

Auto Insurance

**Sample Premium Tables
2012/13**



Prepared by

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**SAMPLE AUTO INSURANCE PREMIUM TABLE
ANNUAL PREMIUMS EFFECTIVE APRIL 1, 2012
BASED ON VIRGINIA'S 25 LARGEST COMPANIES
BY MARKET SHARE**

Married Adult - Age 45

	ALEXANDRIA	RICHMOND	VIRGINIA BEACH
Allstate Insurance Company	1787	1464	1438
Allstate Property and Casualty	1461	1423	1274
Erie Insurance Exchange	534	622	603
First Liberty Ins Corp	1995	1737	1800
GEICO Casualty	770	809	817
GEICO General	967	1021	1028
GEICO Indemnity	1698	1715	1613
Government Employees Ins Co	967	1021	1028
Integon Casualty	2187	1812	1613
LM Insurance Corp	5060	4399	4556
Mid Century Ins Co (3)	1065	1004	865
Nationwide General Ins Co	1588	1498	1434
Nationwide Mutual Ins Co	1973	1922	1880
Progressive Advanced Ins Co	1878	1749	1661
Progressive Direct Ins Co	2043	1930	1770
Progressive Gulf Ins Co	1887	1646	1477
State Farm Fire and Casualty	1282	1508	1329
State Farm Mutual Auto Ins Co	1103	1288	1135
Travelers Home and Marine	1351	1075	1227
USAA (2)	727	663	708
USAA Casualty (2)	728	654	710
USAA General Indemnity (2)	969	897	939
Victoria Fire and Casualty	1966	1790	1437
VA Farm Bureau Mutual	1143	1108	987
VA Farm Bureau Town & Country	933	901	838

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	NORFOLK	ROANOKE	CHARLOTTE CO. (1)
Allstate Insurance Company	1606	1363	1610
Allstate Property and Casualty	1426	1172	1344
Erie Insurance Exchange	603	505	653
First Liberty Ins Corp	1985	1523	1942
GEICO Casualty	881	722	955
GEICO General	1114	911	1227
GEICO Indemnity	1924	1551	2107
Government Employees Ins Co	1114	911	1227
Integon Casualty	1951	1603	1955
LM Insurance Corp	5035	3846	4949
Mid Century Ins Co (3)	1026	819	999
Nationwide General Ins Co	1409	1202	1424
Nationwide Mutual Ins Co	1897	1536	1977
Progressive Advanced Ins Co	1937	1639	1955
Progressive Direct Ins Co	2011	1746	2066
Progressive Gulf Ins Co	1760	1519	1815
State Farm Fire and Casualty	1447	1222	1408
State Farm Mutual Auto Ins Co	1236	1046	1203
Travelers Home and Marine	1310	962	1313
USAA (2)	799	554	646
USAA Casualty (2)	844	549	657
USAA General Indemnity (2)	1102	743	858
Victoria Fire and Casualty	1821	1647	1903
VA Farm Bureau Mutual	994	870	1151
VA Farm Bureau Town & Country	809	716	953

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Unmarried Male - Age 20

	ALEXANDRIA	RICHMOND	VIRGINIA BEACH
Allstate Insurance Company	6086	4934	4812
Allstate Property and Casualty	3609	3460	3091
Erie Insurance Exchange	1691	1866	1791
First Liberty Ins Corp	7573	6581	6828
GEICO Casualty	1970	2015	2041
GEICO General	2462	2518	2551
GEICO Indemnity	3172	3157	2983
Government Employees Ins Co	2462	2518	2551
Integon Casualty	5686	4772	4214
LM Insurance Corp	19387	16837	17445
Mid Century Ins Co (3)	2488	2310	1979
Nationwide General Ins Co	3635	3381	3243
Nationwide Mutual Ins Co	6011	5831	5707
Progressive Advanced Ins Co	5371	4971	4656
Progressive Direct Ins Co	6917	6448	5918
Progressive Gulf Ins Co	5999	5172	4561
State Farm Fire and Casualty	3034	3528	3108
State Farm Mutual Auto Ins Co	2628	3037	2674
Travelers Home and Marine	2433	1909	2204
USAA (2)	1499	1342	1446
USAA Casualty (2)	1502	1322	1449
USAA General Indemnity (2)	2004	1809	1913
Victoria Fire and Casualty	3787	3387	2619
VA Farm Bureau Mutual	4283	4147	3683
VA Farm Bureau Town & Country	4034	3888	3607

