State:	*West Virginia*	**Filing Company:**	*West Virginia National Auto Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*WVNAIC RidgeRunner*		
Project Name/Number:	*West Virginia RidgeRunner/RR202603RNWV*		

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Filing at a Glance

Company:	West Virginia National Auto Insurance Company
Product Name:	WVNAIC RidgeRunner
State:	West Virginia
TOI:	19.0 Personal Auto
Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Filing Type:	Rate/Rule
Date Submitted:	02/19/2026
SERFF Tr Num:	WVNL-134846660
SERFF Status:	Closed-Approved
State Tr Num:	
State Status:	
Co Tr Num:	RR202603RNWV
Effective Date Requested (New):	03/10/2026
Effective Date Requested (Renewal):	03/30/2026
Author(s):	Jennifer Faley, Frank Riesbeck, Mona McCowen, Lindsey Gohn, Kristina Montero, Alicia France, Angelica Magallanes, Julia Lewis, Kathryn Kelly, David Shimek, Nora Doyle, Michal Zurek, Jeremy Revelise, Tomasz Zurek, Curtis Conlin, Aidan France, Hailey Strug, Austin Rey, Evelia Munoz, Luke Jercich, Jack Buczek, Alex Woodward, Ryan Fitzpatrick, Antonia Albanese, Harold Arriaga, Camryn Browne, Paige Sheroke, Joshua Hill, Donatella Raphael-McElroy, Michael Stokes
Reviewer(s):	Matthew Harvey (primary)
Disposition Date:	02/26/2026
Disposition Status:	Approved
Effective Date (New):	03/01/2026
Effective Date (Renewal):	03/30/2026

General Information

Project Name: West Virginia RidgeRunner
Project Number: RR202603RNWV
Reference Organization:
Reference Title:
Filing Status Changed: 02/26/2026
State Status Changed:
Created By: Jeremy Revelise
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Pending
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:
Deemer Date:
Submitted By: Joshua Hill

Filing Description:

On behalf of West Virginia National Auto Insurance Company (NAICS Company Code 10911), we are submitting a rate and rule revision filing for our RidgeRunner private passenger auto program (sub TOI 19.0001) in West Virginia for your review and approval. Specifics of this filing are described in the attached filing memorandum.

It is our opinion that the rates produced by this filing are neither excessive, inadequate, nor unfairly discriminatory. Therefore, we respectfully request your favorable consideration of this filing to be placed into effect upon approval.

Company and Contact

Filing Contact Information

Joshua Hill, Senior Product Analyst
6640 S. Cicero Ave
Bedford Park, IL 60638

jhill@firstchicagoinsurance.com
708-859-8520 [Phone]

Filing Company Information

West Virginia National Auto Insurance Company
330 SCOTT AVE
STE 2
MORGANTOWN, WV 26508
(304) 296-0507 ext. 210[Phone]

CoCode: 10911
Group Code:
Group Name:
FEIN Number: 55-0758679

State of Domicile: West Virginia
Company Type: P&C
State ID Number:

State:	*West Virginia*
Filing Company:	*West Virginia National Auto Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name:	*WVNAIC RidgeRunner*
Project Name/Number:	*West Virginia RidgeRunner/RR202603RNWV*

Filing Fees

State Fees

Fee Required?	Yes
Fee Amount:	$100.00
Retaliatory?	No
Fee Explanation:	
Per Company:	Yes

Company	Amount	Date Processed	Transaction #
West Virginia National Auto Insurance Company	$100.00	02/19/2026 01:33 PM	339865679
EFT Total	**$100.00**		

State Specific

Policy Coverage: Provide the SERFF tracking number that includes the current policy coverage this filing is updating. If approved before SERFF, a copy must be attached under the Supporting Documents Tab.: WVNL-134565266

Revisions: Have all redlines/markups/ for changed forms and manuals been attached under the Supporting Documentation Tab?: Yes

West Virginia: Have the required West Virginia amendatory endorsement(s) and/or the West Virginia manual exception page(s) been attached to the filing? If not explain why?: No, does not apply to this filing.

Real Property Attestation: If Real Property is involved, are you in compliance with West Virginia Informational Letter No.10 " Valued Policy Law" and WV Code 33-17-9?: No, does not apply to this filing.

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Matthew Harvey	02/26/2026	02/26/2026

Disposition

Disposition Date: 02/26/2026
Effective Date (New): 03/01/2026
Effective Date (Renewal): 03/30/2026
Status: Approved

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
West Virginia National Auto Insurance Company	0.000%	-14.100%	$-9,830	67	$69,550	-8.100%	-23.800%

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Symbol Rate Manual		Yes
Rate	Value Rate Manual		Yes
Rate	Rule Manual		Yes
Supporting Document	Rate Abstract P&C		Yes
Supporting Document	Actuarial Memorandum		Yes
Supporting Document	Certification		Yes
Supporting Document	Symbol Rate Manual - Highlighted		Yes
Supporting Document	Value Rate Manual - Highlighted		Yes
Supporting Document	Underwriting Guidelines - Highlighted		Yes

State:	West Virginia	**Filing Company:**	West Virginia National Auto Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	WVNAIC RidgeRunner		
Project Name/Number:	West Virginia RidgeRunner/RR202603RNWV		

Rate Information

Rate data applies to filing.

Filing Method:	Upon Approval
Rate Change Type:	Decrease
Overall Percentage of Last Rate Revision:	-20.000%
Effective Date of Last Rate Revision:	10/29/2025
Filing Method of Last Filing:	Upon Approval
SERFF Tracking Number of Last Filing:	WVNL-134707551

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
West Virginia National Auto Insurance Company	0.000%	-14.100%	$-9,830	67	$69,550	-8.100%	-23.800%

State: *West Virginia* **Filing Company:** *West Virginia National Auto Insurance Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *WVNAIC RidgeRunner*
Project Name/Number: *West Virginia RidgeRunner/RR202603RNWV*

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Symbol Rate Manual	1-2, 17-29, 35	Replacement		WV RidgeRunner Symbol 2026-3-10 Clean.pdf
2		Value Rate Manual	1-2, 17-30, 44	Replacement		WV RidgeRunner Value 2026-3-10 Clean.pdf
3		Rule Manual	1, 2, 12 ,22, 23, 24, 27,	Replacement		WV RidgeRunner UW Guidelines 2026-03-10 Clean.pdf

RidgeRunner
Personal Automobile
Insurance Program

WEST VIRGINIA
Standard Auto Program
Rate Manual - Symbol-Rated

Effective Date:
NEW BUSINESS: 3/10/2026
RENEWAL BUSINESS: 3/30/2026

Marketed by West Virginia National Insurance Agency, Inc.

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

COVERAGE	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP	ACC DEATH	AIRBAG	LEGAL EXPENSE	LOCKSMITH	PET INJURY	ENHANCED TOWING & RENTAL	EMERGENCY ROADSIDE ASSISTANCE	CONTENTS PLUS
Base Rate	220.32	299.70	24.00	32.00	27.00	15.00	13.00	151.88	328.80	24.00	9.00	33.00	15.00	15.00	15.00	15.00	15.00	15.00	36.00	85.00

Part Time	LIABILITY ONLY		FULL COVERAGE	
COVERAGE	TNC	INDIVIDUAL DELIVERY	TNC	INDIVIDUAL DELIVERY
Purchased Individually	125.00	150.00	125.00	200.00
Purchased Together	100.00	125.00	100.00	175.00

Professional	LIABILITY ONLY		FULL COVERAGE	
COVERAGE	TNC	INDIVIDUAL DELIVERY	TNC	INDIVIDUAL DELIVERY
Purchased Individually	375.00	450.00	375.00	600.00
Purchased Together	300.00	375.00	300.00	525.00

