

Auto Insurance

**Sample Premium Tables
2018/19**



Prepared by

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**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 2018
BASED ON VIRGINIA'S 25 LARGEST COMPANIES
BY MARKET SHARE**

Married Adult - Age 45

	ALEXANDRIA	RICHMOND	VIRGINIA BEACH
Allstate Ins. Co. (3)	\$3,263	\$2,643	\$2,569
Allstate Prop and Cas Ins. Co.	3,483	2,918	2,942
Erie Ins. Co.	1,647	1,685	1,644
Erie Ins. Exchange	1,171	1,202	1,174
Garrison Prop and Cas Ins. Co.	2,249	2,028	2,221
GEICO Advantage Ins. Co.	1,704	1,798	1,697
GEICO Casualty Co. (3)	1,144	1,217	1,262
GEICO Choice Ins. Co.	2,148	2,259	2,133
GEICO General Ins. Co. (3)	1,370	1,478	1,538
GEICO Indemnity Co. (3)	2,710	2,883	2,810
GEICO Secure Ins. Co.	2,458	2,579	2,435
Government Employees Ins. Co. (3)	1,370	1,478	1,538
LM General Ins. Co.	7,165	6,176	6,068
Nationwide General Ins. Co.	2,203	2,131	2,085
Nationwide Mutual Ins. Co. (3)	2,138	2,064	2,025
Nationwide Prop and Cas Ins. Co.	1,561	1,546	1,430
Progressive Advanced Ins. Co.	1,736	1,733	1,576
Progressive Gulf Ins. Co.	2,067	1,931	1,766
State Farm Fire and Casualty Co.	889	857	954
State Farm Mutual Auto Ins. Co.	679	648	720
Travco Ins. Co. (3)	3,196	3,056	2,972
Travelers Personal Security Ins. Co.	3,808	3,904	3,014
USAA (2)	1,507	1,404	1,518
USAA Casualty Ins. Co. (2)	1,691	1,541	1,682
USAA General Indemnity Co. (2)	1,910	1,748	1,900

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Married Adult - Age 45

	NORFOLK	ROANOKE	CHARLOTTE CO. (1)
Allstate Ins. Co. (3)	\$2,884	\$2,496	\$2,945
Allstate Prop and Cas Ins. Co.	3,117	2,680	2,964
Erie Ins. Co.	1,644	1,496	1,826
Erie Ins. Exchange	1,175	1,062	1,318
Garrison Prop and Cas Ins. Co.	2,595	1,828	2,198
GEICO Advantage Ins. Co.	2,043	1,514	1,917
GEICO Casualty Co. (3)	1,411	1,140	1,439
GEICO Choice Ins. Co.	2,578	1,911	2,419
GEICO General Ins. Co. (3)	1,718	1,389	1,805
GEICO Indemnity Co. (3)	3,333	2,597	3,544
GEICO Secure Ins. Co.	2,946	2,193	2,781
Government Employees Ins. Co. (3)	1,718	1,389	1,805
LM General Ins. Co.	6,059	5,688	6,513
Nationwide General Ins. Co.	2,103	1,680	2,159
Nationwide Mutual Ins. Co. (3)	2,039	1,627	2,084
Nationwide Prop and Cas Ins. Co.	1,450	1,244	1,485
Progressive Advanced Ins. Co.	2,050	1,573	1,987
Progressive Gulf Ins. Co.	2,446	1,718	2,102
State Farm Fire and Casualty Co.	1,055	773	932
State Farm Mutual Auto Ins. Co.	799	588	722
Travco Ins. Co. (3)	3,112	2,468	3,706
Travelers Personal Security Ins. Co.	3,751	2,494	2,979
USAA (2)	1,751	1,246	1,490
USAA Casualty Ins. Co. (2)	1,962	1,379	1,660
USAA General Indemnity Co. (2)	2,209	1,585	1,874

**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 2018
BASED ON VIRGINIA'S 25 LARGEST COMPANIES
BY MARKET SHARE**

Unmarried Male - Age 20

	ALEXANDRIA	RICHMOND	VIRGINIA BEACH
Allstate Ins. Co. (3)	\$11,432	\$9,172	\$8,871
Allstate Prop and Cas Ins. Co.	9,807	8,188	8,146
Erie Ins. Co.	3,451	3,525	3,443
Erie Ins. Exchange	3,590	3,693	3,607
Garrison Prop and Cas Ins. Co.	5,154	4,645	5,078
GEICO Advantage Ins. Co.	2,747	2,860	2,689
GEICO Casualty Co. (3)	3,026	3,156	3,267
GEICO Choice Ins. Co.	3,092	3,214	3,013
GEICO General Ins. Co. (3)	3,572	3,749	3,889
GEICO Indemnity Co. (3)	4,594	4,837	4,740
GEICO Secure Ins. Co.	3,602	3,743	3,514
Government Employees Ins. Co. (3)	3,572	3,749	3,889
LM General Ins. Co.	16,099	13,771	13,428
Nationwide General Ins. Co.	6,818	6,581	6,443
Nationwide Mutual Ins. Co. (3)	6,843	6,596	6,469
Nationwide Prop and Cas Ins. Co.	3,788	3,750	3,457
Progressive Advanced Ins. Co.	4,687	4,661	4,172
Progressive Gulf Ins. Co.	5,472	5,121	4,618
State Farm Fire and Casualty Co.	2,176	2,038	2,317
State Farm Mutual Auto Ins. Co.	1,680	1,566	1,772
Travco Ins. Co. (3)	12,028	12,336	9,490
Travelers Personal Security Ins. Co.	6,431	6,061	5,948
USAA (2)	2,863	2,664	2,875
USAA Casualty Ins. Co. (2)	3,223	2,934	3,198
USAA General Indemnity Co. (2)	4,398	3,975	4,330

