

Auto Insurance

**Sample Premium Tables
2016/17**



Prepared by

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**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 2016
BASED ON VIRGINIA'S 25 LARGEST COMPANIES
BY MARKET SHARE**

Married Adult - Age 45

	ALEXANDRIA	RICHMOND	VIRGINIA BEACH
Allstate Insurance Company (3)	\$2,423	\$1,978	\$1,923
Allstate Prop and Cas Ins Co	3,052	2,563	2,591
Elephant Insurance Company	3,151	2,697	2,560
Erie Insurance Exchange	1,031	1,062	1,049
Garrison Prop and Cas Ins Co (2)	1,284	1,211	1,245
GEICO Advantage Insurance Co	1,687	1,720	1,613
GEICO Casualty Company (3)	1,055	1,090	1,096
GEICO Choice Insurance Co	1,993	2,025	1,913
GEICO General Insurance Co (3)	1,323	1,371	1,377
GEICO Indemnity Company (3)	2,426	2,372	2,303
GEICO Secure Insurance Co	2,833	2,876	2,734
Government Employees Ins Co (3)	1,323	1,371	1,377
Integon Casualty Insurance Co	3,016	2,543	2,146
LM General Insurance Co	2,648	2,420	2,566
Nationwide General Ins Co	3,372	3,103	3,108
Nationwide Mutual Ins Co (3)	3,442	3,340	3,265
Nationwide Prop and Cas Ins Co	2,414	2,437	2,234
Progressive Advanced Ins Co	1,846	1,759	1,654
Progressive Gulf Insurance Co	2,164	1,883	1,743
State Farm Fire and Casualty Co	1,595	1,484	1,644
State Farm Mutual Auto Ins Co	1,304	1,202	1,334
USAA (2)	1,020	1,001	1,006
USAA Casualty Insurance Co (2)	1,027	990	1,011
USAA General Indemnity Co (2)	1,103	1,068	1,075
VA Farm Bureau Town & Country (3)	1,171	1,122	1,055

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Married Adult - Age 45

	NORFOLK	ROANOKE	CHARLOTTE CO. (1)
Allstate Insurance Company (3)	\$2,157	\$1,854	\$2,227
Allstate Prop and Cas Ins Co	2,748	2,351	2,613
Elephant Insurance Company	2,831	2,433	3,557
Erie Insurance Exchange	1,049	935	1,186
Garrison Prop and Cas Ins Co (2)	1,458	1,051	1,245
GEICO Advantage Insurance Co	2,009	1,558	1,865
GEICO Casualty Company (3)	1,193	977	1,333
GEICO Choice Insurance Co	2,363	1,848	2,200
GEICO General Insurance Co (3)	1,505	1,232	1,712
GEICO Indemnity Company (3)	2,772	2,186	3,110
GEICO Secure Insurance Co	3,339	2,649	3,157
Government Employees Ins Co (3)	1,505	1,232	1,712
Integon Casualty Insurance Co	2,810	2,322	2,845
LM General Insurance Co	2,616	2,191	2,690
Nationwide General Ins Co	3,035	2,411	2,909
Nationwide Mutual Ins Co (3)	3,305	2,637	3,438
Nationwide Prop and Cas Ins Co	2,230	1,957	2,374
Progressive Advanced Ins Co	2,066	1,605	2,200
Progressive Gulf Insurance Co	2,103	1,696	2,249
State Farm Fire and Casualty Co	1,857	1,392	1,775
State Farm Mutual Auto Ins Co	1,508	1,129	1,433
USAA (2)	1,163	847	1,003
USAA Casualty Insurance Co (2)	1,180	846	1,021
USAA General Indemnity Co (2)	1,255	921	1,082
VA Farm Bureau Town & Country (3)	1,014	900	1,192

**SAMPLE AUTO INSURANCE PREMIUM TABLE
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BASED ON VIRGINIA'S 25 LARGEST COMPANIES
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Unmarried Male - Age 20

	ALEXANDRIA	RICHMOND	VIRGINIA BEACH
Allstate Insurance Company (3)	\$8,366	\$6,756	\$6,537
Allstate Prop and Cas Ins Co	8,146	6,807	6,777
Elephant Insurance Company	7,077	6,025	5,715
Erie Insurance Exchange	3,559	3,676	3,626
Garrison Prop and Cas Ins Co (2)	2,951	2,774	2,853
GEICO Advantage Insurance Co	2,683	2,688	2,503
GEICO Casualty Company (3)	2,756	2,785	2,813
GEICO Choice Insurance Co	2,930	2,927	2,735
GEICO General Insurance Co (3)	3,445	3,479	3,516
GEICO Indemnity Company (3)	4,117	3,961	3,872
GEICO Secure Insurance Co	4,150	4,153	3,908
Government Employees Ins Co (3)	3,445	3,479	3,516
Integon Casualty Insurance Co	8,976	7,638	6,390
LM General Insurance Co	4,676	4,235	4,513
Nationwide General Ins Co	10,175	9,272	9,336
Nationwide Mutual Ins Co (3)	10,848	10,506	10,275
Nationwide Prop and Cas Ins Co	5,743	5,804	5,294
Progressive Advanced Ins Co	5,313	4,943	4,628
Progressive Gulf Insurance Co	6,328	5,428	4,973
State Farm Fire and Casualty Co	4,027	3,652	4,120
State Farm Mutual Auto Ins Co	3,331	2,999	3,389
USAA (2)	2,149	2,082	2,104
USAA Casualty Insurance Co (2)	2,173	2,069	2,128
USAA General Indemnity Co (2)	2,552	2,421	2,458
VA Farm Bureau Town & Country (3)	5,089	4,873	4,575