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
243	1.202	1.138						1.369	1.151			
244	1.201	1.138						1.368	1.151			
245	1.201	1.137						1.367	1.150			
246	1.200	1.137						1.366	1.150			
247	1.200	1.136						1.365	1.149			
248	1.199	1.136						1.364	1.149			
249	1.198	1.136						1.363	1.148			
250	1.198	1.135						1.361	1.148			
251	1.197	1.135						1.360	1.147			
252	1.196	1.134						1.359	1.147			
253	1.196	1.134						1.358	1.147			
254	1.195	1.133						1.357	1.146			
255	1.195	1.133						1.356	1.146			
256	1.194	1.133						1.355	1.145			
257	1.193	1.132						1.353	1.145			
258	1.193	1.132						1.352	1.144			
259	1.192	1.131						1.351	1.144			
260	1.192	1.131						1.350	1.143			
261	1.191	1.130						1.349	1.143			
262	1.190	1.130						1.348	1.142			
263	1.190	1.130						1.347	1.142			
264	1.189	1.129						1.346	1.142			
265	1.188	1.129						1.344	1.141			
266	1.188	1.128						1.343	1.141			
267	1.187	1.128						1.342	1.140			
268	1.187	1.127						1.341	1.140			
269	1.186	1.127						1.340	1.139			
270	1.185	1.127						1.339	1.139			
271	1.185	1.126						1.338	1.138			
272	1.184	1.126						1.336	1.138			
273	1.184	1.125						1.335	1.138			
274	1.183	1.125						1.334	1.137			
275	1.182	1.124						1.333	1.137			
276	1.182	1.124						1.332	1.136			
277	1.181	1.124						1.331	1.136			
278	1.180	1.123						1.330	1.135			
279	1.180	1.123						1.328	1.135			
280	1.179	1.122						1.327	1.134			
281	1.179	1.122						1.326	1.134			
282	1.178	1.122						1.325	1.133			
283	1.177	1.121						1.324	1.133			
284	1.177	1.121						1.323	1.133			
285	1.176	1.120						1.322	1.132			
286	1.175	1.120						1.321	1.132			
287	1.175	1.119						1.319	1.131			
288	1.174	1.119						1.318	1.131			
289	1.174	1.119						1.317	1.130			
290	1.173	1.118						1.316	1.130			
291	1.172	1.118						1.315	1.129			
292	1.172	1.117						1.314	1.129			
293	1.171	1.117						1.313	1.129			
294	1.171	1.116						1.311	1.128			
295	1.170	1.116						1.310	1.128			
296	1.169	1.116						1.309	1.127			
297	1.169	1.115						1.308	1.127			
298	1.168	1.115						1.307	1.126			
299	1.167	1.114						1.306	1.126			
300	1.167	1.114						1.305	1.125			
301	1.166	1.113						1.303	1.125			
302	1.166	1.113						1.302	1.124			
303	1.165	1.113						1.301	1.124			
304	1.164	1.112						1.300	1.124			
305	1.164	1.112						1.299	1.123			
306	1.163	1.111						1.298	1.123			
307	1.162	1.111						1.297	1.122			
308	1.162	1.110						1.296	1.122			
309	1.161	1.110						1.294	1.121			
310	1.161	1.110						1.293	1.121			
311	1.160	1.109						1.292	1.120			
312	1.159	1.109						1.291	1.120			
313	1.159	1.108						1.290	1.120			
314	1.158	1.108						1.289	1.119			
315	1.158	1.107						1.288	1.119			
316	1.157	1.107						1.286	1.118			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
317	1.156	1.107						1.285	1.118			
318	1.156	1.106						1.284	1.117			
319	1.155	1.106						1.283	1.117			
320	1.154	1.105						1.282	1.116			
321	1.154	1.105						1.281	1.116			
322	1.153	1.105						1.280	1.115			
323	1.153	1.104						1.278	1.115			
324	1.152	1.104						1.277	1.115			
325	1.151	1.103						1.276	1.114			
326	1.151	1.103						1.275	1.114			
327	1.150	1.102						1.274	1.113			
328	1.150	1.102						1.273	1.113			
329	1.149	1.102						1.272	1.112			
330	1.148	1.101						1.271	1.112			
331	1.148	1.101						1.269	1.111			
332	1.147	1.100						1.268	1.111			
333	1.146	1.100						1.267	1.110			
334	1.146	1.099						1.266	1.110			
335	1.145	1.099						1.265	1.110			
336	1.145	1.099						1.264	1.109			
337	1.144	1.098						1.263	1.109			
338	1.143	1.098						1.261	1.108			
339	1.143	1.097						1.260	1.108			
340	1.142	1.097						1.259	1.107			
341	1.141	1.096						1.258	1.107			
342	1.141	1.096						1.257	1.106			
343	1.140	1.096						1.256	1.106			
344	1.140	1.095						1.255	1.106			
345	1.139	1.095						1.253	1.105			
346	1.138	1.094						1.252	1.105			
347	1.138	1.094						1.251	1.104			
348	1.137	1.093						1.250	1.104			
349	1.137	1.093						1.249	1.103			
350	1.136	1.093						1.248	1.103			
351	1.135	1.092						1.247	1.102			
352	1.135	1.092						1.246	1.102			
353	1.134	1.091						1.244	1.101			
354	1.133	1.091						1.243	1.101			
355	1.133	1.091						1.242	1.101			
356	1.132	1.090						1.241	1.100			
357	1.132	1.090						1.240	1.100			
358	1.131	1.089						1.239	1.099			
359	1.130	1.089						1.238	1.099			
360	1.130	1.088						1.236	1.098			
361	1.129	1.088						1.235	1.098			
362	1.128	1.088						1.234	1.097			
363	1.128	1.087						1.233	1.097			
364	1.127	1.087						1.232	1.097			
365	1.127	1.086						1.231	1.096			
366	1.126	1.086						1.230	1.096			
367	1.125	1.085						1.228	1.095			
368	1.125	1.085						1.227	1.095			
369	1.124	1.085						1.226	1.094			
370	1.124	1.084						1.225	1.094			
371	1.123	1.084						1.224	1.093			
372	1.122	1.083						1.223	1.093			
373	1.122	1.083						1.222	1.092			
374	1.121	1.082						1.220	1.092			
375	1.120	1.082						1.219	1.092			
376	1.120	1.082						1.218	1.091			
377	1.119	1.081						1.217	1.091			
378	1.119	1.081						1.216	1.090			
379	1.118	1.080						1.215	1.090			
380	1.117	1.080						1.214	1.089			
381	1.117	1.079						1.213	1.089			
382	1.116	1.079						1.211	1.088			
383	1.115	1.079						1.210	1.088			
384	1.115	1.078						1.209	1.088			
385	1.114	1.078						1.208	1.087			
386	1.114	1.077						1.207	1.087			
387	1.113	1.077						1.206	1.086			
388	1.112	1.076						1.205	1.086			
389	1.112	1.076						1.203	1.085			
390	1.111	1.076						1.202	1.085			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
391	1.111	1.075						1.201	1.084			
392	1.110	1.075						1.200	1.084			
393	1.109	1.074						1.199	1.083			
394	1.109	1.074						1.198	1.083			
395	1.108	1.074						1.197	1.083			
396	1.107	1.073						1.195	1.082			
397	1.107	1.073						1.194	1.082			
398	1.106	1.072						1.193	1.081			
399	1.106	1.072						1.192	1.081			
400	1.105	1.071						1.191	1.080			
401	1.104	1.071						1.190	1.080			
402	1.104	1.071						1.189	1.079			
403	1.103	1.070						1.188	1.079			
404	1.103	1.070						1.186	1.079			
405	1.102	1.069						1.185	1.078			
406	1.101	1.069						1.184	1.078			
407	1.101	1.068						1.183	1.077			
408	1.100	1.068						1.182	1.077			
409	1.099	1.068						1.181	1.076			
410	1.099	1.067						1.180	1.076			
411	1.098	1.067						1.178	1.075			
412	1.098	1.066						1.177	1.075			
413	1.097	1.066						1.176	1.074			
414	1.096	1.065						1.175	1.074			
415	1.096	1.065						1.174	1.074			
416	1.095	1.065						1.173	1.073			
417	1.094	1.064						1.172	1.073			
418	1.094	1.064						1.170	1.072			
419	1.093	1.063						1.169	1.072			
420	1.093	1.063						1.168	1.071			
421	1.092	1.062						1.167	1.071			
422	1.091	1.062						1.166	1.070			
423	1.091	1.062						1.165	1.070			
424	1.090	1.061						1.164	1.070			
425	1.090	1.061						1.163	1.069			
426	1.089	1.060						1.161	1.069			
427	1.088	1.060						1.160	1.068			
428	1.088	1.059						1.159	1.068			
429	1.087	1.059						1.158	1.067			
430	1.086	1.059						1.157	1.067			
431	1.086	1.058						1.156	1.066			
432	1.085	1.058						1.155	1.066			
433	1.085	1.057						1.153	1.065			
434	1.084	1.057						1.152	1.065			
435	1.083	1.057						1.151	1.065			
436	1.083	1.056						1.150	1.064			
437	1.082	1.056						1.149	1.064			
438	1.081	1.055						1.148	1.063			
439	1.081	1.055						1.147	1.063			
440	1.080	1.054						1.145	1.062			
441	1.080	1.054						1.144	1.062			
442	1.079	1.054						1.143	1.061			
443	1.078	1.053						1.142	1.061			
444	1.078	1.053						1.141	1.061			
445	1.077	1.052						1.140	1.060			
446	1.077	1.052						1.139	1.060			
447	1.076	1.051						1.138	1.059			
448	1.075	1.051						1.136	1.059			
449	1.075	1.051						1.135	1.058			
450	1.074	1.050						1.134	1.058			
451	1.073	1.050						1.133	1.057			
452	1.073	1.049						1.132	1.057			
453	1.072	1.049						1.131	1.056			
454	1.072	1.048						1.130	1.056			
455	1.071	1.048						1.128	1.056			
456	1.070	1.048						1.127	1.055			
457	1.070	1.047						1.126	1.055			
458	1.069	1.047						1.125	1.054			
459	1.069	1.046						1.124	1.054			
460	1.068	1.046						1.123	1.053			
461	1.067	1.045						1.122	1.053			
462	1.067	1.045						1.120	1.052			
463	1.066	1.045						1.119	1.052			
464	1.065	1.044						1.118	1.051			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
465	1.065	1.044						1.117	1.051			
466	1.064	1.043						1.116	1.051			
467	1.064	1.043						1.115	1.050			
468	1.063	1.042						1.114	1.050			
469	1.062	1.042						1.113	1.049			
470	1.062	1.042						1.111	1.049			
471	1.061	1.041						1.110	1.048			
472	1.060	1.041						1.109	1.048			
473	1.060	1.040						1.108	1.047			
474	1.059	1.040						1.107	1.047			
475	1.059	1.040						1.106	1.047			
476	1.058	1.039						1.105	1.046			
477	1.057	1.039						1.103	1.046			
478	1.057	1.038						1.102	1.045			
479	1.056	1.038						1.101	1.045			
480	1.056	1.037						1.100	1.044			
481	1.055	1.037						1.099	1.044			
482	1.054	1.037						1.098	1.043			
483	1.054	1.036						1.097	1.043			
484	1.053	1.036						1.095	1.042			
485	1.052	1.035						1.094	1.042			
486	1.052	1.035						1.093	1.042			
487	1.051	1.034						1.092	1.041			
488	1.051	1.034						1.091	1.041			
489	1.050	1.034						1.090	1.040			
490	1.049	1.033						1.089	1.040			
491	1.049	1.033						1.088	1.039			
492	1.048	1.032						1.086	1.039			
493	1.047	1.032						1.085	1.038			
494	1.047	1.031						1.084	1.038			
495	1.046	1.031						1.083	1.038			
496	1.046	1.031						1.082	1.037			
497	1.045	1.030						1.081	1.037			
498	1.044	1.030						1.080	1.036			
499	1.044	1.029						1.078	1.036			
500	1.043	1.029						1.077	1.035			
501	1.043	1.028						1.076	1.035			
502	1.042	1.028						1.075	1.034			
503	1.041	1.028						1.074	1.034			
504	1.041	1.027						1.073	1.033			
505	1.040	1.027						1.072	1.033			
506	1.039	1.026						1.070	1.033			
507	1.039	1.026						1.069	1.032			
508	1.038	1.025						1.068	1.032			
509	1.038	1.025						1.067	1.031			
510	1.037	1.025						1.066	1.031			
511	1.036	1.024						1.065	1.030			
512	1.036	1.024						1.064	1.030			
513	1.035	1.023						1.063	1.029			
514	1.035	1.023						1.061	1.029			
515	1.034	1.023						1.060	1.029			
516	1.033	1.022						1.059	1.028			
517	1.033	1.022						1.058	1.028			
518	1.032	1.021						1.057	1.027			
519	1.031	1.021						1.056	1.027			
520	1.031	1.020						1.055	1.026			
521	1.030	1.020						1.053	1.026			
522	1.030	1.020						1.052	1.025			
523	1.029	1.019						1.051	1.025			
524	1.028	1.019						1.050	1.024			
525	1.028	1.018						1.049	1.024			
526	1.027	1.018						1.048	1.024			
527	1.026	1.017						1.047	1.023			
528	1.026	1.017						1.045	1.023			
529	1.025	1.017						1.044	1.022			
530	1.025	1.016						1.043	1.022			
531	1.024	1.016						1.042	1.021			
532	1.023	1.015						1.041	1.021			
533	1.023	1.015						1.040	1.020			
534	1.022	1.014						1.039	1.020			
535	1.022	1.014						1.038	1.020			
536	1.021	1.014						1.036	1.019			
537	1.020	1.013						1.035	1.019			
538	1.020	1.013						1.034	1.018			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
539	1.019	1.012						1.033	1.018			
540	1.018	1.012						1.032	1.017			
541	1.018	1.011						1.031	1.017			
542	1.017	1.011						1.030	1.016			
543	1.017	1.011						1.028	1.016			
544	1.016	1.010						1.027	1.015			
545	1.015	1.010						1.026	1.015			
546	1.015	1.009						1.025	1.015			
547	1.014	1.009						1.024	1.014			
548	1.013	1.008						1.023	1.014			
549	1.013	1.008						1.022	1.013			
550	1.012	1.008						1.020	1.013			
551	1.012	1.007						1.019	1.012			
552	1.011	1.007						1.018	1.012			
553	1.010	1.006						1.017	1.011			
554	1.010	1.006						1.016	1.011			
555	1.009	1.006						1.015	1.011			
556	1.009	1.005						1.014	1.010			
557	1.008	1.005						1.013	1.010			
558	1.007	1.004						1.011	1.009			
559	1.006	1.004						1.010	1.009			
560	1.006	1.003						1.009	1.008			
561	1.005	1.003						1.008	1.008			
562	1.004	1.003						1.007	1.007			
563	1.004	1.002						1.006	1.007			
564	1.003	1.002						1.005	1.006			
565	1.002	1.001						1.003	1.006			
566	1.001	1.001						1.002	1.006			
567	1.001	1.000						1.001	1.001			
568	1.000	1.000						1.000	1.000			
569	0.998	0.998						0.998	0.998			
570	0.996	0.996						0.996	0.996			
571	0.994	0.994						0.994	0.994			
572	0.990	0.990						0.990	0.990			
573	0.985	0.985						0.985	0.985			
574	0.981	0.981						0.981	0.981			
575	0.977	0.977						0.977	0.977			
576	0.973	0.973						0.973	0.973			
577	0.969	0.969						0.969	0.969			
578	0.965	0.965						0.965	0.965			
579	0.961	0.961						0.961	0.961			
580	0.956	0.956						0.956	0.956			
581	0.952	0.952						0.952	0.952			
582	0.948	0.948						0.948	0.948			
583	0.944	0.944						0.944	0.944			
584	0.940	0.940						0.940	0.940			
585	0.936	0.936						0.936	0.936			
586	0.932	0.932						0.932	0.932			
587	0.929	0.929						0.929	0.929			
588	0.925	0.925						0.925	0.925			
589	0.921	0.921						0.921	0.921			
590	0.917	0.917						0.917	0.917			
591	0.913	0.913						0.913	0.913			
592	0.909	0.909						0.909	0.909			
593	0.905	0.905						0.905	0.905			
594	0.901	0.901						0.901	0.901			
595	0.898	0.898						0.898	0.898			
596	0.894	0.894						0.894	0.894			
597	0.890	0.890						0.890	0.890			
598	0.886	0.886						0.886	0.886			
599	0.882	0.882						0.882	0.882			
600	0.878	0.878						0.878	0.878			
601	0.875	0.875						0.875	0.875			
602	0.871	0.871						0.871	0.871			
603	0.867	0.867						0.867	0.867			
604	0.863	0.863						0.863	0.863			
605	0.860	0.860						0.860	0.860			
606	0.856	0.856						0.856	0.856			
607	0.852	0.852						0.852	0.852			
608	0.848	0.848						0.848	0.848			
609	0.844	0.844						0.844	0.844			
610	0.841	0.841						0.841	0.841			
611	0.837	0.837						0.837	0.837			
612	0.833	0.833						0.833	0.833			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
613	0.829	0.829						0.829	0.829			
614	0.826	0.826						0.826	0.826			
615	0.822	0.822						0.822	0.822			
616	0.818	0.818						0.818	0.818			
617	0.815	0.815						0.815	0.815			
618	0.811	0.811						0.811	0.811			
619	0.807	0.807						0.807	0.807			
620	0.803	0.803						0.803	0.803			
621	0.800	0.800						0.800	0.800			
622	0.796	0.796						0.796	0.796			
623	0.792	0.792						0.792	0.792			
624	0.789	0.789						0.789	0.789			
625	0.786	0.786						0.786	0.786			
626	0.782	0.782						0.782	0.782			
627	0.779	0.779						0.779	0.779			
628	0.775	0.775						0.775	0.775			
629	0.771	0.771						0.771	0.771			
630	0.769	0.769						0.769	0.769			
631	0.768	0.768						0.768	0.768			
632	0.766	0.766						0.766	0.766			
633	0.764	0.764						0.764	0.764			
634	0.762	0.762						0.762	0.762			
635	0.761	0.761						0.761	0.761			
636	0.759	0.759						0.759	0.759			
637	0.757	0.757						0.757	0.757			
638	0.755	0.755						0.755	0.755			
639	0.754	0.754						0.754	0.754			
640	0.752	0.752						0.752	0.752			
641	0.750	0.750						0.750	0.750			
642	0.749	0.749						0.749	0.749			
643	0.747	0.747						0.747	0.747			
644	0.745	0.745						0.745	0.745			
645	0.743	0.743						0.743	0.743			
646	0.742	0.742						0.742	0.742			
647	0.740	0.740						0.740	0.740			
648	0.738	0.738						0.738	0.738			
649	0.736	0.736						0.736	0.736			
650	0.735	0.735						0.735	0.735			
651	0.733	0.733						0.733	0.733			
652	0.731	0.731						0.731	0.731			
653	0.730	0.730						0.730	0.730			
654	0.728	0.728						0.728	0.728			
655	0.726	0.726						0.726	0.726			
656	0.724	0.724						0.724	0.724			
657	0.723	0.723						0.723	0.723			
658	0.721	0.721						0.721	0.721			
659	0.719	0.719						0.719	0.719			
660	0.718	0.718						0.718	0.718			
661	0.716	0.716						0.716	0.716			
662	0.715	0.715						0.715	0.715			
663	0.713	0.713						0.713	0.713			
664	0.712	0.712						0.712	0.712			
665	0.710	0.710						0.710	0.710			
666	0.708	0.708						0.708	0.708			
667	0.707	0.707						0.707	0.707			
668	0.705	0.705						0.705	0.705			
669	0.703	0.703						0.703	0.703			
670	0.702	0.702						0.702	0.702			
671	0.700	0.700						0.700	0.700			
672	0.698	0.698						0.698	0.698			
673	0.696	0.696						0.696	0.696			
674	0.695	0.695						0.695	0.695			
675	0.693	0.693						0.693	0.693			
676	0.691	0.691						0.691	0.691			
677	0.690	0.690						0.690	0.690			
678	0.688	0.688						0.688	0.688			
679	0.686	0.686						0.686	0.686			
680	0.685	0.685						0.685	0.685			
681	0.683	0.683						0.683	0.683			
682	0.682	0.682						0.682	0.682			
683	0.680	0.680						0.680	0.680			
684	0.678	0.678						0.678	0.678			
685	0.677	0.677						0.677	0.677			
686	0.675	0.675						0.675	0.675			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
687	0.673	0.673						0.673	0.673			
688	0.672	0.672						0.672	0.672			
689	0.670	0.670						0.670	0.670			
690	0.668	0.668						0.668	0.668			
691	0.667	0.667						0.667	0.667			
692	0.665	0.665						0.665	0.665			
693	0.663	0.663						0.663	0.663			
694	0.662	0.662						0.662	0.662			
695	0.660	0.660						0.660	0.660			
696	0.659	0.659						0.659	0.659			
697	0.657	0.657						0.657	0.657			
698	0.655	0.655						0.655	0.655			
699	0.654	0.654						0.654	0.654			
700	0.653	0.653						0.653	0.653			
701	0.652	0.652						0.652	0.652			
702	0.651	0.651						0.651	0.651			
703	0.651	0.651						0.651	0.651			
704	0.650	0.650						0.650	0.650			
705	0.649	0.649						0.649	0.649			
706	0.648	0.648						0.648	0.648			
707	0.648	0.648						0.648	0.648			
708	0.647	0.647						0.647	0.647			
709	0.645	0.645						0.645	0.645			
710	0.644	0.644						0.644	0.644			
711	0.642	0.642						0.642	0.642			
712	0.640	0.640						0.640	0.640			
713	0.639	0.639						0.639	0.639			
714	0.637	0.637						0.637	0.637			
715	0.636	0.636						0.636	0.636			
716	0.634	0.634						0.634	0.634			
717	0.632	0.632						0.632	0.632			
718	0.631	0.631						0.631	0.631			
719	0.629	0.629						0.629	0.629			
720	0.628	0.628						0.628	0.628			
721	0.626	0.626						0.626	0.626			
722	0.624	0.624						0.624	0.624			
723	0.623	0.623						0.623	0.623			
724	0.621	0.621						0.621	0.621			
725	0.620	0.620						0.620	0.620			
726	0.618	0.618						0.618	0.618			
727	0.617	0.617						0.617	0.617			
728	0.615	0.615						0.615	0.615			
729	0.613	0.613						0.613	0.613			
730	0.611	0.611						0.611	0.611			
731	0.609	0.609						0.609	0.609			
732	0.607	0.607						0.607	0.607			
733	0.605	0.605						0.605	0.605			
734	0.603	0.603						0.603	0.603			
735	0.601	0.601						0.601	0.601			
736	0.599	0.599						0.599	0.599			
737	0.598	0.598						0.598	0.598			
738	0.596	0.596						0.596	0.596			
739	0.594	0.594						0.594	0.594			
740	0.594	0.594						0.594	0.594			
741	0.592	0.592						0.592	0.592			
742	0.590	0.590						0.590	0.590			
743	0.588	0.588						0.588	0.588			
744	0.586	0.586						0.586	0.586			
745	0.584	0.584						0.584	0.584			
746	0.582	0.582						0.582	0.582			
747	0.581	0.581						0.581	0.581			
748	0.580	0.580						0.580	0.580			
749	0.580	0.580						0.580	0.580			
750	0.579	0.579						0.579	0.579			
751	0.578	0.578						0.578	0.578			
752	0.578	0.578						0.578	0.578			
753	0.577	0.577						0.577	0.577			
754	0.576	0.576						0.576	0.576			
755	0.576	0.576						0.576	0.576			
756	0.575	0.575						0.575	0.575			
757	0.574	0.574						0.574	0.574			
758	0.573	0.573						0.573	0.573			
759	0.573	0.573						0.573	0.573			
760	0.572	0.572						0.572	0.572			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
761	0.571	0.571						0.571	0.571			
762	0.571	0.571						0.571	0.571			
763	0.570	0.570						0.570	0.570			
764	0.569	0.569						0.569	0.569			
765	0.569	0.569						0.569	0.569			
766	0.568	0.568						0.568	0.568			
767	0.567	0.567						0.567	0.567			
768	0.566	0.566						0.566	0.566			
769	0.566	0.566						0.566	0.566			
770	0.565	0.565						0.565	0.565			
771	0.564	0.564						0.564	0.564			
772	0.564	0.564						0.564	0.564			
773	0.563	0.563						0.563	0.563			
774	0.562	0.562						0.562	0.562			
775	0.562	0.562						0.562	0.562			
776	0.561	0.561						0.561	0.561			
777	0.561	0.561						0.561	0.561			
778	0.560	0.560						0.560	0.560			
779	0.559	0.559						0.559	0.559			
780	0.559	0.559						0.559	0.559			
781	0.558	0.558						0.558	0.558			
782	0.557	0.557						0.557	0.557			
783	0.557	0.557						0.557	0.557			
784	0.556	0.556						0.556	0.556			
785	0.555	0.555						0.555	0.555			
786	0.554	0.554						0.554	0.554			
787	0.554	0.554						0.554	0.554			
788	0.553	0.553						0.553	0.553			
789	0.552	0.552						0.552	0.552			
790	0.552	0.552						0.552	0.552			
791	0.551	0.551						0.551	0.551			
792	0.550	0.550						0.550	0.550			
793	0.550	0.550						0.550	0.550			
794	0.549	0.549						0.549	0.549			
795	0.548	0.548						0.548	0.548			
796	0.547	0.547						0.547	0.547			
797	0.547	0.547						0.547	0.547			
798	0.546	0.546						0.546	0.546			
799	0.545	0.545						0.545	0.545			
800	0.545	0.545						0.545	0.545			
801	0.544	0.544						0.544	0.544			
802	0.543	0.543						0.543	0.543			
803	0.542	0.542						0.542	0.542			
804	0.542	0.542						0.542	0.542			
805	0.541	0.541						0.541	0.541			
806	0.540	0.540						0.548	0.540			
807	0.540	0.540						0.547	0.540			
808	0.539	0.539						0.545	0.539			
809	0.538	0.538						0.544	0.538			
810	0.538	0.538						0.542	0.538			
811	0.537	0.537						0.541	0.537			
812	0.537	0.537						0.540	0.537			
813	0.536	0.536						0.538	0.536			
814	0.537	0.537						0.537	0.537			
815	0.535	0.535						0.535	0.535			
816	0.534	0.534						0.535	0.534			
817	0.533	0.533						0.534	0.533			
818	0.533	0.533						0.534	0.533			
819	0.532	0.532						0.533	0.532			
820	0.532	0.532						0.533	0.532			
821	0.531	0.531						0.532	0.531			
822	0.531	0.531						0.532	0.531			
823	0.531	0.531						0.531	0.531			
824	0.530	0.530						0.531	0.530			
825	0.530	0.530						0.530	0.530			
826	0.529	0.529						0.530	0.529			
827	0.529	0.529						0.529	0.529			
828	0.528	0.528						0.528	0.528			
829	0.528	0.528						0.528	0.528			
830	0.527	0.527						0.527	0.527			
831	0.527	0.527						0.527	0.527			
832	0.526	0.526						0.526	0.526			
833	0.526	0.526						0.526	0.526			
834	0.525	0.525						0.525	0.525			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
835	0.525	0.525						0.525	0.525			
836	0.525	0.525						0.524	0.525			
837	0.524	0.524						0.524	0.524			
838	0.524	0.524						0.523	0.524			
839	0.523	0.523						0.523	0.523			
840	0.523	0.523						0.522	0.523			
841	0.522	0.522						0.522	0.522			
842	0.522	0.522						0.521	0.522			
843	0.521	0.521						0.521	0.521			
844	0.521	0.521						0.520	0.521			
845	0.520	0.520						0.520	0.520			
846	0.520	0.520						0.519	0.520			
847	0.519	0.519						0.519	0.519			
848	0.519	0.519						0.518	0.519			
849	0.519	0.519						0.518	0.519			
850	0.518	0.518						0.517	0.518			
851	0.518	0.518						0.517	0.518			
852	0.517	0.517						0.516	0.517			
853	0.517	0.517						0.516	0.517			
854	0.516	0.516						0.515	0.516			
855	0.516	0.516						0.515	0.516			
856	0.515	0.515						0.514	0.515			
857	0.515	0.515						0.513	0.515			
858	0.514	0.514						0.513	0.514			
859	0.514	0.514						0.512	0.514			
860	0.513	0.513						0.512	0.513			
861	0.513	0.513						0.511	0.513			
862	0.512	0.512						0.511	0.512			
863	0.512	0.512						0.510	0.512			
864	0.512	0.512						0.510	0.512			
865	0.511	0.511						0.509	0.511			
866	0.511	0.511						0.509	0.511			
867	0.510	0.510						0.508	0.510			
868	0.510	0.510						0.508	0.510			
869	0.509	0.509						0.507	0.509			
870	0.509	0.509						0.507	0.509			
871	0.508	0.508						0.506	0.508			
872	0.508	0.508						0.506	0.508			
873	0.507	0.507						0.505	0.507			
874	0.507	0.507						0.505	0.507			
875	0.506	0.506						0.504	0.506			
876	0.506	0.506						0.504	0.506			
877	0.506	0.506						0.503	0.506			
878	0.505	0.505						0.503	0.505			
879	0.505	0.505						0.502	0.505			
880	0.504	0.504						0.502	0.504			
881	0.504	0.504						0.501	0.504			
882	0.503	0.503						0.501	0.503			
883	0.503	0.503						0.500	0.503			
884	0.502	0.502						0.499	0.502			
885	0.502	0.502						0.499	0.502			
886	0.501	0.501						0.498	0.501			
887	0.501	0.501						0.498	0.501			
888	0.500	0.500						0.497	0.500			
889	0.500	0.500						0.497	0.500			
890	0.500	0.500						0.496	0.500			
891	0.499	0.499						0.496	0.499			
892	0.499	0.499						0.495	0.499			
893	0.498	0.498						0.495	0.498			
894	0.498	0.498						0.494	0.498			
895	0.497	0.497						0.494	0.497			
896	0.497	0.497						0.493	0.497			
897	0.496	0.496						0.493	0.496			
898	0.496	0.496						0.492	0.496			
899	0.495	0.495						0.492	0.495			
900	0.495	0.495						0.491	0.495			
901	0.494	0.494						0.491	0.494			
902	0.494	0.494						0.490	0.494			
903	0.494	0.494						0.490	0.494			
904	0.493	0.493						0.489	0.493			
905	0.493	0.493						0.489	0.493			
906	0.492	0.492						0.488	0.492			
907	0.492	0.492						0.488	0.492			
908	0.491	0.491						0.487	0.491			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
909	0.491	0.491						0.487	0.491			
910	0.490	0.490						0.486	0.490			
911	0.490	0.490						0.485	0.490			
912	0.489	0.489						0.485	0.489			
913	0.489	0.489						0.484	0.489			
914	0.488	0.488						0.484	0.488			
915	0.488	0.488						0.483	0.488			
916	0.487	0.487						0.483	0.487			
917	0.487	0.487						0.482	0.487			
918	0.487	0.487						0.482	0.487			
919	0.486	0.486						0.481	0.486			
920	0.486	0.486						0.481	0.486			
921	0.485	0.485						0.480	0.485			
922	0.485	0.485						0.480	0.485			
923	0.484	0.484						0.479	0.484			
924	0.484	0.484						0.479	0.484			
925	0.483	0.483						0.478	0.483			
926	0.483	0.483						0.478	0.483			
927	0.482	0.482						0.477	0.482			
928	0.482	0.482						0.477	0.482			
929	0.481	0.481						0.476	0.481			
930	0.481	0.481						0.476	0.481			
931	0.481	0.481						0.475	0.481			
932	0.480	0.480						0.475	0.480			
933	0.480	0.480						0.474	0.480			
934	0.479	0.479						0.474	0.479			
935	0.479	0.479						0.473	0.479			
936	0.478	0.478						0.473	0.478			
937	0.478	0.478						0.472	0.478			
938	0.477	0.477						0.472	0.477			
939	0.477	0.477						0.471	0.477			
940	0.476	0.476						0.470	0.476			
941	0.476	0.476						0.470	0.476			
942	0.475	0.475						0.469	0.475			
943	0.475	0.475						0.469	0.475			
944	0.475	0.475						0.468	0.475			
945	0.474	0.474						0.468	0.474			
946	0.474	0.474						0.467	0.474			
947	0.473	0.473						0.467	0.473			
948	0.473	0.473						0.466	0.473			
949	0.472	0.472						0.466	0.472			
950	0.472	0.472						0.465	0.472			
951	0.471	0.471						0.465	0.471			
952	0.471	0.471						0.464	0.471			
953	0.470	0.470						0.464	0.470			
954	0.470	0.470						0.463	0.470			
955	0.469	0.469						0.463	0.469			
956	0.469	0.469						0.462	0.469			
957	0.469	0.469						0.462	0.469			
958	0.468	0.468						0.461	0.468			
959	0.468	0.468						0.461	0.468			
960	0.467	0.467						0.460	0.467			
961	0.467	0.467						0.460	0.467			
962	0.466	0.466						0.459	0.466			
963	0.466	0.466						0.459	0.466			
964	0.465	0.465						0.458	0.465			
965	0.465	0.465						0.458	0.465			
966	0.464	0.464						0.457	0.464			
967	0.464	0.464						0.456	0.464			
968	0.463	0.463						0.456	0.463			
969	0.463	0.463						0.455	0.463			
970	0.462	0.462						0.455	0.462			
971	0.462	0.462						0.454	0.462			
972	0.462	0.462						0.454	0.462			
973	0.461	0.461						0.453	0.461			
974	0.461	0.461						0.453	0.461			
975	0.460	0.460						0.452	0.460			
976	0.460	0.460						0.452	0.460			
977	0.459	0.459						0.451	0.459			
978	0.459	0.459						0.451	0.459			
979	0.458	0.458						0.450	0.458			
980	0.458	0.458						0.450	0.458			
981	0.457	0.457						0.449	0.457			
982	0.457	0.457						0.449	0.457			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
983	0.456	0.456						0.448	0.456			
984	0.456	0.456						0.448	0.456			
985	0.456	0.456						0.447	0.456			
986	0.455	0.455						0.447	0.455			
987	0.455	0.455						0.446	0.455			
988	0.454	0.454						0.446	0.454			
989	0.454	0.454						0.445	0.454			
990	0.453	0.453						0.445	0.453			
991	0.453	0.453						0.444	0.453			
992	0.452	0.452						0.444	0.452			
993	0.452	0.452						0.443	0.452			
994	0.451	0.451						0.442	0.451			
995	0.451	0.451						0.442	0.451			
996	0.450	0.450						0.441	0.450			
997	0.450	0.450						0.441	0.450			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
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NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
Special Circumstances												
No Hit	0.900	0.900						0.900	0.900			
No Score	0.900	0.900						0.900	0.900			
Thin File	0.900	0.900						0.900	0.900			
Extraordinary Event	0.900	0.900						0.900	0.900			
Youthful Driver	0.900	0.900						0.900	0.900			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
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WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
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NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Discounts (Not Subject to Maximum Cap)	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
Non-Owners	-70%	-70%										
Liability Only Discount	-15%	-15%	-15%	-15%	-15%	-15%	-15%					

