Assur Co	411,582	109,883	26.70%	0.04%
American Natl Gen Ins Co	387,524	214,202	55.27%	0.04%
First Liberty Ins Corp	382,360	214,128	56.00%	0.04%
Phoenix Ins Co	363,752	233,724	64.25%	0.03%
Philadelphia Ind Ins Co	361,761	211,849	58.56%	0.03%
Nationwide Ins Co Of Amer	333,554	235,739	70.67%	0.06%
California Cas Ind Exch	311,605	487,042	156.30%	0.03%
National Gen Ins Co	307,266	213,922	69.62%	0.03%
American Reliable Ins Co	284,778	164,502	57.77%	0.02%
Mico Ins Co	284,295	192,546	67.73%	0.03%
Celina Mut Ins Co	227,347	161,270	70.94%	0.02%
General Ins Co Of Amer	222,489	-15,620	-7.02%	0.02%
Response Worldwide Ins Co	164,965	56,561	34.29%	0.01%
Western United Ins Co	150,472	135,749	90.22%	0.02%
Essentia Ins Co	145,956	30,774	21.08%	0.01%
Vigilant Ins Co	132,381	11,271	8.51%	0.01%
Progressive Direct Ins Co	131,619	19,478	14.80%	0.00%
Rider Ins Co	128,078	215,981	168.63%	0.02%
American Modern Home Ins Co	126,221	3,263	2.59%	0.01%
Markel Amer Ins Co	125,840	113,395	90.11%	0.01%
Company Name	**Premiums Earned**	**Loss Incurred**	**Direct Loss Ratio**	**Market Share**

2010, WV, Licensed Companies, private passenger auto liability and physical damage over $10K in Premium

Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share
Travelers Ind Co	109,606	12,218	11.15%	0.01%
Merastar Ins Co	109,140	103,518	94.85%	0.01%
Progressive Paloverde Ins Co	104,339	34,042	32.63%	0.01%
Electric Ins Co	101,917	41,882	41.09%	0.01%
Travelers Ind Co Of Amer	89,284	60,503	67.76%	0.01%
Federal Ins Co	68,396	14,573	21.31%	0.01%
Sentry Ins A Mut Co	53,232	3,435	6.45%	0.00%
American Family Home Ins Co	46,659	41,722	89.42%	0.00%
American Modern Select Ins Co	45,772	3,273	7.15%	0.00%
Infinity Ins Co	43,061	27,373	63.57%	0.00%
Foremost Prop & Cas Ins Co	39,454	19,010	48.18%	0.01%
Foremost Signature Ins Co	39,221	28,946	73.80%	0.00%
National Union Fire Ins Co Of Pitts	35,656	5,658,635	15870.08%	0.00%
Chartis Prop Cas Co	34,873	-259,310	-743.58%	0.01%
NGM Ins Co	21,049	-494	-2.35%	0.00%
21st Century N Amer Ins Co	11,700	-13,166	-112.53%	0.01%
Pacific Specialty Ins Co	10,197	-281	-2.76%	0.00%
154 Companies in Report	**1,086,694,101**	**625,718,690**	**57.58%**	**100%**

2011, WV, Licensed Companies, private passenger auto liability and physical damage

