

Auto Insurance

**Sample Premium Tables
2017/18**



Prepared by

Commonwealth of Virginia
State Corporation Commission
Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218



(804) 371-9185
(877) 310-6560

Website: www.scc.virginia.gov/boi

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 2017
BASED ON VIRGINIA'S 25 LARGEST COMPANIES
BY MARKET SHARE**

Married Adult - Age 45

	ALEXANDRIA	RICHMOND	VIRGINIA BEACH
Allstate Insurance Company (3)	2,929	2,379	2,313
Allstate Prop and Cas Ins Co	3,125	2,616	2,641
Elephant Insurance Company	3,084	2,678	2,541
Erie Insurance Exchange	1,066	1,094	1,070
GEICO Advantage Insurance Co	1,481	1,460	1,372
GEICO Casualty Company (3)	1,070	1,105	1,109
GEICO Choice Insurance Co	1,783	1,755	1,661
GEICO General Insurance Co (3)	1,343	1,392	1,396
GEICO Indemnity Company (3)	2,459	2,407	2,334
GEICO Secure Insurance Co	3,245	2,310	2,200
Government Employees Ins Co (3)	1,343	1,392	1,396
Integon Casualty Insurance Co	3,073	2,597	2,182
LM General Insurance Co	2,878	2,622	2,789
Nationwide General Ins Co	3,865	3,535	3,614
Nationwide Mutual Ins Co (3)	3,870	3,748	3,666
Nationwide Prop and Cas Ins Co	2,721	2,704	2,495
Progressive Advanced Ins Co	1,766	1,761	1,597
Progressive Gulf Insurance Co	2,039	1,901	1,753
State Farm Fire and Casualty Co	1,760	1,647	1,850
State Farm Mutual Auto Ins Co	1,442	1,337	1,502
Travelers Personal Security Ins Co	3,055	2,901	2,830
USAA (2)	944	937	950
USAA Casualty Insurance Co (2)	1,034	1,009	1,034
USAA General Indemnity Co (2)	1,219	1,204	1,216
VA Farm Bureau Town & Country (3)	1,105	1,068	1,003

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 2017
BASED ON VIRGINIA'S 25 LARGEST COMPANIES
BY MARKET SHARE**

Married Adult - Age 45

	NORFOLK	ROANOKE	CHARLOTTE CO. (1)
Allstate Insurance Company (3)	2,595	2,239	2,653
Allstate Prop and Cas Ins Co	2,798	2,393	2,653
Elephant Insurance Company	2,805	2,433	3,525
Erie Insurance Exchange	1,070	963	1,199
GEICO Advantage Insurance Co	1,751	1,320	1,630
GEICO Casualty Company (3)	1,211	992	1,367
GEICO Choice Insurance Co	2,101	1,600	1,965
GEICO General Insurance Co (3)	1,529	1,251	1,758
GEICO Indemnity Company (3)	2,814	2,215	3,187
GEICO Secure Insurance Co	2,728	2,131	2,595
Government Employees Ins Co (3)	1,529	1,251	1,758
Integon Casualty Insurance Co	2,836	2,344	2,819
LM General Insurance Co	2,845	2,334	2,880
Nationwide General Ins Co	3,509	2,726	3,256
Nationwide Mutual Ins Co (3)	3,703	2,954	3,824
Nationwide Prop and Cas Ins Co	2,495	2,180	2,607
Progressive Advanced Ins Co	2,087	1,598	2,027
Progressive Gulf Insurance Co	2,404	1,696	2,099
State Farm Fire and Casualty Co	2,067	1,525	1,861
State Farm Mutual Auto Ins Co	1,681	1,242	1,524
Travelers Personal Security Ins Co	3,550	2,381	2,810
USAA (2)	1,092	785	942
USAA Casualty Insurance Co (2)	1,202	850	1,039
USAA General Indemnity Co (2)	1,413	1,021	1,227
VA Farm Bureau Town & Country (3)	958	845	1,124