Discounts (Subject to Maximum Cap)	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
Multi-Car (Like Coverages Only)	-20%	-20%						-20%	-20%			
Homeowners	-10%	-10%						-10%	-10%			
Renewal "Buy-In" Discount	-10%	-10%						-10%	-10%			
Renewal Discount (Renewal - each qualifying 6 months)*	-2%	-2%						-2%	-2%			
In-House Transfer Discount	-15%	-15%						-15%	-15%			
Max Renewal Discount	-24%	-24%						-24%	-24%			
Good Driving Record	-5%	-5%						-5%	-5%			
Good Student	-5%	-5%						-5%	-5%			
Defensive Driving Discount	-5%	-5%						-5%	-5%			
Foreign or International Discount	-5%	-5%						-5%	-5%			
Advanced Issue - quoted 15+ days before issue	-15%	-15%						-15%	-15%			
Advanced Issue - quoted 7 to 14 days before issue	-10%	-10%						-10%	-10%			
Advanced Issue - quoted 3 to 6 days before issue	-5%	-5%						-5%	-5%			
Paid In Full	-10%	-10%						-10%	-10%			
Maximum Discount	-50%	-50%						-50%	-50%			

* A -2% Renewal Discount will apply after each 6-month renewal term, or a -4% Renewal Discount after each 12-month renewal term, during which no claims or chargeable accidents occur.