over $10K in Premium

Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share
State Farm Mut Auto Ins Co	274,114,029	180,477,409	65.84%	24.70%
Nationwide Mut Ins Co	171,482,456	82,087,303	47.87%	15.12%
Erie Ins Prop & Cas Co	119,470,978	74,012,008	61.95%	11.09%
Allstate Ins Co	38,998,890	20,186,565	51.76%	3.45%
Westfield Ins Co	32,676,435	18,111,996	55.43%	2.92%
Allstate Prop & Cas Ins Co	28,128,257	17,127,625	60.89%	2.65%
Geico Ind Co	26,162,640	16,293,573	62.28%	2.51%
Progressive Classic Ins Co	27,584,180	13,910,517	50.43%	2.46%
Geico Gen Ins Co	25,112,275	15,335,987	61.07%	2.37%
Safeco Ins Co Of Amer	22,463,731	11,217,613	49.94%	2.16%
State Auto Prop & Cas Ins Co	23,665,432	13,385,891	56.56%	2.09%
Liberty Mut Fire Ins Co	21,815,093	10,211,290	46.81%	1.97%
Progressive Max Ins Co	19,243,229	9,171,902	47.66%	1.77%
State Farm Fire & Cas Co	17,145,999	10,139,373	59.14%	1.55%
Hartford Ins Co Of The Midwest	17,545,942	6,664,029	37.98%	1.48%
Nationwide Prop & Cas Ins Co	17,492,870	10,953,927	62.62%	1.46%
United Serv Automobile Assn	14,474,785	9,278,012	64.10%	1.31%
Property & Cas Ins Co Of Hartford	14,264,923	8,061,013	56.51%	1.21%
21st Century Centennial Ins Co	11,504,303	7,617,500	66.21%	1.13%
Titan Ind Co	12,429,820	5,924,249	47.66%	1.09%
Government Employees Ins Co	10,573,012	5,781,076	54.68%	0.96%
Trumbull Ins Co	8,816,792	4,716,700	53.50%	0.87%
21st Century Pacific Ins Co	9,862,828	5,750,226	58.30%	0.86%
Peak Prop & Cas Ins Corp	9,057,144	6,578,223	72.63%	0.82%
American Natl Prop & Cas Co	9,234,330	5,177,096	56.06%	0.81%
USAA Cas Ins Co	8,038,729	4,737,853	58.94%	0.73%
Allstate Ind Co	7,085,854	4,317,410	60.93%	0.63%
National Gen Assur Co	6,132,927	4,085,907	66.62%	0.63%
West Virginia Natl Auto Ins Co	7,003,172	3,516,973	50.22%	0.63%
Metropolitan Drt Prop & Cas Ins Co	6,753,005	3,568,483	52.84%	0.61%
Encompass Ind Co	7,400,382	3,547,451	47.94%	0.57%
Farmers & Mechanics Fire & Cas Ins I	5,333,638	2,794,620	52.40%	0.53%
Motorists Mut Ins Co	5,985,670	3,119,282	52.11%	0.53%
Auto Club Prop Cas Ins Co	5,310,724	2,882,614	54.28%	0.52%
Horace Mann Ins Co	5,238,196	4,004,598	76.45%	0.51%
Metropolitan Prop & Cas Ins Co	4,673,051	2,254,615	48.25%	0.43%
Company Name	**Premiums Earned**	**Loss Incurred**	**Direct Loss Ratio**	**Market Share**

2011, WV, Licensed Companies, private passenger auto liability and physical damage