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 2017
BASED ON VIRGINIA'S 25 LARGEST COMPANIES
BY MARKET SHARE**

Unmarried Male - Age 20

	ALEXANDRIA	RICHMOND	VIRGINIA BEACH
Allstate Insurance Company (3)	10,220	8,221	7,954
Allstate Prop and Cas Ins Co	8,731	7,283	7,255
Elephant Insurance Company	5,588	4,808	4,562
Erie Insurance Exchange	3,673	3,771	3,690
GEICO Advantage Insurance Co	2,590	2,497	2,334
GEICO Casualty Company (3)	2,792	2,820	2,846
GEICO Choice Insurance Co	2,604	2,511	2,355
GEICO General Insurance Co (3)	3,491	3,524	3,558
GEICO Indemnity Company (3)	4,170	4,018	3,922
GEICO Secure Insurance Co	3,392	3,281	3,098
Government Employees Ins Co (3)	3,491	3,524	3,558
Integon Casualty Insurance Co	9,250	7,884	6,566
LM General Insurance Co	5,086	4,594	4,910
Nationwide General Ins Co	11,822	10,715	11,023
Nationwide Mutual Ins Co (3)	12,312	11,896	11,646
Nationwide Prop and Cas Ins Co	6,545	6,497	5,976
Progressive Advanced Ins Co	5,181	5,149	4,595
Progressive Gulf Insurance Co	5,856	5,483	4,942
State Farm Fire and Casualty Co	4,468	4,069	4,657
State Farm Mutual Auto Ins Co	3,702	3,351	3,833
Travelers Personal Security Ins Co	5,377	5,060	4,959
USAA (2)	1,985	1,944	1,987
USAA Casualty Insurance Co (2)	2,187	2,110	2,178
USAA General Indemnity Co (2)	2,782	2,693	2,746
VA Farm Bureau Town & Country (3)	4,799	4,631	4,344

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 2017
BASED ON VIRGINIA'S 25 LARGEST COMPANIES
BY MARKET SHARE**

Unmarried Male - Age 20

	NORFOLK	ROANOKE	CHARLOTTE CO. (1)
Allstate Insurance Company (3)	8,929	7,777	8,978
Allstate Prop and Cas Ins Co	7,680	6,745	7,396
Elephant Insurance Company	5,034	4,339	6,104
Erie Insurance Exchange	3,690	3,311	4,150
GEICO Advantage Insurance Co	3,040	2,270	2,831
GEICO Casualty Company (3)	3,079	2,530	3,241
GEICO Choice Insurance Co	3,038	2,295	2,873
GEICO General Insurance Co (3)	3,848	3,162	4,049
GEICO Indemnity Company (3)	4,728	3,741	5,255
GEICO Secure Insurance Co	3,946	3,030	3,786
Government Employees Ins Co (3)	3,848	3,162	4,049
Integon Casualty Insurance Co	8,171	6,906	7,494
LM General Insurance Co	5,015	4,100	5,111
Nationwide General Ins Co	10,545	8,145	9,396
Nationwide Mutual Ins Co (3)	11,663	9,275	11,808
Nationwide Prop and Cas Ins Co	5,921	5,178	6,092
Progressive Advanced Ins Co	6,138	4,525	5,329
Progressive Gulf Insurance Co	6,898	4,797	5,567
State Farm Fire and Casualty Co	5,172	3,774	4,315
State Farm Mutual Auto Ins Co	4,263	3,114	3,574
Travelers Personal Security Ins Co	6,149	4,099	4,177
USAA (2)	2,300	1,636	1,953
USAA Casualty Insurance Co (2)	2,549	1,785	2,169
USAA General Indemnity Co (2)	3,213	2,313	2,751
VA Farm Bureau Town & Country (3)	4,145	3,641	4,883