Surcharges	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
Business Use - Standard	20%	20%						20%	20%			
Unacceptable Vehicle / Operator	300%	300%	300%	300%	300%	300%	300%	300%	300%	300%	300%	

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

		Bodily Injury	Property Damage	Medical Payments	Uninsured Motorist Bodily Injury	Underinsured Motorist Bodily Injury	Uninsured Motorist Property Damage	Underinsured Motorist Property Damage	Other Than Collison	Collision
(1)	Base Premium									
(2)	Territory Factor									
(3)	Subtotal	= (1) * (2)	= (1) * (2)	= (1) * (2)	= (1) * (2)	= (1) * (2)	= (1) * (2)	= (1) * (2)	= (1) * (2)	= (1) * (2)
(4)	Driver Class Factor									
(5)	Subtotal	= (3) * (4)	= (3) * (4)	= (3) * (4)					= (3) * (4)	= (3) * (4)
(6)	Points Factor									
(7)	Subtotal	= (5) * (6)	= (5) * (6)	= (5) * (6)	= (3) * (6)	= (3) * (6)	= (3) * (6)	= (3) * (6)	= (5) * (6)	= (5) * (6)
(8)	Symbol Factor									
(9)	Subtotal	= (7) * (8)	= (7) * (8)	= (7) * (8)					= (7) * (8)	= (7) * (8)
(10)	Model Year Factor									
(11)	Subtotal	= (9) * (10)	= (9) * (10)						= (9) * (10)	= (9) * (10)
(12)	Deductible Factor									
(13)	Subtotal								= (11) * (12)	= (11) * (12)
(14)	Increase Limit Factor									
(15)	Subtotal	= (11) * (14)	= (11) * (14)	= (9) * (14)	= (7) * (14)	= (7) * (14)	= (7) * (14)	= (7) * (14)		
(16)	Insurance Score Factor									
(17)	Subtotal	= (15) * (16)	=(15)*(16)						= (13) * (16)	= (13) * (16)
(18)	Optional Cov. Factors									
(19)	Subtotal									
(20)	Business Use Surcharge									
(21)	Unacceptable Vehicle / Operator Surcharge	+	+						+	+
(22)	Surcharge Factor Adjustment	+1.0000	+1.0000	+1.0000	+1.0000	+1.0000	+1.0000	+1.0000	+1.0000	+1.0000
(23)	Total Surcharge	= sum((20):(22))	= sum((20):(22))	= (21) + (22)	= (21) + (22)	= (21) + (22)	= (21) + (22)	= (21) + (22)	= sum((20):(22))	= sum((20):(22))
(24)	Subtotal	= (17) * (23)	= (17) * (23)	= (15) * (23)	= (15) * (23)	= (15) * (23)	= (15) * (23)	= (15) * (23)	= (17) * (23)	= (17) * (23)
(25)	Multi-Car Discount									
(26)	Homeowners Discount	+	+						+	+
(27)	Renewal/Renewal "Buy-In" Discount	+	+						+	+
(28)	In-House Transfer Discount	+	+						+	+
(29)	Good Driving Record Discount	+	+						+	+
(30)	Good Student Discount	+	+						+	+
(31)	Defensive Driving Discount	+	+						+	+
(32)	Foreign License Discount	+	+						+	+
(33)	Paid In Full Discount	+	+						+	+
(34)	Advanced Issue Discount	+	+						+	+
(35)	Discount Factor Adjustment	+1.0000	+1.0000						+1.0000	+1.0000
(36)	Total Discount (Max 50%)	= sum((25):(35))	= sum((25):(35))						= sum((25):(35))	= sum((25):(35))
(37)	Subtotal	= (24) * (36)	= (24) * (36)						= (24) * (36)	= (24) * (36)
(38)	Non-Owners									
(39)	Liability Only Discount	+	+							
(40)	Discount Factor Adjustment	+1.0000	+1.0000	+1.0000	+1.0000	+1.0000	+1.0000	+1.0000		
(41)	Total Discount	= sum((38):(40))	= sum((38):(40))	= sum((38):(40)	= sum((38):(40)	= sum((38):(40))	= sum((38):(40))	= sum((38):(40))		
(42)	Subtotal	= (37) * (41)	= (37) * (41)	= (24) * (41)	= (24) * (41)	= (24) * (41)	= (24) * (41)	= (24) * (41)		
(43)	Vehicle - Driver Factor									
(44)	Subtotal	= (42) * (43)	= (42) * (43)	= (42) * (43)	= (42) * (43)	= (42) * (43)	= (42) * (43)	= (42) * (43)	= (37) * (43)	= (37) * (43)
(45)	Policy Term Factor									
(46)	Subtotal	= (44) * (45)	= (44) * (45)	= (44) * (45)	= (44) * (45)	= (44) * (45)	= (44) * (45)	= (44) * (45)	= (44) * (45)	= (44) * (45)
(47)	Coverage Total **	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)
(48)	Vehicle Total	= Sum of all individual coverages								

		Rental	Towing	Special Equipment	Accidental Death	Airbag	Legal Expense	Locksmith	Pet Injury	Enhanced Towing & Rental	Contents PLUS	Emergency Roadside Assistance	TNC	Individual Delivery
(1)	Base Premium													
(2)	Territory Factor													
(3)	Subtotal										= (1) * (2)			
(4)	Driver Class Factor													
(5)	Subtotal													
(6)	Points Factor													
(7)	Subtotal													
(8)	Symbol Factor													
(9)	Subtotal													
(10)	Model Year Factor													
(11)	Subtotal													
(12)	Deductible Factor													
(13)	Subtotal													
(14)	Increase Limit Factor													
(15)	Subtotal										= (3) * (14)			
(16)	Insurance Score Factor													
(17)	Subtotal													
(18)	Optional Cov. Factors													
(19)	Subtotal	= (1) * (18)	= (1) * (18)	= (1) * (18)										
(20)	Business Use Surcharge													
(21)	Unacceptable Vehicle / Operator Surcharge													
(22)	Surcharge Factor Adjustment	+1.0000	+1.0000											
(23)	Total Surcharge	= (21) + (22)	= (21) + (22)											
(24)	Subtotal	= (19) * (23)	= (19) * (23)											
(25)	Multi-Car Discount													
(26)	Homeowners Discount													
(27)	Renewal/Renewal "Buy-In" Discount													
(28)	In-House Transfer Discount													
(29)	Good Driving Record Discount													
(30)	Good Student Discount													
(31)	Defensive Driving Discount													
(32)	Foreign License Discount													
(33)	Paid In Full Discount													
(34)	Advanced Issue Discount													
(35)	Discount Factor Adjustment													
(36)	Total Discount (Max 50%)													
(37)	Subtotal													
(38)	Non-Owners													
(39)	Liability Only Discount													
(40)	Discount Factor Adjustment													
(41)	Total Discount													
(42)	Subtotal													
(43)	Vehicle - Driver Factor													
(44)	Subtotal													
(45)	Policy Term Factor													
(46)	Subtotal	= (24) * (45)	= (24) * (45)	= (19) * (45)	= (1) * (45)	= (1) * (45)	= (1) * (45)	= (1) * (45)	= (1) * (45)	= (1) * (45)	= (1) * (45)	= (1) * (45)	= (1) * (45)	= (1) * (45)
(47)	Coverage Total **	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)
(48)	Vehicle Total													

(49)	Total Coverage Premium - All Vehicles on Policy	=sum of (48) for all Vehicles on Policy
(50)	Expense Constant (Per Policy)	+
(51)	Policy Total - Premium and Expense Constant	=sum((49):(50))

** Rounding to 4th decimal should be completed after each calculation and to the nearest whole dollar when calculating the total premium by coverage.

RidgeRunner
Personal Automobile
Insurance Program

WEST VIRGINIA
Standard Auto Program
Rate Manual - Value-Rated

Effective Date:
NEW BUSINESS: 3/10/2026
RENEWAL BUSINESS: 3/30/2026

Marketed by West Virginia National Insurance Agency, Inc.

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - VALUE-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

COVERAGE	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP	ACC DEATH	AIRBAG	LEGAL EXPENSE	LOCKSMITH	PET INJURY	ENHANCED TOWING & RENTAL	EMERGENCY ROADSIDE ASSISTANCE	CONTENTS PLUS
Base Rate	220.32	299.70	24.00	32.00	27.00	15.00	13.00	182.25	353.43	24.00	9.00	33.00	15.00	15.00	15.00	15.00	15.00	15.00	36.00	85.00

Part Time	LIABILITY ONLY		FULL COVERAGE	
COVERAGE	TNC	INDIVIDUAL DELIVERY	TNC	INDIVIDUAL DELIVERY
Purchased Individually	125.00	150.00	125.00	200.00
Purchased Together	100.00	125.00	100.00	175.00

Professional	LIABILITY ONLY		FULL COVERAGE	
COVERAGE	TNC	INDIVIDUAL DELIVERY	TNC	INDIVIDUAL DELIVERY
Purchased Individually	375.00	450.00	375.00	600.00
Purchased Together	300.00	375.00	300.00	525.00