over $10K in Premium

Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share
Sentinel Ins Co Ltd	5,534,651	3,710,383	67.04%	0.42%
Encompass Ins Co Of Amer	4,973,482	2,351,668	47.28%	0.40%
Dairyland Ins Co	4,635,250	496,194	10.70%	0.38%
Nationwide Ins Co Of Amer	2,393,172	1,551,381	64.83%	0.37%
Garrison Prop & Cas Ins Co	3,158,759	2,953,589	93.50%	0.33%
USAA Gen Ind Co	3,295,681	3,037,050	92.15%	0.32%
Horace Mann Prop & Cas Ins Co	3,365,096	1,763,944	52.42%	0.29%
Teachers Ins Co	2,987,956	1,591,860	53.28%	0.25%
Nationwide Mut Fire Ins Co	2,493,365	1,235,806	49.56%	0.20%
National Union Fire Ins Co Of Pitts	2,457,073	-4,596,569	-187.08%	0.18%
Peninsula Ins Co	1,743,702	1,691,685	97.02%	0.15%
Hallmark Natl Ins Co	2,128,842	1,107,200	52.01%	0.13%
Hartford Accident & Ind Co	852,721	485,472	56.93%	0.12%
American Select Ins Co	1,455,564	561,053	38.55%	0.12%
Encompass Home & Auto Ins Co	912,544	286,236	31.37%	0.11%
Amica Mut Ins Co	1,113,181	282,468	25.37%	0.10%
Foremost Ins Co Grand Rapids MI	969,956	483,402	49.84%	0.08%
American Bankers Ins Co Of FL	892,857	244,386	27.37%	0.08%
Nationwide Assur Co	930,524	324,450	34.87%	0.08%
Western United Ins Co	753,715	456,033	60.50%	0.07%
Metropolitan Cas Ins Co	604,905	142,091	23.49%	0.05%
American Natl Gen Ins Co	564,340	304,947	54.04%	0.05%
Twin City Fire Ins Co	180,247	176,319	97.82%	0.05%
Liberty Ins Corp	601,500	76,874	12.78%	0.05%
Rider Ins Co	391,133	450,558	115.19%	0.04%
First Liberty Ins Corp	435,626	178,204	40.91%	0.04%
Philadelphia Ind Ins Co	402,488	107,460	26.70%	0.04%
Victoria Fire & Cas Co	336,511	158,112	46.99%	0.04%
Economy Premier Assur Co	339,201	144,538	42.61%	0.03%
Phoenix Ins Co	308,322	125,232	40.62%	0.03%
California Cas Ind Exch	306,603	176,009	57.41%	0.03%
General Ins Co Of Amer	228,024	139,157	61.03%	0.02%
Mico Ins Co	238,152	190,513	80.00%	0.02%
National Gen Ins Co	215,811	-52,953	-24.54%	0.02%
Essentia Ins Co	166,612	54,363	32.63%	0.02%
Celina Mut Ins Co	209,060	67,167	32.13%	0.02%
Company Name	**Premiums Earned**	**Loss Incurred**	**Direct Loss Ratio**	**Market Share**

2011, WV, Licensed Companies, private passenger auto liability and physical damage

over $10K in Premium

Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share
Hartford Cas Ins Co	79,881	103,330	129.35%	0.01%
American Modern Home Ins Co	140,121	663	0.47%	0.01%
Response Worldwide Ins Co	130,079	134,581	103.46%	0.01%
Vigilant Ins Co	123,919	43,609	35.19%	0.01%
Federal Ins Co	83,424	-1,727	-2.07%	0.01%
Travelers Ind Co	102,153	22,688	22.21%	0.01%
Progressive Paloverde Ins Co	99,993	37,775	37.78%	0.01%
Chartis Prop Cas Co	76,455	68,543	89.65%	0.01%
Travelers Ind Co Of Amer	88,355	24,681	27.93%	0.01%
Markel Amer Ins Co	92,040	16,278	17.69%	0.01%
Merastar Ins Co	87,194	-5,991	-6.87%	0.01%
Foremost Prop & Cas Ins Co	62,990	181,325	287.86%	0.01%
American Reliable Ins Co	177,044	75,733	42.78%	0.01%
Electric Ins Co	78,467	11,381	14.50%	0.01%
American Modern Select Ins Co	39,984	9,316	23.30%	0.00%
Infinity Ins Co	35,031	1,945	5.55%	0.00%
Companion Prop & Cas Ins Co	19,336	11,418	59.05%	0.00%
Foremost Signature Ins Co	36,746	8,124	22.11%	0.00%
Autoone Ins Co	15,681	22	0.14%	0.00%
NGM Ins Co	19,047	627	3.29%	0.00%
147 Companies in Report	**1,106,468,917**	**630,658,377**	**57.00%**	**100%**

2012, WV, Licensed Companies, private passenger auto liability and physical damage over $10K in Premium

Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share
State Farm Mut Auto Ins Co	278,966,484	171,340,828	61.42%	27.07%
Nationwide Mut Ins Co	158,311,590	64,611,772	40.81%	14.91%
Erie Ins Prop & Cas Co	127,764,330	84,151,725	65.86%	12.76%
Allstate Ins Co	36,654,172	21,713,589	59.24%	3.50%
Allstate Prop & Cas Ins Co	33,916,797	16,444,056	48.48%	3.42%
Westfield Ins Co	31,925,205	15,247,314	47.76%	3.03%
Progressive Classic Ins Co	27,020,692	14,635,243	54.16%	2.62%
Safeco Ins Co Of Amer	23,688,424	10,649,894	44.96%	2.43%
State Auto Prop & Cas Ins Co	22,236,185	12,242,459	55.06%	2.10%
Progressive Max Ins Co	21,413,118	11,112,291	51.89%	2.17%
Liberty Mut Fire Ins Co	20,590,651	9,044,344	43.92%	1.83%
State Farm Fire & Cas Co	17,610,088	9,000,548	51.11%	1.70%
Hartford Ins Co Of The Midwest	15,618,478	7,084,967	45.36%	1.43%
United Serv Automobile Assn	15,146,329	9,400,762	62.07%	1.48%
Nationwide Ins Co Of Amer	13,202,187	8,497,245	64.36%	1.56%
Property & Cas Ins Co Of Hartford	12,736,782	6,447,896	50.62%	1.16%
Titan Ind Co	12,065,723	5,565,595	46.13%	1.11%
Nationwide Prop & Cas Ins Co	10,742,539	5,954,109	55.43%	0.90%
Trumbull Ins Co	10,392,435	6,031,676	58.04%	1.06%
National Gen Assur Co	9,572,481	6,460,489	67.49%	0.99%
American Natl Prop & Cas Co	8,933,700	5,358,772	59.98%	0.86%
USAA Cas Ins Co	8,527,852	5,281,103	61.93%	0.83%
Peak Prop & Cas Ins Corp	8,352,013	5,390,483	64.54%	0.76%
Auto Club Prop Cas Ins Co	6,917,479	3,642,960	52.66%	0.70%
West Virginia Natl Auto Ins Co	6,824,626	3,961,618	58.05%	0.66%
Metropolitan Drt Prop & Cas Ins	6,819,677	3,763,182	55.18%	0.69%
Allstate Ind Co	6,793,122	3,641,069	53.60%	0.65%
Farmers & Mechanics Fire & Cas	6,599,207	4,435,919	67.22%	0.68%
Horace Mann Ins Co	6,589,453	4,768,892	72.37%	0.67%
Motorists Mut Ins Co	5,791,172	2,908,234	50.22%	0.59%
Encompass Ind Co	5,446,682	2,413,647	44.31%	0.44%
USAA Gen Ind Co	4,753,239	3,260,917	68.60%	0.51%
Metropolitan Prop & Cas Ins Co	4,695,901	2,218,292	47.24%	0.46%
Garrison Prop & Cas Ins Co	4,440,098	3,716,918	83.71%	0.43%
Encompass Ins Co Of Amer	3,942,384	1,081,429	27.43%	0.34%
Dairyland Ins Co	3,508,874	2,130,383	60.71%	0.32%
Sentinel Ins Co Ltd	3,060,998	1,994,387	65.15%	0.25%
Company Name	**Premiums Earned**	**Loss Incurred**	**Direct Loss Ratio**	**Market Share**

2012, WV, Licensed Companies, private passenger auto liability and physical damage over $10K in Premium

Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share
Horace Mann Prop & Cas Ins	2,872,174	937,928	32.66%	0.27%
Teachers Ins Co	2,276,817	728,183	31.98%	0.21%
Hartford Accident & Ind Co	2,087,553	1,756,466	84.14%	0.23%
Peninsula Ins Co	1,513,990	1,123,019	74.18%	0.14%
Nationwide Mut Fire Ins Co	1,510,442	319,504	21.15%	0.13%
Encompass Home & Auto Ins Co	1,479,535	515,355	34.83%	0.17%
American Select Ins Co	1,199,577	683,072	56.94%	0.11%
Amica Mut Ins Co	1,143,142	529,618	46.33%	0.11%
LM Gen Ins Co	1,112,972	409,338	36.78%	0.26%
Twin City Fire Ins Co Co	1,091,733	1,024,087	93.80%	0.15%
Victoria Fire & Cas Co	991,276	695,412	70.15%	0.14%
Hallmark Natl Ins Co	929,346	493,537	53.11%	0.08%
Foremost Ins Co Grand Rapids MI	926,267	537,956	58.08%	0.09%
American Bankers Ins Co of FL	898,683	311,292	34.64%	0.08%
Western United Ins Co	803,974	388,574	48.33%	0.08%
Rider Ins Co	683,076	1,269,763	185.89%	0.08%
Nationwide Assur Co	643,803	228,321	35.46%	0.06%
American Natl Gen Ins Co	630,355	363,139	57.61%	0.06%
Metropolitan Cas Ins Co	542,719	84,747	15.62%	0.05%
Liberty Ins Corp	450,406	158,576	35.21%	0.04%
First Liberty Ins Corp	438,843	294,459	67.10%	0.04%
Philadelphia Ind Ins Co	409,005	201,509	49.27%	0.04%
Hartford Cas Ins Co	343,575	221,534	64.48%	0.04%
California Cas Ind Exch	308,134	355,426	115.35%	0.03%
Economy Premier Assur Co	286,891	141,567	49.35%	0.03%
Phoenix Ins Co	269,944	248,213	91.95%	0.02%
General Ins Co Of Amer	240,567	151,546	63.00%	0.02%
Essentia Ins Co	194,249	23,360	12.03%	0.02%
Celina Mut Ins Co	182,615	163,570	89.57%	0.02%
National Gen Ins Co	174,569	73,815	42.28%	0.02%
American Modern Home Ins	155,333	16,021	10.31%	0.02%
LM Ins Corp	146,648	97,259	66.32%	0.03%
Vigilant Ins Co	116,962	8,698	7.44%	0.01%
Federal Ins Co	114,872	16,265	14.16%	0.01%
Chartis Prop Cas Co	102,864	106,437	103.47%	0.01%
Company Name	**Premiums Earned**	**Loss Incurred**	**Direct Loss Ratio**	**Market Share**

2012, WV, Licensed Companies, private passenger auto liability and physical damage over $10K in Premium

Company Name	Premiums Earned	Loss Incurred	Direct Loss Ratio	Market Share
Travelers Ind Co	86,347	44,052	51.02%	0.01%
Progressive Paloverde Ins Co	85,399	163,346	191.27%	0.01%
Mico Ins Co	77,638	124,690	160.60%	0.01%
Foremost Prop & Cas Ins Co	71,793	-14,108	-19.65%	0.01%
Markel Amer Ins Co	69,326	11,967	17.26%	0.01%
Travelers Ind Co Of Amer	65,170	-136	-0.21%	0.01%
Electric Ins Co	58,237	16,873	28.97%	0.01%
American Reliable Ins Co	36,315	23,292	64.14%	0.00%
Infinity Ins Co	35,664	19,218	53.89%	0.00%
American Modern Select Ins Co	33,997	6,109	17.97%	0.00%
National Union Fire Ins Co of Pitts	23,754	-24,337	-102.45%	0.00%
NGM Ins Co	17,255	1,406	8.15%	0.00%
Ironshore Ind Inc	15,777	54	0.34%	0.00%
125 Companies in Report	**1,029,567,773**	**571,061,364**	**55.47%**	**100%**