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Unmarried Male - Age 20

	NORFOLK	ROANOKE	CHARLOTTE CO. (1)
Allstate Ins. Co. (3)	\$9,963	\$8,706	\$10,014
Allstate Prop and Cas Ins. Co.	8,628	7,607	8,321
Erie Ins. Co.	3,443	3,127	3,823
Erie Ins. Exchange	3,609	3,256	4,062
Garrison Prop and Cas Ins. Co.	5,968	4,184	5,044
GEICO Advantage Ins. Co.	3,256	2,412	3,076
GEICO Casualty Co. (3)	3,656	2,936	3,423
GEICO Choice Ins. Co.	3,663	2,722	3,497
GEICO General Ins. Co. (3)	4,349	3,491	4,106
GEICO Indemnity Co. (3)	5,616	4,385	5,818
GEICO Secure Ins. Co.	4,285	3,188	4,108
Government Employees Ins. Co. (3)	4,349	3,491	4,106
LM General Ins. Co.	13,166	12,554	12,982
Nationwide General Ins. Co.	6,444	5,141	6,482
Nationwide Mutual Ins. Co. (3)	6,460	5,147	6,477
Nationwide Prop and Cas Ins. Co.	3,484	2,985	3,482
Progressive Advanced Ins. Co.	5,570	4,129	4,967
Progressive Gulf Ins. Co.	6,471	4,511	5,277
State Farm Fire and Casualty Co.	2,541	1,838	2,067
State Farm Mutual Auto Ins. Co.	1,953	1,417	1,617
Travco Ins. Co. (3)	9,804	7,754	11,696
Travelers Personal Security Ins. Co.	7,348	4,888	5,637
USAA (2)	3,340	2,361	2,830
USAA Casualty Ins. Co. (2)	3,754	2,622	3,165
USAA General Indemnity Co. (2)	5,066	3,635	4,244

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

	ALEXANDRIA	RICHMOND	VIRGINIA BEACH
Allstate Ins. Co. (3)	\$7,078	\$5,674	\$5,519
Allstate Prop and Cas Ins. Co.	8,678	7,236	7,255
Erie Ins. Co.	2,644	2,702	2,638
Erie Ins. Exchange	2,385	2,453	2,395
Garrison Prop and Cas Ins. Co.	4,384	3,924	4,309
GEICO Advantage Ins. Co.	2,949	3,085	2,906
GEICO Casualty Co. (3)	2,478	2,612	2,711
GEICO Choice Ins. Co.	2,855	2,979	2,795
GEICO General Ins. Co. (3)	2,949	3,138	3,265
GEICO Indemnity Co. (3)	4,158	4,424	4,315
GEICO Secure Ins. Co.	3,324	3,464	3,264
Government Employees Ins. Co. (3)	2,949	3,138	3,265
LM General Ins. Co.	15,061	12,896	12,590
Nationwide General Ins. Co.	5,268	5,048	4,978
Nationwide Mutual Ins. Co. (3)	5,288	5,058	4,998
Nationwide Prop and Cas Ins. Co.	2,941	2,891	2,689
Progressive Advanced Ins. Co.	3,965	3,960	3,540
Progressive Gulf Ins. Co.	4,322	4,040	3,667
State Farm Fire and Casualty Co.	1,749	1,648	1,876
State Farm Mutual Auto Ins. Co.	1,345	1,259	1,428
Travco Ins. Co. (3)	8,276	8,486	6,532
Travelers Personal Security Ins. Co.	5,510	5,194	5,087
USAA (2)	2,432	2,245	2,435
USAA Casualty Ins. Co. (2)	2,742	2,479	2,715
USAA General Indemnity Co. (2)	3,833	3,438	3,786

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Unmarried Female - Age 20

	NORFOLK	ROANOKE	CHARLOTTE CO. (1)
Allstate Ins. Co. (3)	\$6,190	\$5,389	\$6,152
Allstate Prop and Cas Ins. Co.	7,668	6,708	7,325
Erie Ins. Co.	2,638	2,398	2,930
Erie Ins. Exchange	2,397	2,162	2,697
Garrison Prop and Cas Ins. Co.	5,052	3,556	4,240
GEICO Advantage Ins. Co.	3,517	2,596	3,323
GEICO Casualty Co. (3)	3,012	2,415	2,754
GEICO Choice Ins. Co.	3,387	2,512	3,202
GEICO General Ins. Co. (3)	3,623	2,904	3,340
GEICO Indemnity Co. (3)	5,092	3,964	5,178
GEICO Secure Ins. Co.	3,970	2,948	3,806
Government Employees Ins. Co. (3)	3,623	2,904	3,340
LM General Ins. Co.	12,341	11,717	12,108
Nationwide General Ins. Co.	4,970	3,952	4,907
Nationwide Mutual Ins. Co. (3)	4,983	3,958	4,907
Nationwide Prop and Cas Ins. Co.	2,704	2,309	2,653
Progressive Advanced Ins. Co.	4,706	3,498	4,205
Progressive Gulf Ins. Co.	5,088	3,534	4,142
State Farm Fire and Casualty Co.	2,053	1,483	1,661
State Farm Mutual Auto Ins. Co.	1,570	1,136	1,290
Travco Ins. Co. (3)	6,750	5,342	8,046
Travelers Personal Security Ins. Co.	6,345	4,208	4,926
USAA (2)	2,820	2,004	2,372
USAA Casualty Ins. Co. (2)	3,178	2,230	2,661
USAA General Indemnity Co. (2)	4,407	3,166	3,662

Any exceptions to these criteria are noted by the following footnotes:

- (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 Co

Policy Coverage and Limits:

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 2018 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.