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - VALUE-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
243	1.202	1.138						1.369	1.151			
244	1.201	1.138						1.368	1.151			
245	1.201	1.137						1.367	1.150			
246	1.200	1.137						1.366	1.150			
247	1.200	1.136						1.365	1.149			
248	1.199	1.136						1.364	1.149			
249	1.198	1.136						1.363	1.148			
250	1.198	1.135						1.361	1.148			
251	1.197	1.135						1.360	1.147			
252	1.196	1.134						1.359	1.147			
253	1.196	1.134						1.358	1.147			
254	1.195	1.133						1.357	1.146			
255	1.195	1.133						1.356	1.146			
256	1.194	1.133						1.355	1.145			
257	1.193	1.132						1.353	1.145			
258	1.193	1.132						1.352	1.144			
259	1.192	1.131						1.351	1.144			
260	1.192	1.131						1.350	1.143			
261	1.191	1.130						1.349	1.143			
262	1.190	1.130						1.348	1.142			
263	1.190	1.130						1.347	1.142			
264	1.189	1.129						1.346	1.142			
265	1.188	1.129						1.344	1.141			
266	1.188	1.128						1.343	1.141			
267	1.187	1.128						1.342	1.140			
268	1.187	1.127						1.341	1.140			
269	1.186	1.127						1.340	1.139			
270	1.185	1.127						1.339	1.139			
271	1.185	1.126						1.338	1.138			
272	1.184	1.126						1.336	1.138			
273	1.184	1.125						1.335	1.138			
274	1.183	1.125						1.334	1.137			
275	1.182	1.124						1.333	1.137			
276	1.182	1.124						1.332	1.136			
277	1.181	1.124						1.331	1.136			
278	1.180	1.123						1.330	1.135			
279	1.180	1.123						1.328	1.135			
280	1.179	1.122						1.327	1.134			
281	1.179	1.122						1.326	1.134			
282	1.178	1.122						1.325	1.133			
283	1.177	1.121						1.324	1.133			
284	1.177	1.121						1.323	1.133			
285	1.176	1.120						1.322	1.132			
286	1.175	1.120						1.321	1.132			
287	1.175	1.119						1.319	1.131			
288	1.174	1.119						1.318	1.131			
289	1.174	1.119						1.317	1.130			
290	1.173	1.118						1.316	1.130			
291	1.172	1.118						1.315	1.129			
292	1.172	1.117						1.314	1.129			
293	1.171	1.117						1.313	1.129			
294	1.171	1.116						1.311	1.128			
295	1.170	1.116						1.310	1.128			
296	1.169	1.116						1.309	1.127			
297	1.169	1.115						1.308	1.127			
298	1.168	1.115						1.307	1.126			
299	1.167	1.114						1.306	1.126			
300	1.167	1.114						1.305	1.125			
301	1.166	1.113						1.303	1.125			
302	1.166	1.113						1.302	1.124			
303	1.165	1.113						1.301	1.124			
304	1.164	1.112						1.300	1.124			
305	1.164	1.112						1.299	1.123			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - VALUE-RATED
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NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
306	1.163	1.111						1.298	1.123			
307	1.162	1.111						1.297	1.122			
308	1.162	1.110						1.296	1.122			
309	1.161	1.110						1.294	1.121			
310	1.161	1.110						1.293	1.121			
311	1.160	1.109						1.292	1.120			
312	1.159	1.109						1.291	1.120			
313	1.159	1.108						1.290	1.120			
314	1.158	1.108						1.289	1.119			
315	1.158	1.107						1.288	1.119			
316	1.157	1.107						1.286	1.118			
317	1.156	1.107						1.285	1.118			
318	1.156	1.106						1.284	1.117			
319	1.155	1.106						1.283	1.117			
320	1.154	1.105						1.282	1.116			
321	1.154	1.105						1.281	1.116			
322	1.153	1.105						1.280	1.115			
323	1.153	1.104						1.278	1.115			
324	1.152	1.104						1.277	1.115			
325	1.151	1.103						1.276	1.114			
326	1.151	1.103						1.275	1.114			
327	1.150	1.102						1.274	1.113			
328	1.150	1.102						1.273	1.113			
329	1.149	1.102						1.272	1.112			
330	1.148	1.101						1.271	1.112			
331	1.148	1.101						1.269	1.111			
332	1.147	1.100						1.268	1.111			
333	1.146	1.100						1.267	1.110			
334	1.146	1.099						1.266	1.110			
335	1.145	1.099						1.265	1.110			
336	1.145	1.099						1.264	1.109			
337	1.144	1.098						1.263	1.109			
338	1.143	1.098						1.261	1.108			
339	1.143	1.097						1.260	1.108			
340	1.142	1.097						1.259	1.107			
341	1.141	1.096						1.258	1.107			
342	1.141	1.096						1.257	1.106			
343	1.140	1.096						1.256	1.106			
344	1.140	1.095						1.255	1.106			
345	1.139	1.095						1.253	1.105			
346	1.138	1.094						1.252	1.105			
347	1.138	1.094						1.251	1.104			
348	1.137	1.093						1.250	1.104			
349	1.137	1.093						1.249	1.103			
350	1.136	1.093						1.248	1.103			
351	1.135	1.092						1.247	1.102			
352	1.135	1.092						1.246	1.102			
353	1.134	1.091						1.244	1.101			
354	1.133	1.091						1.243	1.101			
355	1.133	1.091						1.242	1.101			
356	1.132	1.090						1.241	1.100			
357	1.132	1.090						1.240	1.100			
358	1.131	1.089						1.239	1.099			
359	1.130	1.089						1.238	1.099			
360	1.130	1.088						1.236	1.098			
361	1.129	1.088						1.235	1.098			
362	1.128	1.088						1.234	1.097			
363	1.128	1.087						1.233	1.097			
364	1.127	1.087						1.232	1.097			
365	1.127	1.086						1.231	1.096			
366	1.126	1.086						1.230	1.096			
367	1.125	1.085						1.228	1.095			
368	1.125	1.085						1.227	1.095			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
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NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
369	1.124	1.085						1.226	1.094			
370	1.124	1.084						1.225	1.094			
371	1.123	1.084						1.224	1.093			
372	1.122	1.083						1.223	1.093			
373	1.122	1.083						1.222	1.092			
374	1.121	1.082						1.220	1.092			
375	1.120	1.082						1.219	1.092			
376	1.120	1.082						1.218	1.091			
377	1.119	1.081						1.217	1.091			
378	1.119	1.081						1.216	1.090			
379	1.118	1.080						1.215	1.090			
380	1.117	1.080						1.214	1.089			
381	1.117	1.079						1.213	1.089			
382	1.116	1.079						1.211	1.088			
383	1.115	1.079						1.210	1.088			
384	1.115	1.078						1.209	1.088			
385	1.114	1.078						1.208	1.087			
386	1.114	1.077						1.207	1.087			
387	1.113	1.077						1.206	1.086			
388	1.112	1.076						1.205	1.086			
389	1.112	1.076						1.203	1.085			
390	1.111	1.076						1.202	1.085			
391	1.111	1.075						1.201	1.084			
392	1.110	1.075						1.200	1.084			
393	1.109	1.074						1.199	1.083			
394	1.109	1.074						1.198	1.083			
395	1.108	1.074						1.197	1.083			
396	1.107	1.073						1.195	1.082			
397	1.107	1.073						1.194	1.082			
398	1.106	1.072						1.193	1.081			
399	1.106	1.072						1.192	1.081			
400	1.105	1.071						1.191	1.080			
401	1.104	1.071						1.190	1.080			
402	1.104	1.071						1.189	1.079			
403	1.103	1.070						1.188	1.079			
404	1.103	1.070						1.186	1.079			
405	1.102	1.069						1.185	1.078			
406	1.101	1.069						1.184	1.078			
407	1.101	1.068						1.183	1.077			
408	1.100	1.068						1.182	1.077			
409	1.099	1.068						1.181	1.076			
410	1.099	1.067						1.180	1.076			
411	1.098	1.067						1.178	1.075			
412	1.098	1.066						1.177	1.075			
413	1.097	1.066						1.176	1.074			
414	1.096	1.065						1.175	1.074			
415	1.096	1.065						1.174	1.074			
416	1.095	1.065						1.173	1.073			
417	1.094	1.064						1.172	1.073			
418	1.094	1.064						1.170	1.072			
419	1.093	1.063						1.169	1.072			
420	1.093	1.063						1.168	1.071			
421	1.092	1.062						1.167	1.071			
422	1.091	1.062						1.166	1.070			
423	1.091	1.062						1.165	1.070			
424	1.090	1.061						1.164	1.070			
425	1.090	1.061						1.163	1.069			
426	1.089	1.060						1.161	1.069			
427	1.088	1.060						1.160	1.068			
428	1.088	1.059						1.159	1.068			
429	1.087	1.059						1.158	1.067			
430	1.086	1.059						1.157	1.067			
431	1.086	1.058						1.156	1.066			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
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NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
432	1.085	1.058						1.155	1.066			
433	1.085	1.057						1.153	1.065			
434	1.084	1.057						1.152	1.065			
435	1.083	1.057						1.151	1.065			
436	1.083	1.056						1.150	1.064			
437	1.082	1.056						1.149	1.064			
438	1.081	1.055						1.148	1.063			
439	1.081	1.055						1.147	1.063			
440	1.080	1.054						1.145	1.062			
441	1.080	1.054						1.144	1.062			
442	1.079	1.054						1.143	1.061			
443	1.078	1.053						1.142	1.061			
444	1.078	1.053						1.141	1.061			
445	1.077	1.052						1.140	1.060			
446	1.077	1.052						1.139	1.060			
447	1.076	1.051						1.138	1.059			
448	1.075	1.051						1.136	1.059			
449	1.075	1.051						1.135	1.058			
450	1.074	1.050						1.134	1.058			
451	1.073	1.050						1.133	1.057			
452	1.073	1.049						1.132	1.057			
453	1.072	1.049						1.131	1.056			
454	1.072	1.048						1.130	1.056			
455	1.071	1.048						1.128	1.056			
456	1.070	1.048						1.127	1.055			
457	1.070	1.047						1.126	1.055			
458	1.069	1.047						1.125	1.054			
459	1.069	1.046						1.124	1.054			
460	1.068	1.046						1.123	1.053			
461	1.067	1.045						1.122	1.053			
462	1.067	1.045						1.120	1.052			
463	1.066	1.045						1.119	1.052			
464	1.065	1.044						1.118	1.051			
465	1.065	1.044						1.117	1.051			
466	1.064	1.043						1.116	1.051			
467	1.064	1.043						1.115	1.050			
468	1.063	1.042						1.114	1.050			
469	1.062	1.042						1.113	1.049			
470	1.062	1.042						1.111	1.049			
471	1.061	1.041						1.110	1.048			
472	1.060	1.041						1.109	1.048			
473	1.060	1.040						1.108	1.047			
474	1.059	1.040						1.107	1.047			
475	1.059	1.040						1.106	1.047			
476	1.058	1.039						1.105	1.046			
477	1.057	1.039						1.103	1.046			
478	1.057	1.038						1.102	1.045			
479	1.056	1.038						1.101	1.045			
480	1.056	1.037						1.100	1.044			
481	1.055	1.037						1.099	1.044			
482	1.054	1.037						1.098	1.043			
483	1.054	1.036						1.097	1.043			
484	1.053	1.036						1.095	1.042			
485	1.052	1.035						1.094	1.042			
486	1.052	1.035						1.093	1.042			
487	1.051	1.034						1.092	1.041			
488	1.051	1.034						1.091	1.041			
489	1.050	1.034						1.090	1.040			
490	1.049	1.033						1.089	1.040			
491	1.049	1.033						1.088	1.039			
492	1.048	1.032						1.086	1.039			
493	1.047	1.032						1.085	1.038			
494	1.047	1.031						1.084	1.038			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
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NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
495	1.046	1.031						1.083	1.038			
496	1.046	1.031						1.082	1.037			
497	1.045	1.030						1.081	1.037			
498	1.044	1.030						1.080	1.036			
499	1.044	1.029						1.078	1.036			
500	1.043	1.029						1.077	1.035			
501	1.043	1.028						1.076	1.035			
502	1.042	1.028						1.075	1.034			
503	1.041	1.028						1.074	1.034			
504	1.041	1.027						1.073	1.033			
505	1.040	1.027						1.072	1.033			
506	1.039	1.026						1.070	1.033			
507	1.039	1.026						1.069	1.032			
508	1.038	1.025						1.068	1.032			
509	1.038	1.025						1.067	1.031			
510	1.037	1.025						1.066	1.031			
511	1.036	1.024						1.065	1.030			
512	1.036	1.024						1.064	1.030			
513	1.035	1.023						1.063	1.029			
514	1.035	1.023						1.061	1.029			
515	1.034	1.023						1.060	1.029			
516	1.033	1.022						1.059	1.028			
517	1.033	1.022						1.058	1.028			
518	1.032	1.021						1.057	1.027			
519	1.031	1.021						1.056	1.027			
520	1.031	1.020						1.055	1.026			
521	1.030	1.020						1.053	1.026			
522	1.030	1.020						1.052	1.025			
523	1.029	1.019						1.051	1.025			
524	1.028	1.019						1.050	1.024			
525	1.028	1.018						1.049	1.024			
526	1.027	1.018						1.048	1.024			
527	1.026	1.017						1.047	1.023			
528	1.026	1.017						1.045	1.023			
529	1.025	1.017						1.044	1.022			
530	1.025	1.016						1.043	1.022			
531	1.024	1.016						1.042	1.021			
532	1.023	1.015						1.041	1.021			
533	1.023	1.015						1.040	1.020			
534	1.022	1.014						1.039	1.020			
535	1.022	1.014						1.038	1.020			
536	1.021	1.014						1.036	1.019			
537	1.020	1.013						1.035	1.019			
538	1.020	1.013						1.034	1.018			
539	1.019	1.012						1.033	1.018			
540	1.018	1.012						1.032	1.017			
541	1.018	1.011						1.031	1.017			
542	1.017	1.011						1.030	1.016			
543	1.017	1.011						1.028	1.016			
544	1.016	1.010						1.027	1.015			
545	1.015	1.010						1.026	1.015			
546	1.015	1.009						1.025	1.015			
547	1.014	1.009						1.024	1.014			
548	1.013	1.008						1.023	1.014			
549	1.013	1.008						1.022	1.013			
550	1.012	1.008						1.020	1.013			
551	1.012	1.007						1.019	1.012			
552	1.011	1.007						1.018	1.012			
553	1.010	1.006						1.017	1.011			
554	1.010	1.006						1.016	1.011			
555	1.009	1.006						1.015	1.011			
556	1.009	1.005						1.014	1.010			
557	1.008	1.005						1.013	1.010			