Section III—Discussion

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

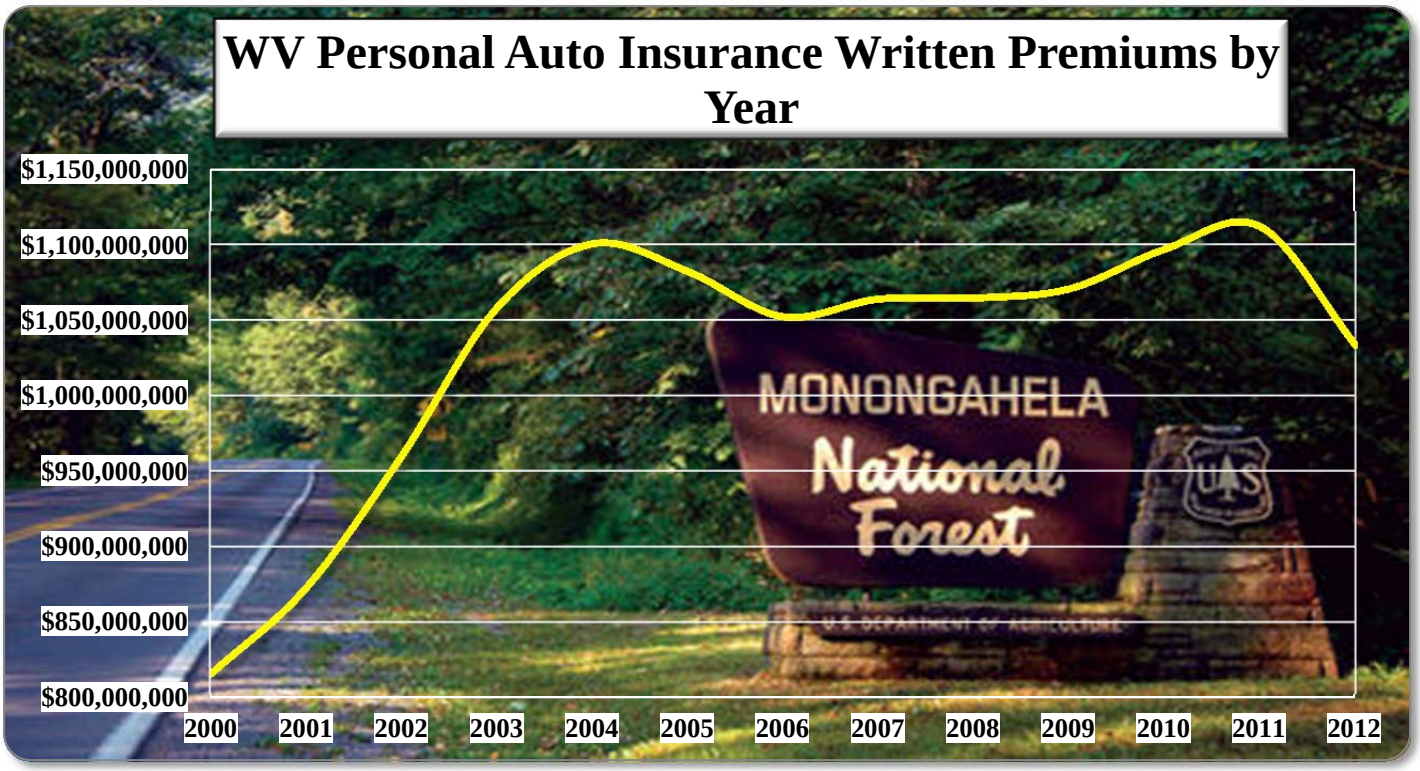
	Number of Firms totaling ~80% of WV Market Share
2000	13
2001	13
2002	13
2003	14
2004	15
2005	16
2006	16
2007	16
2008	17
2009	16
2010	16
2011	16
2012	14