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 2017
BASED ON VIRGINIA'S 25 LARGEST COMPANIES
BY MARKET SHARE**

Unmarried Female - Age 20

	ALEXANDRIA	RICHMOND	VIRGINIA BEACH
Allstate Insurance Company (3)	6,331	5,088	4,951
Allstate Prop and Cas Ins Co	7,727	6,437	6,460
Elephant Insurance Company	4,924	4,251	4,037
Erie Insurance Exchange	2,295	2,355	2,304
GEICO Advantage Insurance Co	2,907	2,820	2,640
GEICO Casualty Company (3)	2,303	2,355	2,387
GEICO Choice Insurance Co	2,521	2,445	2,298
GEICO General Insurance Co (3)	2,885	2,948	2,990
GEICO Indemnity Company (3)	3,782	3,689	3,589
GEICO Secure Insurance Co	3,149	3,064	2,904
Government Employees Ins Co (3)	2,885	2,948	2,990
Integon Casualty Insurance Co	7,698	6,552	5,459
LM General Insurance Co	4,461	4,024	4,310
Nationwide General Ins Co	9,174	8,255	8,555
Nationwide Mutual Ins Co (3)	9,514	9,121	8,997
Nationwide Prop and Cas Ins Co	5,084	5,008	4,649
Progressive Advanced Ins Co	4,275	4,264	3,804
Progressive Gulf Insurance Co	4,799	4,485	4,068
State Farm Fire and Casualty Co	3,418	3,132	3,582
State Farm Mutual Auto Ins Co	2,820	2,565	2,933
Travelers Personal Security Ins Co	4,644	4,376	4,277
USAA (2)	1,690	1,640	1,688
USAA Casualty Insurance Co (2)	1,863	1,783	1,853
USAA General Indemnity Co (2)	2,426	2,693	2,746
VA Farm Bureau Town & Country (3)	3,120	3,011	2,825

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 2017
BASED ON VIRGINIA'S 25 LARGEST COMPANIES
BY MARKET SHARE**

Unmarried Female - Age 20

	NORFOLK	ROANOKE	CHARLOTTE CO. (1)
Allstate Insurance Company (3)	5,550	4,816	5,516
Allstate Prop and Cas Ins Co	6,825	5,946	6,508
Elephant Insurance Company	4,439	3,836	5,294
Erie Insurance Exchange	2,304	2,070	2,592
GEICO Advantage Insurance Co	3,429	2,556	3,195
GEICO Casualty Company (3)	2,565	2,106	2,634
GEICO Choice Insurance Co	2,942	2,224	2,756
GEICO General Insurance Co (3)	3,213	2,638	3,298
GEICO Indemnity Company (3)	4,300	3,405	4,688
GEICO Secure Insurance Co	3,670	2,826	3,522
Government Employees Ins Co (3)	3,213	2,638	3,298
Integon Casualty Insurance Co	6,798	5,710	6,202
LM General Insurance Co	4,399	3,596	4,398
Nationwide General Ins Co	8,178	6,299	7,136
Nationwide Mutual Ins Co (3)	8,992	7,133	8,930
Nationwide Prop and Cas Ins Co	4,596	4,005	4,623
Progressive Advanced Ins Co	5,057	3,744	4,413
Progressive Gulf Insurance Co	5,630	3,914	4,552
State Farm Fire and Casualty Co	3,977	2,900	3,315
State Farm Mutual Auto Ins Co	3,260	2,380	2,729
Travelers Personal Security Ins Co	5,352	3,561	4,177
USAA (2)	1,949	1,393	1,644
USAA Casualty Insurance Co (2)	2,162	1,522	1,829
USAA General Indemnity Co (2)	2,797	2,017	959
VA Farm Bureau Town & Country (3)	2,696	2,370	3,175

- (1) Representative of premiums for rural areas of the state.
- (2) Only available to applicants meeting specified requirements.
- (3) No longer accepting new business in this company.

Bodily Injury Liability:	\$25,000 each person	\$50,000 each accident
Property Damage Liability:	\$20,000 each accident	
Medical Expense Benefits:	\$ 2,000 each person	
Uninsured/Underinsured Motorists Coverage:		
Bodily Injury:	\$25,000 each person	\$50,000 each accident
Property Damage:	\$20,000 each accident	
Comprehensive:	\$ 100 deductible	
Collision:	\$ 250 deductible	

No surcharges or discounts are included except for driver's training credit.
Drivers are accident and conviction free for the past three years.
Vehicles are driven 12,000 miles annually and are used to and from work.
Vehicles are not used in business.
Premiums are based on a 2017 model year vehicle costing \$25,000.

These premium tables should be used as a guide only. Your actual premium for any of the companies listed will vary from the displayed premium depending on the amount of insurance you buy, the type of policy issued, the type of auto you drive, where you live, the number of drivers in your family, the underwriting guidelines of the company, and other pertinent factors such as your credit score.

This pamphlet should be used for educational purposes only. It is not intended to be an opinion, legal or otherwise, of the State Corporation Commission on the availability of coverage under a specific insurance policy or contract, nor should it be construed as an endorsement of any product, service, person, or organization mentioned in this pamphlet.