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NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
558	1.007	1.004						1.011	1.009			
559	1.006	1.004						1.010	1.009			
560	1.006	1.003						1.009	1.008			
561	1.005	1.003						1.008	1.008			
562	1.004	1.003						1.007	1.007			
563	1.004	1.002						1.006	1.007			
564	1.003	1.002						1.005	1.006			
565	1.002	1.001						1.003	1.006			
566	1.001	1.001						1.002	1.006			
567	1.001	1.000						1.001	1.001			
568	1.000	1.000						1.000	1.000			
569	0.998	0.998						0.998	0.998			
570	0.996	0.996						0.996	0.996			
571	0.994	0.994						0.994	0.994			
572	0.990	0.990						0.990	0.990			
573	0.985	0.985						0.985	0.985			
574	0.981	0.981						0.981	0.981			
575	0.977	0.977						0.977	0.977			
576	0.973	0.973						0.973	0.973			
577	0.969	0.969						0.969	0.969			
578	0.965	0.965						0.965	0.965			
579	0.961	0.961						0.961	0.961			
580	0.956	0.956						0.956	0.956			
581	0.952	0.952						0.952	0.952			
582	0.948	0.948						0.948	0.948			
583	0.944	0.944						0.944	0.944			
584	0.940	0.940						0.940	0.940			
585	0.936	0.936						0.936	0.936			
586	0.932	0.932						0.932	0.932			
587	0.929	0.929						0.929	0.929			
588	0.925	0.925						0.925	0.925			
589	0.921	0.921						0.921	0.921			
590	0.917	0.917						0.917	0.917			
591	0.913	0.913						0.913	0.913			
592	0.909	0.909						0.909	0.909			
593	0.905	0.905						0.905	0.905			
594	0.901	0.901						0.901	0.901			
595	0.898	0.898						0.898	0.898			
596	0.894	0.894						0.894	0.894			
597	0.890	0.890						0.890	0.890			
598	0.886	0.886						0.886	0.886			
599	0.882	0.882						0.882	0.882			
600	0.878	0.878						0.878	0.878			
601	0.875	0.875						0.875	0.875			
602	0.871	0.871						0.871	0.871			
603	0.867	0.867						0.867	0.867			
604	0.863	0.863						0.863	0.863			
605	0.860	0.860						0.860	0.860			
606	0.856	0.856						0.856	0.856			
607	0.852	0.852						0.852	0.852			
608	0.848	0.848						0.848	0.848			
609	0.844	0.844						0.844	0.844			
610	0.841	0.841						0.841	0.841			
611	0.837	0.837						0.837	0.837			
612	0.833	0.833						0.833	0.833			
613	0.829	0.829						0.829	0.829			
614	0.826	0.826						0.826	0.826			
615	0.822	0.822						0.822	0.822			
616	0.818	0.818						0.818	0.818			
617	0.815	0.815						0.815	0.815			
618	0.811	0.811						0.811	0.811			
619	0.807	0.807						0.807	0.807			
620	0.803	0.803						0.803	0.803			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - VALUE-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
621	0.800	0.800						0.800	0.800			
622	0.796	0.796						0.796	0.796			
623	0.792	0.792						0.792	0.792			
624	0.789	0.789						0.789	0.789			
625	0.786	0.786						0.786	0.786			
626	0.782	0.782						0.782	0.782			
627	0.779	0.779						0.779	0.779			
628	0.775	0.775						0.775	0.775			
629	0.771	0.771						0.771	0.771			
630	0.769	0.769						0.769	0.769			
631	0.768	0.768						0.768	0.768			
632	0.766	0.766						0.766	0.766			
633	0.764	0.764						0.764	0.764			
634	0.762	0.762						0.762	0.762			
635	0.761	0.761						0.761	0.761			
636	0.759	0.759						0.759	0.759			
637	0.757	0.757						0.757	0.757			
638	0.755	0.755						0.755	0.755			
639	0.754	0.754						0.754	0.754			
640	0.752	0.752						0.752	0.752			
641	0.750	0.750						0.750	0.750			
642	0.749	0.749						0.749	0.749			
643	0.747	0.747						0.747	0.747			
644	0.745	0.745						0.745	0.745			
645	0.743	0.743						0.743	0.743			
646	0.742	0.742						0.742	0.742			
647	0.740	0.740						0.740	0.740			
648	0.738	0.738						0.738	0.738			
649	0.736	0.736						0.736	0.736			
650	0.735	0.735						0.735	0.735			
651	0.733	0.733						0.733	0.733			
652	0.731	0.731						0.731	0.731			
653	0.730	0.730						0.730	0.730			
654	0.728	0.728						0.728	0.728			
655	0.726	0.726						0.726	0.726			
656	0.724	0.724						0.724	0.724			
657	0.723	0.723						0.723	0.723			
658	0.721	0.721						0.721	0.721			
659	0.719	0.719						0.719	0.719			
660	0.718	0.718						0.718	0.718			
661	0.716	0.716						0.716	0.716			
662	0.715	0.715						0.715	0.715			
663	0.713	0.713						0.713	0.713			
664	0.712	0.712						0.712	0.712			
665	0.710	0.710						0.710	0.710			
666	0.708	0.708						0.708	0.708			
667	0.707	0.707						0.707	0.707			
668	0.705	0.705						0.705	0.705			
669	0.703	0.703						0.703	0.703			
670	0.702	0.702						0.702	0.702			
671	0.700	0.700						0.700	0.700			
672	0.698	0.698						0.698	0.698			
673	0.696	0.696						0.696	0.696			
674	0.695	0.695						0.695	0.695			
675	0.693	0.693						0.693	0.693			
676	0.691	0.691						0.691	0.691			
677	0.690	0.690						0.690	0.690			
678	0.688	0.688						0.688	0.688			
679	0.686	0.686						0.686	0.686			
680	0.685	0.685						0.685	0.685			
681	0.683	0.683						0.683	0.683			
682	0.682	0.682						0.682	0.682			
683	0.680	0.680						0.680	0.680			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - VALUE-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
684	0.678	0.678						0.678	0.678			
685	0.677	0.677						0.677	0.677			
686	0.675	0.675						0.675	0.675			
687	0.673	0.673						0.673	0.673			
688	0.672	0.672						0.672	0.672			
689	0.670	0.670						0.670	0.670			
690	0.668	0.668						0.668	0.668			
691	0.667	0.667						0.667	0.667			
692	0.665	0.665						0.665	0.665			
693	0.663	0.663						0.663	0.663			
694	0.662	0.662						0.662	0.662			
695	0.660	0.660						0.660	0.660			
696	0.659	0.659						0.659	0.659			
697	0.657	0.657						0.657	0.657			
698	0.655	0.655						0.655	0.655			
699	0.654	0.654						0.654	0.654			
700	0.653	0.653						0.653	0.653			
701	0.652	0.652						0.652	0.652			
702	0.651	0.651						0.651	0.651			
703	0.651	0.651						0.651	0.651			
704	0.650	0.650						0.650	0.650			
705	0.649	0.649						0.649	0.649			
706	0.648	0.648						0.648	0.648			
707	0.648	0.648						0.648	0.648			
708	0.647	0.647						0.647	0.647			
709	0.645	0.645						0.645	0.645			
710	0.644	0.644						0.644	0.644			
711	0.642	0.642						0.642	0.642			
712	0.640	0.640						0.640	0.640			
713	0.639	0.639						0.639	0.639			
714	0.637	0.637						0.637	0.637			
715	0.636	0.636						0.636	0.636			
716	0.634	0.634						0.634	0.634			
717	0.632	0.632						0.632	0.632			
718	0.631	0.631						0.631	0.631			
719	0.629	0.629						0.629	0.629			
720	0.628	0.628						0.628	0.628			
721	0.626	0.626						0.626	0.626			
722	0.624	0.624						0.624	0.624			
723	0.623	0.623						0.623	0.623			
724	0.621	0.621						0.621	0.621			
725	0.620	0.620						0.620	0.620			
726	0.618	0.618						0.618	0.618			
727	0.617	0.617						0.617	0.617			
728	0.615	0.615						0.615	0.615			
729	0.613	0.613						0.613	0.613			
730	0.611	0.611						0.611	0.611			
731	0.609	0.609						0.609	0.609			
732	0.607	0.607						0.607	0.607			
733	0.605	0.605						0.605	0.605			
734	0.603	0.603						0.603	0.603			
735	0.601	0.601						0.601	0.601			
736	0.599	0.599						0.599	0.599			
737	0.598	0.598						0.598	0.598			
738	0.596	0.596						0.596	0.596			
739	0.594	0.594						0.594	0.594			
740	0.594	0.594						0.594	0.594			
741	0.592	0.592						0.592	0.592			
742	0.590	0.590						0.590	0.590			
743	0.588	0.588						0.588	0.588			
744	0.586	0.586						0.586	0.586			
745	0.584	0.584						0.584	0.584			
746	0.582	0.582						0.582	0.582			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - VALUE-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
747	0.581	0.581						0.581	0.581			
748	0.580	0.580						0.580	0.580			
749	0.580	0.580						0.580	0.580			
750	0.579	0.579						0.579	0.579			
751	0.578	0.578						0.578	0.578			
752	0.578	0.578						0.578	0.578			
753	0.577	0.577						0.577	0.577			
754	0.576	0.576						0.576	0.576			
755	0.576	0.576						0.576	0.576			
756	0.575	0.575						0.575	0.575			
757	0.574	0.574						0.574	0.574			
758	0.573	0.573						0.573	0.573			
759	0.573	0.573						0.573	0.573			
760	0.572	0.572						0.572	0.572			
761	0.571	0.571						0.571	0.571			
762	0.571	0.571						0.571	0.571			
763	0.570	0.570						0.570	0.570			
764	0.569	0.569						0.569	0.569			
765	0.569	0.569						0.569	0.569			
766	0.568	0.568						0.568	0.568			
767	0.567	0.567						0.567	0.567			
768	0.566	0.566						0.566	0.566			
769	0.566	0.566						0.566	0.566			
770	0.565	0.565						0.565	0.565			
771	0.564	0.564						0.564	0.564			
772	0.564	0.564						0.564	0.564			
773	0.563	0.563						0.563	0.563			
774	0.562	0.562						0.562	0.562			
775	0.562	0.562						0.562	0.562			
776	0.561	0.561						0.561	0.561			
777	0.561	0.561						0.561	0.561			
778	0.560	0.560						0.560	0.560			
779	0.559	0.559						0.559	0.559			
780	0.559	0.559						0.559	0.559			
781	0.558	0.558						0.558	0.558			
782	0.557	0.557						0.557	0.557			
783	0.557	0.557						0.557	0.557			
784	0.556	0.556						0.556	0.556			
785	0.555	0.555						0.555	0.555			
786	0.554	0.554						0.554	0.554			
787	0.554	0.554						0.554	0.554			
788	0.553	0.553						0.553	0.553			
789	0.552	0.552						0.552	0.552			
790	0.552	0.552						0.552	0.552			
791	0.551	0.551						0.551	0.551			
792	0.550	0.550						0.550	0.550			
793	0.550	0.550						0.550	0.550			
794	0.549	0.549						0.549	0.549			
795	0.548	0.548						0.548	0.548			
796	0.547	0.547						0.547	0.547			
797	0.547	0.547						0.547	0.547			
798	0.546	0.546						0.546	0.546			
799	0.545	0.545						0.545	0.545			
800	0.545	0.545						0.545	0.545			
801	0.544	0.544						0.544	0.544			
802	0.543	0.543						0.543	0.543			
803	0.542	0.542						0.542	0.542			
804	0.542	0.542						0.542	0.542			
805	0.541	0.541						0.541	0.541			
806	0.540	0.540						0.548	0.540			
807	0.540	0.540						0.547	0.540			
808	0.539	0.539						0.545	0.539			
809	0.538	0.538						0.544	0.538			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - VALUE-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
810	0.538	0.538						0.542	0.538			
811	0.537	0.537						0.541	0.537			
812	0.537	0.537						0.540	0.537			
813	0.536	0.536						0.538	0.536			
814	0.537	0.537						0.537	0.537			
815	0.535	0.535						0.535	0.535			
816	0.534	0.534						0.535	0.534			
817	0.533	0.533						0.534	0.533			
818	0.533	0.533						0.534	0.533			
819	0.532	0.532						0.533	0.532			
820	0.532	0.532						0.533	0.532			
821	0.531	0.531						0.532	0.531			
822	0.531	0.531						0.532	0.531			
823	0.531	0.531						0.531	0.531			
824	0.530	0.530						0.531	0.530			
825	0.530	0.530						0.530	0.530			
826	0.529	0.529						0.530	0.529			
827	0.529	0.529						0.529	0.529			
828	0.528	0.528						0.528	0.528			
829	0.528	0.528						0.528	0.528			
830	0.527	0.527						0.527	0.527			
831	0.527	0.527						0.527	0.527			
832	0.526	0.526						0.526	0.526			
833	0.526	0.526						0.526	0.526			
834	0.525	0.525						0.525	0.525			
835	0.525	0.525						0.525	0.525			
836	0.525	0.525						0.524	0.525			
837	0.524	0.524						0.524	0.524			
838	0.524	0.524						0.523	0.524			
839	0.523	0.523						0.523	0.523			
840	0.523	0.523						0.522	0.523			
841	0.522	0.522						0.522	0.522			
842	0.522	0.522						0.521	0.522			
843	0.521	0.521						0.521	0.521			
844	0.521	0.521						0.520	0.521			
845	0.520	0.520						0.520	0.520			
846	0.520	0.520						0.519	0.520			
847	0.519	0.519						0.519	0.519			
848	0.519	0.519						0.518	0.519			
849	0.519	0.519						0.518	0.519			
850	0.518	0.518						0.517	0.518			
851	0.518	0.518						0.517	0.518			
852	0.517	0.517						0.516	0.517			
853	0.517	0.517						0.516	0.517			
854	0.516	0.516						0.515	0.516			
855	0.516	0.516						0.515	0.516			
856	0.515	0.515						0.514	0.515			
857	0.515	0.515						0.513	0.515			
858	0.514	0.514						0.513	0.514			
859	0.514	0.514						0.512	0.514			
860	0.513	0.513						0.512	0.513			
861	0.513	0.513						0.511	0.513			
862	0.512	0.512						0.511	0.512			
863	0.512	0.512						0.510	0.512			
864	0.512	0.512						0.510	0.512			
865	0.511	0.511						0.509	0.511			
866	0.511	0.511						0.509	0.511			
867	0.510	0.510						0.508	0.510			
868	0.510	0.510						0.508	0.510			
869	0.509	0.509						0.507	0.509			
870	0.509	0.509						0.507	0.509			
871	0.508	0.508						0.506	0.508			
872	0.508	0.508						0.506	0.508			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - VALUE-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
873	0.507	0.507						0.505	0.507			
874	0.507	0.507						0.505	0.507			
875	0.506	0.506						0.504	0.506			
876	0.506	0.506						0.504	0.506			
877	0.506	0.506						0.503	0.506			
878	0.505	0.505						0.503	0.505			
879	0.505	0.505						0.502	0.505			
880	0.504	0.504						0.502	0.504			
881	0.504	0.504						0.501	0.504			
882	0.503	0.503						0.501	0.503			
883	0.503	0.503						0.500	0.503			
884	0.502	0.502						0.499	0.502			
885	0.502	0.502						0.499	0.502			
886	0.501	0.501						0.498	0.501			
887	0.501	0.501						0.498	0.501			
888	0.500	0.500						0.497	0.500			
889	0.500	0.500						0.497	0.500			
890	0.500	0.500						0.496	0.500			
891	0.499	0.499						0.496	0.499			
892	0.499	0.499						0.495	0.499			
893	0.498	0.498						0.495	0.498			
894	0.498	0.498						0.494	0.498			
895	0.497	0.497						0.494	0.497			
896	0.497	0.497						0.493	0.497			
897	0.496	0.496						0.493	0.496			
898	0.496	0.496						0.492	0.496			
899	0.495	0.495						0.492	0.495			
900	0.495	0.495						0.491	0.495			
901	0.494	0.494						0.491	0.494			
902	0.494	0.494						0.490	0.494			
903	0.494	0.494						0.490	0.494			
904	0.493	0.493						0.489	0.493			
905	0.493	0.493						0.489	0.493			
906	0.492	0.492						0.488	0.492			
907	0.492	0.492						0.488	0.492			
908	0.491	0.491						0.487	0.491			
909	0.491	0.491						0.487	0.491			
910	0.490	0.490						0.486	0.490			
911	0.490	0.490						0.485	0.490			
912	0.489	0.489						0.485	0.489			
913	0.489	0.489						0.484	0.489			
914	0.488	0.488						0.484	0.488			
915	0.488	0.488						0.483	0.488			
916	0.487	0.487						0.483	0.487			
917	0.487	0.487						0.482	0.487			
918	0.487	0.487						0.482	0.487			
919	0.486	0.486						0.481	0.486			
920	0.486	0.486						0.481	0.486			
921	0.485	0.485						0.480	0.485			
922	0.485	0.485						0.480	0.485			
923	0.484	0.484						0.479	0.484			
924	0.484	0.484						0.479	0.484			
925	0.483	0.483						0.478	0.483			
926	0.483	0.483						0.478	0.483			
927	0.482	0.482						0.477	0.482			
928	0.482	0.482						0.477	0.482			
929	0.481	0.481						0.476	0.481			
930	0.481	0.481						0.476	0.481			
931	0.481	0.481						0.475	0.481			
932	0.480	0.480						0.475	0.480			
933	0.480	0.480						0.474	0.480			
934	0.479	0.479						0.474	0.479			
935	0.479	0.479						0.473	0.479			

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NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
936	0.478	0.478						0.473	0.478			
937	0.478	0.478						0.472	0.478			
938	0.477	0.477						0.472	0.477			
939	0.477	0.477						0.471	0.477			
940	0.476	0.476						0.470	0.476			
941	0.476	0.476						0.470	0.476			
942	0.475	0.475						0.469	0.475			
943	0.475	0.475						0.469	0.475			
944	0.475	0.475						0.468	0.475			
945	0.474	0.474						0.468	0.474			
946	0.474	0.474						0.467	0.474			
947	0.473	0.473						0.467	0.473			
948	0.473	0.473						0.466	0.473			
949	0.472	0.472						0.466	0.472			
950	0.472	0.472						0.465	0.472			
951	0.471	0.471						0.465	0.471			
952	0.471	0.471						0.464	0.471			
953	0.470	0.470						0.464	0.470			
954	0.470	0.470						0.463	0.470			
955	0.469	0.469						0.463	0.469			
956	0.469	0.469						0.462	0.469			
957	0.469	0.469						0.462	0.469			
958	0.468	0.468						0.461	0.468			
959	0.468	0.468						0.461	0.468			
960	0.467	0.467						0.460	0.467			
961	0.467	0.467						0.460	0.467			
962	0.466	0.466						0.459	0.466			
963	0.466	0.466						0.459	0.466			
964	0.465	0.465						0.458	0.465			
965	0.465	0.465						0.458	0.465			
966	0.464	0.464						0.457	0.464			
967	0.464	0.464						0.456	0.464			
968	0.463	0.463						0.456	0.463			
969	0.463	0.463						0.455	0.463			
970	0.462	0.462						0.455	0.462			
971	0.462	0.462						0.454	0.462			
972	0.462	0.462						0.454	0.462			
973	0.461	0.461						0.453	0.461			
974	0.461	0.461						0.453	0.461			
975	0.460	0.460						0.452	0.460			
976	0.460	0.460						0.452	0.460			
977	0.459	0.459						0.451	0.459			
978	0.459	0.459						0.451	0.459			
979	0.458	0.458						0.450	0.458			
980	0.458	0.458						0.450	0.458			
981	0.457	0.457						0.449	0.457			
982	0.457	0.457						0.449	0.457			
983	0.456	0.456						0.448	0.456			
984	0.456	0.456						0.448	0.456			
985	0.456	0.456						0.447	0.456			
986	0.455	0.455						0.447	0.455			
987	0.455	0.455						0.446	0.455			
988	0.454	0.454						0.446	0.454			
989	0.454	0.454						0.445	0.454			
990	0.453	0.453						0.445	0.453			
991	0.453	0.453						0.444	0.453			
992	0.452	0.452						0.444	0.452			
993	0.452	0.452						0.443	0.452			
994	0.451	0.451						0.442	0.451			
995	0.451	0.451						0.442	0.451			
996	0.450	0.450						0.441	0.450			
997	0.450	0.450						0.441	0.450			

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NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
Special Circumstances												
No Hit	0.900	0.900						0.900	0.900			
No Score	0.900	0.900						0.900	0.900			
Thin File	0.900	0.900						0.900	0.900			
Extraordinary Event	0.900	0.900						0.900	0.900			
Youthful Driver	0.900	0.900						0.900	0.900			

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Discounts (Not Subject to Maximum Cap)	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
Non-Owners	-70%	-70%										
Liability Only Discount	-15%	-15%	-15%	-15%	-15%	-15%	-15%					

Discounts (Subject to Maximum Cap)	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
Multi-Car (Like Coverages Only)	-20%	-20%						-20%	-20%			
Homeowners	-10%	-10%						-10%	-10%			
Renewal "Buy-In" Discount	-10%	-10%						-10%	-10%			
Renewal Discount (Renewal - each qualifying 6 months)*	-2%	-2%						-2%	-2%			
In-House Transfer Discount	-15%	-15%						-15%	-15%			
Max Renewal Discount	-24%	-24%						-24%	-24%			
Good Driving Record	-5%	-5%						-5%	-5%			
Good Student	-5%	-5%						-5%	-5%			
Defensive Driving Discount	-5%	-5%						-5%	-5%			
Foreign or International Discount	-5%	-5%						-5%	-5%			
Advanced Issue - quoted 15+ days before issue	-15%	-15%						-15%	-15%			
Advanced Issue - quoted 7 to 14 days before issue	-10%	-10%						-10%	-10%			
Advanced Issue - quoted 3 to 6 days before issue	-5%	-5%						-5%	-5%			
Paid In Full	-10%	-10%						-10%	-10%			
Maximum Discount	-50%	-50%						-50%	-50%			

* A -2% Renewal Discount will apply after each 6-month renewal term, or a -4% Renewal Discount after each 12-month renewal term, during which no claims or chargeable accidents occur.