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

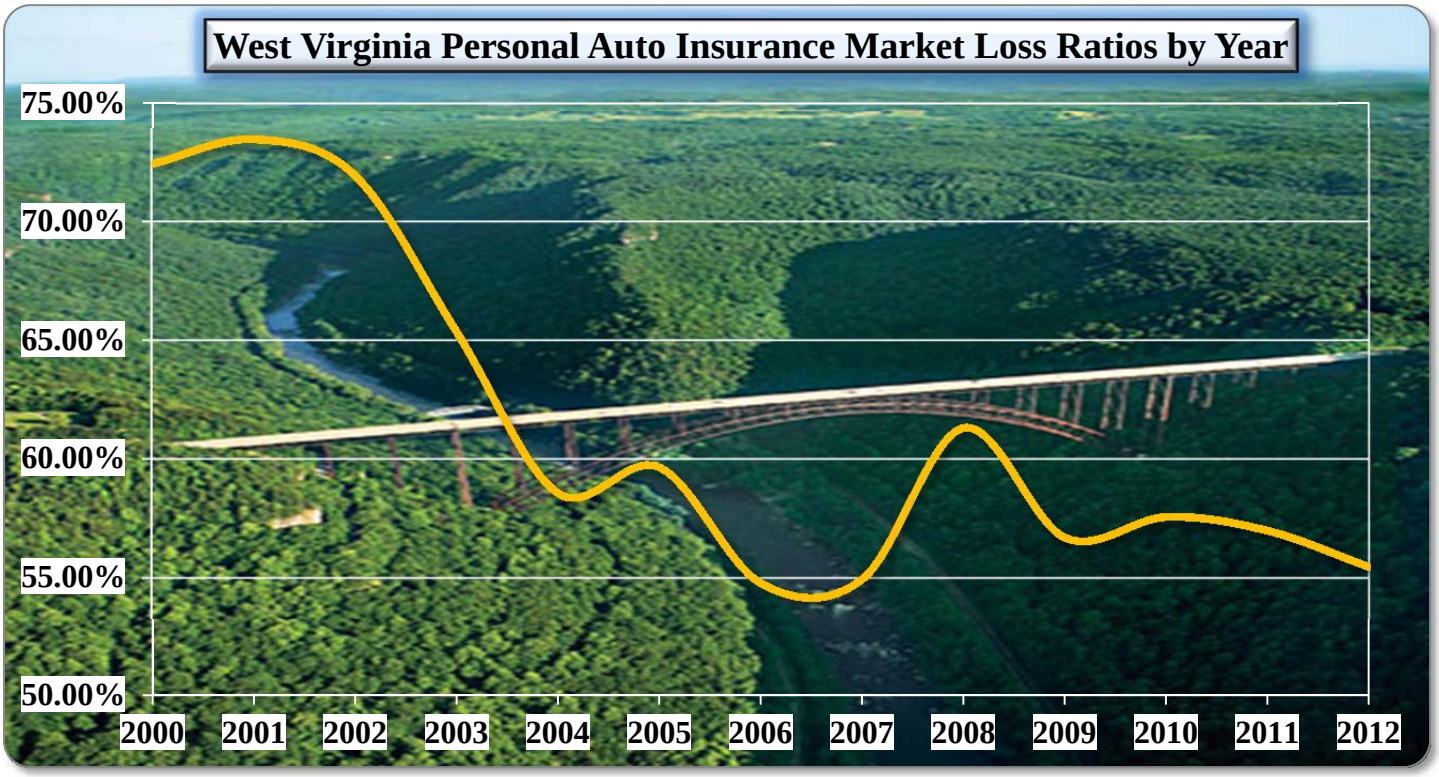
	Number of Companies having written premium volumes of:										
	25K	**$50K**	**$100K**	**$250K**	**$500K**	**$1M**	**$2M**	**$5M**	**$10M**	**$50M**	**$100M**
2000	103	93	83	70	58	49	40	22	13	4	2
2001	95	92	86	72	60	51	38	27	15	4	2
2002	90	85	79	67	59	51	40	28	15	4	2
2003	91	87	80	71	59	55	42	32	17	4	3
2004	91	87	80	71	59	55	42	32	17	4	3
2005	85	81	79	69	62	56	44	34	22	4	3
2006	88	84	81	68	62	53	43	32	21	4	3
2007	87	82	79	67	58	51	43	33	21	3	3
2008	89	86	82	70	62	55	46	33	21	3	3
2009	88	85	81	69	57	50	44	33	20	3	3
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

While this table may be somewhat indicative of some smaller firms exiting our marketplace, as well as partially representative of the overall premium volume increases observed as having occurred over this same time period, the significant market shifts occurring in the $2 million through $10 million premium ranges over this period appear to be reflective of increased competition in our market.

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



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



Summary

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

It is helpful to be reminded how we can keep auto insurance rates from increasing: 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: 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.

Law of Large Numbers: A statistical axiom which states that the larger the number of exposure units independently exposed to loss, the greater the probability that *actual* loss experience will equal *expected* loss experience. In some instances, insurers can virtually eliminate their risk of loss by securing a large enough number of units in an insured group.

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.