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Unmarried Male - Age 20

	NORFOLK	ROANOKE	CHARLOTTE CO. (1)
Allstate Insurance Company	5383	4612	5325
Allstate Property and Casualty	3425	2908	3314
Erie Insurance Exchange	1791	1501	2094
First Liberty Ins Corp	7539	5751	7378
GEICO Casualty	2188	1796	2231
GEICO General	2735	2243	2787
GEICO Indemnity	3563	2882	3840
Government Employees Ins Co	2735	2243	2787
Integon Casualty	4966	4147	4752
LM Insurance Corp	19292	14704	18962
Mid Century Ins Co (3)	2379	1894	2193
Nationwide General Ins Co	3136	2648	3037
Nationwide Mutual Ins Co	5712	4556	5837
Progressive Advanced Ins Co	5539	4593	5392
Progressive Direct Ins Co	6827	5867	6713
Progressive Gulf Ins Co	5444	4743	5387
State Farm Fire and Casualty	3389	2859	3163
State Farm Mutual Auto Ins Co	2919	2468	2722
Travelers Home and Marine	2360	1695	2340
USAA (2)	1638	1121	1298
USAA Casualty (2)	1729	1111	1324
USAA General Indemnity (2)	2250	1509	1721
Victoria Fire and Casualty	3430	3094	3526
VA Farm Bureau Mutual	3711	3237	4314
VA Farm Bureau Town & Country	3481	3066	4119

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Unmarried Female - Age 20

	ALEXANDRIA	RICHMOND	VIRGINIA BEACH
Allstate Insurance Company	3813	3090	3034
Allstate Property and Casualty	3209	3079	2761
Erie Insurance Exchange	1069	1177	1131
First Liberty Ins Corp	4774	4150	4305
GEICO Casualty	1651	1715	1747
GEICO General	2066	2146	2186
GEICO Indemnity	2905	2929	2767
Government Employees Ins Co	2066	2146	2186
Integon Casualty	3895	3289	2888
LM Insurance Corp	12195	10593	10974
Mid Century Ins Co (3)	2120	1980	1698
Nationwide General Ins Co	2851	2633	2552
Nationwide Mutual Ins Co	4656	4484	4421
Progressive Advanced Ins Co	3955	3646	3434
Progressive Direct Ins Co	4953	4623	4248
Progressive Gulf Ins Co	4295	3719	3311
State Farm Fire and Casualty	2281	2655	2343
State Farm Mutual Auto Ins Co	1973	2283	2013
Travelers Home and Marine	1780	1412	1630
USAA (2)	1284	1140	1236
USAA Casualty (2)	1289	1128	1242
USAA General Indemnity (2)	1748	1562	1673
Victoria Fire and Casualty	3200	2861	2243
VA Farm Bureau Mutual	2860	2769	2461
VA Farm Bureau Town & Country	2625	2530	2348

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Unmarried Female - Age 20

	NORFOLK	ROANOKE	CHARLOTTE CO. (1)
Allstate Insurance Company	3389	2890	3310
Allstate Property and Casualty	3048	2577	2936
Erie Insurance Exchange	1131	948	1317
First Liberty Ins Corp	4751	3628	4649
GEICO Casualty	1860	1525	1852
GEICO General	2329	1907	2318
GEICO Indemnity	3283	2658	3473
Government Employees Ins Co	2329	1907	2318
Integon Casualty	3409	2815	3238
LM Insurance Corp	12136	9253	11929
Mid Century Ins Co (3)	2035	1622	1905
Nationwide General Ins Co	2463	2076	2325
Nationwide Mutual Ins Co	4415	3520	4421
Progressive Advanced Ins Co	4055	3351	3898
Progressive Direct Ins Co	4876	4177	4767
Progressive Gulf Ins Co	3931	3379	3837
State Farm Fire and Casualty	2552	2151	2372
State Farm Mutual Auto Ins Co	2195	1854	2038
Travelers Home and Marine	1739	1251	1687
USAA (2)	1397	960	1099
USAA Casualty (2)	1479	955	1125
USAA General Indemnity (2)	1962	1316	1488
Victoria Fire and Casualty	2913	2608	2973
VA Farm Bureau Mutual	2479	2164	2881
VA Farm Bureau Town & Country	2267	1998	2680

- (1) Representative of premiums for rural areas of the state.
- (2) Only available to applicants meeting specified requirements.
- (3) \$5,000 Medical Expense Limit.

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 2012 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.