Surcharges	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
Business Use - Standard	20%	20%						20%	20%			
Unacceptable Vehicle / Operator	300%	300%	300%	300%	300%	300%	300%	300%	300%	300%	300%	
Older Vehicle (15-19 years age)								10%	10%			
Older Vehicle (20-25 years age)								20%	20%			
Vehicle Discount/Surcharge List								-10% to 50%	-10% to 50%			

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NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

		Bodily Injury	Property Damage	Medical Payments	Uninsured Motorist Bodily Injury	Underinsured Motorist Bodily Injury	Uninsured Motorist Property Damage	Underinsured Motorist Property Damage	Other Than Collison	Collision	Rental	Towing	Special Equipment	Accidental Death	Airbag	Legal Expense	Locksmith	Pet Injury	Enhanced Towing & Rental	Contents PLUS	Emergency Roadside Assistance	TNC	Individual Delivery
(1)	Base Premium																						
(2)	Territory Factor																						
(3)	Subtotal	= (1) * (2)	= (1) * (2)	= (1) * (2)	= (1) * (2)	= (1) * (2)	= (1) * (2)	= (1) * (2)	= (1) * (2)	= (1) * (2)										= (1) * (2)			
(4)	Driver Class Factor																						
(5)	Subtotal	= (3) * (4)	= (3) * (4)	= (3) * (4)					= (3) * (4)	= (3) * (4)													
(6)	Points Factor																						
(7)	Subtotal	= (5) * (6)	= (5) * (6)	= (5) * (6)	= (3) * (6)	= (3) * (6)	= (3) * (6)	= (3) * (6)	= (5) * (6)	= (5) * (6)													
(8)	Symbol Factor																						
(9)	Subtotal	= (7) * (8)	= (7) * (8)	= (7) * (8)																			
(10)	Model Year Factor																						
(11)	Subtotal	= (9) * (10)	= (9) * (10)																				
(12)	Value Factor																						
(13)	Subtotal								= (7) * (12)	= (7) * (12)													
(14)	Deductible Factor																						
(15)	Subtotal								= (13) * (14)	= (13) * (14)													
(16)	Increase Limit Factor																						
(17)	Subtotal	= (11) * (16)	= (11) * (16)	= (9) * (16)	= (7) * (16)	= (7) * (16)	= (7) * (16)	= (7) * (16)												= (3) * (16)			
(18)	Insurance Score Factor																						
(19)	Subtotal	= (17) * (18)	= (17) * (18)						= (15) * (18)	= (15) * (18)													
(20)	Optional Cov. Factors																						
(21)	Subtotal										= (1) * (20)	= (1) * (20)	= (1) * (20)										
(22)	Business Use Surcharge																						
(23)	Unacceptable Vehicle / Operator Surcharge	+	+						+	+													
(24)	Older Vehicle Surcharge								+	+													
(25)	Vehicle Discount/Surcharge								+	+													
(26)	Surcharge Adjustment Factor	+1.000	+1.000	+1.000	+1.000	+1.000	+1.000	+1.000	+1.0000	+1.0000	+1.0000	+1.0000											
(27)	Total Surcharge	= sum((22):(26))	= sum((22):(26))	= sum((23):(26)	= sum((23):(26))	= sum((23):(26))	= sum((23):(26))	= sum((23):(26))	= sum((22):(26))	= sum((22):(26))	= sum((23):(26))	= sum((23):(26))											
(28)	Subtotal	= (19) * (27)	= (19) * (27)	= (17) * (27)	= (17) * (27)	= (17) * (27)	= (17) * (27)	= (17) * (27)	= (19) * (27)	= (19) * (27)	= (21) * (27)	= (21) * (27)											
(29)	Multi-Car Discount																						
(30)	Homeowners Discount	+	+						+	+													
(31)	Renewal/Renewal "Buy-In" Discount	+	+						+	+													
(32)	In-House Transfer Discount	+	+						+	+													
(33)	Good Driving Record Discount	+	+						+	+													
(34)	Good Student Discount	+	+						+	+													
(35)	Defensive Driving Discount	+	+						+	+													
(36)	Foreign License Discount	+	+						+	+													
(37)	Paid In Full Discount	+	+						+	+													
(38)	Advanced Issue Discount	+	+						+	+													
(39)	Discount Factor Adjustment	+1.0000	+1.0000						+1.0000	+1.0000													
(40)	Total Discount (Max 50%)	= sum((29):(39))	= sum((29):(39))						= sum((29):(39))	= sum((29):(39))													
(41)	Subtotal	= (28) * (40)	= (28) * (40)						= (28) * (40)	= (28) * (40)													
(42)	Non-Owners																						
(43)	Liability Only Discount	+	+																				
(44)	Discount Factor Adjustment	+1.0000	+1.0000	+1.0000	+1.0000	+1.0000	+1.0000	+1.0000															
(45)	Total Discount	= sum((42):(44))	= sum((42):(44))	= sum((43):(44)	= sum((43):(44))	= sum((43):(44))	= sum((43):(44))	= sum((43):(44))															
(46)	Subtotal	= (41) * (45)	= (41) * (45)	= (28) * (45)	= (28) * (45)	= (28) * (45)	= (28) * (45)	= (28) * (45)															
(47)	Vehicle - Driver Factor																						
(48)	Subtotal	= (46) * (47)	= (46) * (47)	= (46) * (47)	= (46) * (47)	= (46) * (47)	= (46) * (47)	= (46) * (47)	= (41) * (47)	= (41) * (47)													
(49)	Policy Term Factor																						
(50)	Subtotal	= (48) * (49)	= (48) * (49)	= (48) * (49)	= (48) * (49)	= (48) * (49)	= (48) * (49)	= (48) * (49)	= (48) * (49)	= (48) * (49)	= (28) * (49)	= (28) * (49)	= (21) * (49)	= (1) * (49)	= (1) * (49)	= (1) * (49)	= (1) * (49)	= (1) * (49)	= (1) * (49)	= (1) * (49)	= (1) * (49)	= (1) * (49)	= (1) * (49)
(51)	Coverage Total **	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round
(52)	Vehicle Total	= Sum of all individual coverages																					

(53)	Total Coverage Premium - All Vehicles on Policy	=sum of (52) for all Vehicles on Policy
(54)	Expense Constant (Per Policy)	+
(55)	Policy Total - Premium and Expense Constant	=sum((53):(54))

** Rounding to 4th decimal should be completed after each calculation and to the nearest whole dollar when calculating the total premium by coverage.

RidgeRunner
Personal Automobile
Insurance Program

WEST VIRGINIA
Standard Auto Program
Underwriting Guidelines

Effective Date:

NEW BUSINESS: 03/10/2026

RENEWAL BUSINESS: 03/30/2026

Marketed by West Virginia National Insurance Agency, Inc.

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3.6 TOWING:

If purchased, then depending upon the option selected, towing coverage provides a total of $50, $75 or $100 per disablement for emergency towing. Up to 2 tows are allowed during a 6-month policy period, and up to 4 tows are allowed during an annual policy period.

Towing is offered on all policies with Liability coverage, or Other Than Collision and Collision coverage.

3.7 ADDITIONAL EQUIPMENT: SPECIAL EQUIPMENT PACKAGE:

(Only available when the vehicle is insured with Other Than Collision and Collision coverage)

This endorsement, which covers non-manufacturer and dealer installed parts up to the selected limit, can be purchased in $500 increments up to a maximum of $3,000. No additional deductible applies.

1. The following non-manufacturer and dealer installed parts are acceptable for the Special Equipment Package endorsement: bicycle racks; CD players; video equipment and stereos; pickup bed liners; pickup caps; running boards; ski racks; special wheels and rims; sunroofs; T-tops; striping; special paint and decals.
2. This package does NOT cover the following: conversion van/truck features; any body parts designed to enhance the speed or performance of the vehicle; any device designed to evade detection of a motor vehicle violation; any item that does not meet the requirements of West Virginia state law (e.g., TV viewable by the driver, tinting on the front windows, etc.); or any other equipment not specifically identified (in 1. above).
3. The vehicle must have Other Than Collision and Collision coverage, and coverage is subject to the applicable Other Than Collision or Collision deductible of the scheduled vehicle.
4. Both proof of installation and a Bill of Sale for the Special Equipment must be submitted with the application or endorsement request. A photograph of any installed Special Equipment is required.

Please contact the Underwriting Department with any additional questions.

3.8 NON-OWNER COVERAGE:*

(For individuals who do not own an auto)

Provides Bodily Injury, Property Damage, Uninsured Motorists and Underinsured Motorists liability coverage for the named insured and spouse or party to a civil union as recognized under West Virginia law while they operate a non-owned automobile for personal use. Business Use is not acceptable for named non-owner policies.

Non-Owner policies are not eligible for the application of any discount other than the Non-Owner discount.

Non-owned automobiles are automobiles that are not leased to, owned by, or furnished for the regular use of the named insured, their spouse or party to a civil union as recognized under West Virginia law or any household resident.

Only Bodily Injury, Property Damage, UM BI, UM PD, UIM BI and UIM PD coverages are available. Excess Medical Payments, Towing, Rental, Other Than Collision and Collision are not permitted coverages.

<u>**Non-Owner Coverage Rating**</u>

- **BI, PD:** Charge 30%* of the premium that would apply if such individual owned an auto.

- **UM BI, UM PD, UIM BI, UIM PD:** Charge the rate as displayed for Owners.

3.9 CONTENTS PLUS RENTERS ENDORSEMENT:

The Renters Coverage may be written to insure tenants of dwellings, townhomes, condos or apartments. This coverage is only available as an endorsement to the auto policy. Renters Coverage will follow the auto policy period and apply to only the named insured as appears on the Declarations Page.

SECTION 5: RATING RULES

5.1 DISCOUNTS:

NOTE:* The maximum discount for any coverage on each vehicle is 50%*. The Liability Only and Non-Owners discounts will not be included in the determination of the maximum discount. Unless otherwise indicated, the following discounts may apply to Bodily Injury (BI), Property Damage (PD), Other Than Collision (OTC) and Collision (COL).

1. **Multi-Car Discount - 20%**
   This discount applies to each vehicle on a multi-car policy with like coverage regardless of driver class. EXAMPLE: If vehicle #1 has full coverage, but vehicle #2 has liability only, the discount would apply only to BI and PD on each vehicle. It is intended to apply to couples in the same household, not married, but in a long-term relationship for a minimum of nine months, couples in the same household that are not married but have children together, married couples and parents with their children in the same household.

   The multi-car discount is not applicable to other family, friends or individuals regardless of whether or not they reside in the same household. Individuals in these circumstances must be written on separate policies.

2. **Homeowners Discount – 10%***
   Applies to an owner-occupied, single-family residence, condominium, townhouse or mobile home. Evidence of ownership includes one of the following:
   a. Mortgage Payment Booklet or Statement
   b. Copy of Homeowner or Dwelling Policy Declaration Page
   c. Tax Statement
   d. Deed of Trust

   The address of any proof must match the policy address and the named insured or spouse or party to a civil union as recognized under West Virginia law must be listed. The discount will still apply if the spouse or party to a civil union as recognized under West Virginia law is excluded.

3. **Renewal Discount – Max discount is 24%***
   a. **Renewal Discount – 2%**
      A 2% Renewal Discount will apply after each 6-month renewal term, or a 4% Renewal Discount after each 12-month renewal term, with the Company during which no claims or chargeable accidents occur, until the maximum allowable Renewal Discount of 24% is reached.*
   b. **Renewal "Buy-In" Discount – 10%**
      New business policies may "buy-in" to the Renewal Discount process. A 10% Renewal Discount will apply to a new business policy written with the Company where an insured can show proof of prior coverage where there has not been a lapse in coverage greater than 21 days.
   c. **In-House Transfer Discount – 15%**
      Applies to new policies, when the producer moves an applicant to our company within the same agency and have been with that agency for 6 months or longer. This discount cannot be combined with the Renewal "Buy-In" Discount.*
   d. Proof of prior coverage may be one of the following items and should be independently verified by the producer:
      i. Declarations Page
      ii. Renewal Declaration or Certificate
      iii. Renewal Offer or Non-Renewal Notice
      iv. Liability Insurance Card (with producer verification).
4. **Good Driving Record Discount – 5%**
   A 5% discount will apply for drivers age 25 to 65 who in the last 36 months have had:
   a. No more than one Minor violation;
   b. No additional Minor, Intermediate or Major violations;

c. No chargeable accidents;
d. No suspensions; and
e. No financial responsibility filing.

Unverifiable, International license or never licensed drivers are not eligible.

5. **Defensive Driving Discount – 5%**
A discount of 5% applies if the principal operator:
   i. Is at least 55 years of age; and
   ii. Has successfully completed a Motor Vehicle Accident Prevention course approved by the Division of Motor Vehicles on a voluntary basis (not as a result of an order of a court or other governmental entity) within the last 36 months; and
   iii. Has maintained a driving record free of violations and at-fault accidents for a three-year period.
   a. The certificate from the course must be presented to the Company, certifying that the course was successfully completed within three years prior to the inception or renewal of the current policy term. After three years, the course must be successfully repeated and evidence presented again in order to re-qualify for the discount.
   b. The discount will apply only to the auto operated by the operator with the course completion certificate and only once to each such auto regardless of the number of operators with certificates.

6. **Good Student Discount – 5%**
A 5% discount will be applied to the vehicle the good student is assigned to, provided the operator:
   a. Is single and age 16 to 24; and
   b. Is a full-time high school or college student carrying at least 12 academic credit hours; and
   c. Is ranked in the top 20% of his/her graduating class, maintains a grade point average of "B" or an equivalent 3.0 average on a 4.0 scale, or makes the Honor Roll or Dean's List; and
   d. Submits a copy of his/her most recent semester grade report as proof.

7. **Non-Owners Discount – 70%***
(Applies to BI and PD coverages only)
Non-Owners policies will receive a 70%* discount on the premium that would apply if such individual owned an auto. Non-Owners policies are not eligible for the application of any discount other than the Non-Owners discount.

8. **Paid In Full Discount – 10%***
A 10%* paid in full discount applies to all policies paid in full at or before policy inception. All additional premium transactions must be paid in full at the time the endorsement is processed or the discount will be removed from the policy.

9. **Liability Only Discount – 15%**
(Applies to BI, PD, MP, UM BI, UM PD, UIM BI and UIM PD coverages only)
A 15% discount will be applied to any vehicle on the policy that does not purchase Other Than Collision or Collision coverage for the vehicle. This discount will not be included in the calculation of the maximum discount.

10. **Advanced Issue Discount – 5% to 15%***
Policies written three (3) or more* days prior to the effective date of the policy will be eligible for the discount. This is for new business policies only; re-written policies are not eligible for this discount.
   a. A 5% discount will be applied to policies written 3 to 6 days prior to the effective date of the policy.
   b. A 10% discount will be applied to policies written 7 to 14 days prior to the effective date of the policy.
   c. A 15% discount will be applied to policies written 15 or more days prior to the effective date of the policy. *

11. **Foreign or International Discount – 5%***
A 5% discount will be applied to any driver who is not a U.S. citizen but is able to provide proof of foreign or international driver status.
    i. When an insured has both a U.S. license and an International Driver's license, the U.S. license prevails and the insured is not eligible for the discount. This includes U.S. licenses with a status of:
        1. revoked,
        2. cancelled,
        3. expired, and
        4. suspended.
    ii. Producers are to submit copies of proof for each eligible driver to the Company. Acceptable proof includes:
        1. International driver's license,
        2. Non-U.S. Passport,
        3. Mexican Voter Identification, or
        4. Matricula or other consular ID.
    iii. An unverifiable driving record status does not apply to drivers with an international license if proof is submitted. *

5.2 SURCHARGES:

1. **Business Use – 20%**
The selection of Business Use applies a surcharge to Bodily Injury, Property Damage, Other Than Collision, and Collision coverages. The selection of Business Use is mandatory for all vehicles used for Business or Artisan Use as defined in this section.