Licensed: Indicates the company is incorporated (or chartered) in another state but is a licensed (admitted) insurer for this state to write specific lines of business for which it qualifies.

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: 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

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.

Morale hazard: A term used to describe a subjective hazard that tends to increase the probable frequency or severity of loss due to an insured peril. Morale hazard, as contrasted with moral hazard, does not imply a propensity to cause a loss, but implies a certain indifference to loss simply because of the existence of insurance. For example, an insured's attitude may be indifferent if a loss occurs because they have insurance.

Moral Hazard: A term used to describe a subjective hazard that tends to increase the probable frequency or severity of loss due to an insured peril. Moral hazard is measured by the character of the insured and the circumstances surrounding the subject of the insurance, especially the extent of potential loss or gain to the insured in case of loss.

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. Any non-exempt vehicle that qualifies under a state statutory definition of a "motor vehicle" may be subject to that state's licensing, registration and/or financial responsibility laws.

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 (Personal Injury Protection or PIP): 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 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.

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.

Rate Manual: A book containing classifications and rates for a given line of insurance.

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

Reservation of Rights: An insurer's notification to an insured that coverage for a claim may not apply. Such notification allows an insurer to investigate (or even defend) a claim to determine if coverage applies (in whole or in part) without waiving its right to later deny coverage based on information revealed by the investigation. Although a reservation of rights protects an insurer's interests, it also alerts an insured to the fact that some elements of a claim may not be covered, thereby allowing the insured to take necessary steps to protect its potentially uninsured interests.

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: 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: 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: 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.

Appendix:

2013 Auto Survey completion instructions (i.e. common assumptions):

MEMORANDUM

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

From: Michael D. Riley
West Virginia Insurance Commissioner

Date: March 4, 2013

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

INSTRUCTIONS

1) Each company must complete and return all 3 pages of the survey.

2) We realize that not all criteria used in our examples will correspond to your rating plans. You will have to use some judgment to determine the appropriate rate. Our objective is to obtain base premium comparisons for similar coverage from all companies which vary only by the age and marital status of the operator and by garaging location.

3) For companies with multiple tiers or programs in their personal automobile portfolios, please use the rates in the tier or program currently having the most business in our state if the example permits.

4) Please round the premiums to the nearest whole dollar.

5) No surcharges or discounts should be assumed unless such is a prerequisite to providing any rate. If these are necessary, the response should contain information indicating the types and amounts of each.

6) If the year make and model of the vehicle is instrumental in determining your liability rates, please utilize a 2003 Toyota Camry 4 door VIN: JT1BE32K&3.

7) Other key assumptions: Operator has no incidents, accidents or violations in the experience period. The sample operator is the only operator or the principle operator. The sample vehicle is the only vehicle. The operator's insurance score would result in the operator being classified similarly to the majority of insureds in your program in West Virginia, i.e. an average score relative to your entire book of business.

8) Note that each sample city 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 third page of the survey response form in order to compare WV rates to those nearest in neighboring states. The same general principles as above apply. If your company is not licensed in one of those sample states, please indicate, "N/A." for that state's rate in your response.

10) Note that other than the gender variations, the differences between **Example 6** and **Example 7** on page **3** are the limits of insurance.

11) For **Example 6** we are attempting to compare actual costs. Accordingly for **Example 6**, please provide rates for the minimum amounts and types of coverage required by the applicable law of the state of the example city. (*Note that this was completed for earlier examples in the WV cities and those responses are pre-filled. Note also that the minimum amounts and types of coverage by state are listed beside of each state*.)

12) For **Example 7** we are attempting to compare pricing of the same coverages and limits which vary only by garaging state. Accordingly for **Example 7**, please provide all rates on a **$100/$300/$50** basis for Bodily Injury and Property Damage Liability as well as Uninsured Motorists Bodily Injury and Property Damage. If those specific limits are not available in your program, please use the available limits which most closely approximate those limits. If other limits are needed to be used, please indicate what those limits are.

13) In **Example 7**, please provide the Personal Injury Protection coverage premium separate from the Liability and UM premiums. Provide the PIP premium only where required by law and in the minimum amounts required.