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Unmarried Male - Age 20

	NORFOLK	ROANOKE	CHARLOTTE CO. (1)
Allstate Insurance Company (3)	\$7,338	\$6,368	\$7,435
Allstate Prop and Cas Ins Co	7,182	6,320	6,930
Elephant Insurance Company	6,319	5,406	7,648
Erie Insurance Exchange	3,626	3,217	4,118
Garrison Prop and Cas Ins Co (2)	3,361	2,401	2,854
GEICO Advantage Insurance Co	3,171	2,448	2,947
GEICO Casualty Company (3)	3,037	2,495	3,173
GEICO Choice Insurance Co	3,440	2,676	3,234
GEICO General Insurance Co (3)	3,796	3,119	3,964
GEICO Indemnity Company (3)	4,660	3,693	5,136
GEICO Secure Insurance Co	4,886	3,831	4,658
Government Employees Ins Co (3)	3,796	3,119	3,964
Integon Casualty Insurance Co	7,986	6,762	7,445
LM General Insurance Co	4,609	3,791	4,781
Nationwide General Ins Co	8,977	7,096	8,256
Nationwide Mutual Ins Co (3)	10,315	8,196	10,524
Nationwide Prop and Cas Ins Co	5,234	4,598	5,499
Progressive Advanced Ins Co	5,899	4,454	5,882
Progressive Gulf Insurance Co	6,050	4,900	6,205
State Farm Fire and Casualty Co	4,630	3,428	4,107
State Farm Mutual Auto Ins Co	3,810	2,820	3,363
USAA (2)	2,448	1,769	2,079
USAA Casualty Insurance Co (2)	2,500	1,777	2,130
USAA General Indemnity Co (2)	2,890	2,113	2,454
VA Farm Bureau Town & Country (3)	4,393	3,883	5,185

**SAMPLE AUTO INSURANCE PREMIUM TABLE
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Unmarried Female - Age 20

	ALEXANDRIA	RICHMOND	VIRGINIA BEACH
Allstate Insurance Company (3)	\$5,188	\$4,185	\$4,075
Allstate Prop and Cas Ins Co	7,214	6,021	6,041
Elephant Insurance Company	6,001	5,125	4,863
Erie Insurance Exchange	2,224	2,295	2,263
Garrison Prop and Cas Ins Co (2)	2,516	2,348	2,429
GEICO Advantage Insurance Co	2,475	2,491	2,327
GEICO Casualty Company (3)	2,276	2,328	2,362
GEICO Choice Insurance Co	2,834	2,846	2,664
GEICO General Insurance Co (3)	2,850	2,914	2,958
GEICO Indemnity Company (3)	3,737	3,641	3,547
GEICO Secure Insurance Co	3,845	3,865	3,652
Government Employees Ins Co (3)	2,850	2,914	2,958
Integon Casualty Insurance Co	7,469	6,346	5,313
LM General Insurance Co	4,082	3,691	3,941
Nationwide General Ins Co	7,926	7,165	7,278
Nationwide Mutual Ins Co (3)	8,401	8,071	7,955
Nationwide Prop and Cas Ins Co	4,472	4,480	4,128
Progressive Advanced Ins Co	4,121	3,873	3,629
Progressive Gulf Insurance Co	4,870	4,211	3,864
State Farm Fire and Casualty Co	3,039	2,772	3,127
State Farm Mutual Auto Ins Co	2,505	2,266	2,560
USAA (2)	1,832	1,759	1,789
USAA Casualty Insurance Co (2)	1,856	1,754	1,815
USAA General Indemnity Co (2)	2,214	2,080	2,139
VA Farm Bureau Town & Country (3)	3,308	3,168	2,975

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Unmarried Female - Age 20

	NORFOLK	ROANOKE	CHARLOTTE CO. (1)
Allstate Insurance Company (3)	\$4,567	\$3,948	\$4,567
Allstate Prop and Cas Ins Co	6,389	5,576	6,104
Elephant Insurance Company	5,364	4,597	6,443
Erie Insurance Exchange	2,263	2,011	2,570
Garrison Prop and Cas Ins Co (2)	2,855	2,048	2,412
GEICO Advantage Insurance Co	2,934	2,265	2,731
GEICO Casualty Company (3)	2,534	2,079	2,584
GEICO Choice Insurance Co	3,328	2,590	3,100
GEICO General Insurance Co (3)	3,174	2,605	3,235
GEICO Indemnity Company (3)	4,243	3,364	4,588
GEICO Secure Insurance Co	4,535	3,561	4,327
Government Employees Ins Co (3)	3,174	2,605	3,235
Integon Casualty Insurance Co	6,644	5,589	6,160
LM General Insurance Co	4,022	3,307	4,095
Nationwide General Ins Co	6,991	5,504	6,278
Nationwide Mutual Ins Co (3)	7,970	6,316	7,968
Nationwide Prop and Cas Ins Co	4,073	3,564	4,176
Progressive Advanced Ins Co	4,585	3,466	4,514
Progressive Gulf Insurance Co	4,664	3,759	4,707
State Farm Fire and Casualty Co	3,511	2,598	3,107
State Farm Mutual Auto Ins Co	2,876	2,127	2,532
USAA (2)	2,077	1,508	1,752
USAA Casualty Insurance Co (2)	2,127	1,519	1,803
USAA General Indemnity Co (2)	2,503	1,833	2,113
VA Farm Bureau Town & Country (3)	2,857	2,527	3,370

- (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 2016 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.