Details about the Business or Artisan use must be included on the application.

    a. **Business Use** is defined as the use of those operators who visit multiple work sites during one day, do not travel to the same site each day, or those occupations that require working at more than one job site for a period of time and then working at a different site for another period of time. Acceptable Business Use includes, but is not limited to, the following (for those not listed, please contact underwriting for approval):
        i. Vehicles used by professionals whose occupations include sales, service or travel to hospitals, clinics, courthouses, job sites, or client homes. This includes, but is not limited to, the following list of professions:
            a) Artisan Contractors (See artisan use description for those who qualify);
            b) Real Estate Agents;
            c) Salespersons;
            d) Doctors;
            e) In-Home Care Providers (Visiting more than 2 Patients/Clients per day (NO Para-transit allowed.);
            f) Attorneys;
            g) Accountants;
            h) Architects;
            i) Engineers;
            j) Clergy;
            k) Consumer-Oriented Direct Home Sales (e.g. Tupperware, Avon, etc.).

> ⓘ **SPECIAL NOTE ON HOME HEALTH CARE WORKERS:**
>
> A home health care worker traveling to no more than one or two patient's homes per day and who does not use their vehicle as paratransit or for transporting clients in the course of their occupational duties may be rated as personal use. A business use rating is not required!

c. Driving on wrong side of road, driving wrong way, or driving on the sidewalk.
d. Failure to stop or remain stopped for a school bus.
e. Displaying altered driver's license, or unlawful use of driver's license.
f. Consumed alcohol while driving.
g. Following too close.
h. Child seat belt violation.
i. Speeding more than 25 MPH above the speed limit.
j. Texting or unlawful use of a cellular device while driving.
k. Speed greater than reasonable or prudent.
l. Illegal possession of alcohol, drugs, or firearms.
m. Exceeding the speed limit in a construction zone.

5. **Minor Moving Violations – 1 point first violation, 2 points each additional**
   a. Speeding 1-25 MPH above the speed limit.
   b. Disregarding any stop sign, red light, or any official traffic control device.
   c. Failure to yield right of way.
   d. Unsafe lane change.
   e. Illegal or Improper turn or backing.
   f. Failure to use turn signal.
   g. Improper lane use.
   h. Violated Driver's License restriction.
   i. Miscellaneous Minor Moving Violations.
6. **Unverifiable MVR / Record – 4 points**
   Surcharge any driver for whom a valid 3-year MVR is unobtainable.
7. **Out of State Driver's License – 2 points**
   New West Virginia residents must secure a West Virginia driver's license within 30 days. Military Personnel are not required to obtain a West Virginia Driver's License.
8. **No License, Never Licensed, or Expired Driver's License – 2 points**
   A surcharge will apply to operators who have no valid license, have never had a valid US license, or have an expired driver's license. The point surcharge does not apply to individuals who possess a foreign or international license.*

   This surcharge may be removed only if, within 60 days of the policy's effective date, a valid West Virginia driver's license is obtained and we receive notification of the valid driver's license number.
9. **Suspended License – 4 points**
10. **No surcharge for the following citations:**
    a. Not-at-fault accidents.
    b. No motor vehicle inspection sticker.
    c. Defective equipment.
    d. Citation for no evidence of liability insurance.
    e. Failure to display license.
    f. Seat belt violations.

> ⓘ **SPECIAL NOTE ON ACCIDENTS / VIOLATIONS:**
> If any accident or violation is not listed, please call the Underwriting Department for clarification.

5.4 RATE CLASSES:

Married drivers not living with spouse or party to a civil union as recognized under West Virginia law must be rated single. Otherwise for the purposes of rating, a Married class is understood to include an individual who is a party to a civil union as recognized under West Virginia law.

Named insured and parent or legal guardian must sign applications for any named insured under the age of 18.

5.5 HOUSEHOLD MEMBERS AND REGULAR OPERATORS:

All drivers of the household and regular operators of the vehicle should be insured on a single policy.

Supporting Document Schedules

Satisfied - Item:	Rate Abstract P&C
Comments:	
Attachment(s):	P&C Rate Filing Abstract WVNAIC.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	WV Actuarial Filing Memo.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Certification
Comments:	
Attachment(s):	Certification.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Symbol Rate Manual - Highlighted
Comments:	
Attachment(s):	WV RidgeRunner Symbol 2026-3-10 Highlighted.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Value Rate Manual - Highlighted
Comments:	
Attachment(s):	WV RidgeRunner Value 2026-3-10 Highlighted.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Underwriting Guidelines - Highlighted
Comments:	
Attachment(s):	WV RidgeRunner UW Guidelines 2026-03-10 Highlighted.pdf
Item Status:	
Status Date:	

PROPERTY AND CASUALTY INSURANCE RATE FILING ABSTRACT

INSTRUCTIONS: All questions must be answered; if the answer is "none" or "not applicable", so state. Companies filing as a group must use a consolidated abstract if the rates are identical.

1. a) Class/Coverage affected by filing: Private Passenger Automobile
   b) Term of policy to be written: 6 and 12 months
   c) Is coverage written on a claims-made or occurrence basis?
      Claims-Made ______ Occurrence X
   d) Company gross written premium (latest calendar year) for 1(a)
      West Virginia $ 5,582,846 Countrywide $ 5,582,846

2. List all rate level changes for the last five years for the class/coverage affected by this filing:

Effective Date New	Effective Date Renewal	Individual Coverages	All Coverages Combined
9/4/2025	9/4/2025	-22.2% BI / -8.4% PD / -3.1% UMBI / -3.0% UMPD / -15.0% COL	-12.7%
10/29/2025	11/18/2025	-21.6% BI / -21.6% PD / -6.4% UMBI / -7.2% UMPD	
		-35.4% COMP Symbol / -39.2% COMP Value	
		-37.6% COLL Symbol / -43.3% COLL Value	
		-1.9% UIMBI / -2.1% UIMPD	-20%

3. Number of West Virginia policies in force in each of the last five years:

	Year	Number of Policies	Percent Change
5th Prior Year	2020	3,650	+3.9%
4th Prior Year	2021	3,102	-15.0%
3rd Prior Year	2022	3,286	+5.9%
2nd Prior Year	2023	3,612	+9.9%
1st Prior Year	2024	2,343	-35.1%

4. a) Estimated premium effect of the filing:

Coverage	Annual Written Premium	Percent Change Requested	Additional Annual Premium
Liability	$60,042	-14.6 %	$-8,781
Physical Damage	$9,509	-11.0 %	$-1,049
	$	%	$
	$	%	$
	$	%	$

b) Components of proposed rate level change(s):

Coverage	Indicated Rate Level Change(s)	Proposed Rate Level Change(s)	Components of Proposed Rate Level Changes (A) Basic Rate Change	(B)	(C)	(D)
Liability	N/A %	-14.6 %	-8.5 %	-6.0 %	-0.7 %	%
Physical Damage	N/A %	-11.0 %	-9.2 %	-1.8 %	-0.3 %	%
	%	%	%	%	%	%
	%	%	%	%	%	%
	%	%	base rate %	insurance score %	discounts %	%

**Examples of some components are classification changes, increased limit changes, deductible changes, age or symbol changes, policy form changes, changes in tier factors, and other manual rate changes.*

5. Provide the following calendar year information for the coverage stated in 1(a):

5(a) WEST VIRGINIA

		Earned Premium (000)	Incurred Losses (000)	Unadjusted Loss Ratio
5th Prior Year	2020	$ 5,187	$ 2,797	53.9 %
4th Prior Year	2021	$ 4,952	$ 2,532	51.1 %
3rd Prior Year	2022	$ 4,047	$ 2,166	53.5 %
2nd Prior Year	2023	$ 5,106	$ 3,679	72.1 %
1st Prior Year	2024	$ 5,882	$ 3,191	54.2 %
TOTAL		$ 25,174	$ 14,365	57.1 %

5(b) COUNTRYWIDE

		Earned Premium (000)	Incurred Losses (000)	Unadjusted Loss Ratio
5th Prior Year	2020	$ 5,187	$ 2,791	53.8 %
4th Prior Year	2021	$ 4,952	$ 2,529	51.1 %
3rd Prior Year	2022	$ 4,047	$ 2,163	53.4 %
2nd Prior Year	2023	$ 5,106	$ 3,675	72.0 %
1st Prior Year	2024	$ 5,882	$ 3,188	54.2 %
TOTAL		$ 25,174	$ 14,346	57.0 %

6. **PROPERTY CASUALTY PROCEDURAL INFORMATION** (include exhibits)

The filing should be easy to read and understand. It should be self-explanatory and should be well documented.

The answers to the following questions should be a part of the filing:

a) If the methods used in this filing differ from those used in the last rate filing for this coverage in West Virginia, or if the West Virginia methods differ from those used countrywide, attach an explanation of the differences.
b) Are the proposed rates specific to West Virginia, or are the same rates to be charged on a Countrywide basis?
c) Are there any insureds that will be affected by the proposed changes (i.e. do you have any West Virginia business that will be impacted by the proposal)? If so, what is the overall impact of all of the proposed changes?
d) Explain the type of loss information used in this rate filing. For example, was it Calendar Period or Accident period; and was it based on Basic limits data or Total limits data? Provide the date at which the data was evaluated.
e) Explain and support any premium trend, premium-on-level, or loss trend factors utilized in the indication.
f) If Policy or Accident period data has been used, explain any tests or adjustments that were made to loss development factors so as to make them appropriate for use in this filing. Loss development factors should be shown by coverage both for West Virginia and countrywide. Provide support for loss development factors utilized.
g) Explain any adjustments for large or catastrophic losses that were made in the statistical information on losses. Provide support for catastrophic loss factors utilized.
h) Demonstrate how the expected income from investments have been taken into account in arriving at the proposed rates?
i) Provide the derivation of your permissible and expected loss ratios. Explain any changes in those provisions between this filing and the previous filing.
j) Provide any additional information supporting and clarifying your request.

7. Provide a summary of the developed data and experience in 4(a) above as follows:

		Current Level Earned	Trended Developed Incurred Losses	Adjusted Loss Ratio
5th Prior Year	______	$	$	%
4th Prior Year	______	$	$	%
3rd Prior Year	______	$	$	%
2nd Prior Year	______	$	$	%
1st Prior Year	______	$	$	%
TOTAL		$ N/A	$ N/A	N/A %

8. Business Expense Provisions that are used to determine Permissible Loss Ratio.

Commission and Brokerage	N/A %	
New Acquisition	N/A %	
General	N/A %	
Taxes, Licenses, Fees, Etc.	N/A %	
Other	N/A %	
Profit and Contingencies	N/A %	
TOTAL EXPENSES	N/A %	
Pure Permissible Loss Ratio		N/A %
Loss Adjustment		N/A %
Allocated		N/A %
Unallocated		N/A %
Total permissible loss and loss adjustment expense ratio		N/A %

9. Insurance Expense Exhibit. Expense Ratios (%) on a written premium basis over the past 5 years for the coverage in 1(a) above:

		Percent Annual				
	Year 2020	Year 2021	Year 2022	Year 2023	Year 2024	5 year Average
a) Commission & Brokerage	15.4	15.8	15.6	16.6	15.5	15.8
b) New Acquisition	7.3	7.3	8.8	8.2	2.5	6.8
c) General	12.0	12.8	15.3	13.0	17.5	14.1
d) Taxes, etc.	1.3	1.3	1.3	1.3	1.3	1.3
e) SUBTOTAL (a)+(b)+(c)+(d)	36.0	37.2	41.0	39.1	36.8	38.0
f) WV Calendar Yr Loss Ratio	53.9	51.1	53.5	72.0	54.2	56.7
g) Combined Ratio (e)+(f)	89.9	88.3	94.5	111.1	91.0	95.0
h) Investment Gain/(Loss)	0.4	0.4	0.8	1.1	1.1	0.8

Reset Form

Actuarial Filing Memorandum
West Virginia National Auto Insurance Company (NAIC #10911)
RidgeRunner Personal Automobile Insurance Program
Private Passenger Automobile 19.0001 Rate Filing
Effective Dates: 3/10/2026 New Business
3/30/2026 Renewal Business

General Information

This memorandum outlines information relating to the revision of the RidgeRunner automobile program for use in West Virginia and underwritten by West Virginia National Auto Insurance Company. We are requesting that revision be made effective 3/10/2026 for New and effective 3/30/2026 for Renewal Business.

The initial program introduction was filed and approved effective 11/25/2024. After the product implementation, policies began to be written in this product on 6/1/2025. After encountering very low production volume in the first three months, we determined that our rates were not competitive in several key areas and that prevented us from writing business. A -12.7% decrease was filed and approved effective 9/4/2025 and a -20.0% effective 10/29/2025 as cautious first steps towards bringing the product more into line competitively. Since then, we have continued to encounter low production volume due to the fact that we did not go far enough with those rate decreases as our rates are still uncompetitive. We are proposing targeted base rate and factor decreases, as well as discount changes aimed at improving the program's competitiveness in the West Virginia market.

We believe that the proposed rates and factors are neither excessive, inadequate, nor unfairly discriminatory.

Rate Manual Changes

The Rate Manuals have been changed as part of this revision to appropriately reflect the modifications highlighted within this document. The revised pages from each manual are being provided as part of this filing. All changes made in the manuals have been highlighted in for easier identification.

There are no form changes associated with his revision.

Rate Changes

The specific rates that were adjusted as part of this filing are summarized as follows:

Rate/Factor Modified	Coverages Involved/Changes Made
Base Rate	BI, PD, OTC (Symbol & Value), and COL (Symbol & Value)
Homeowners Discount	BI, PD, OTC (Symbol & Value), and COL (Symbol & Value)
Renewal “Buy-In” Discount	BI, PD, OTC (Symbol & Value), and COL (Symbol & Value)
Paid in Full Discount	BI, PD, OTC (Symbol & Value), and COL (Symbol & Value)
Advanced Issue Discount	BI, PD, OTC (Symbol & Value), and COL (Symbol & Value)
Foreign or International License Discount (NEW)	BI, PD, OTC (Symbol & Value), and COL (Symbol & Value)
In-House Transfer Discount (NEW)	BI, PD, OTC (Symbol & Value), and COL (Symbol & Value)
Insurance Score	BI, PD, OTC (Symbol & Value), and COL (Symbol & Value)
Non-Owners Discount	BI and PD
Maximum Renewal Discount	Changing from -20% to -24%
Maximum Total Discount	Changing from -40% to -50%

Rate Changes

We have decreased rates and expanded discounts to improve competitiveness in the program. As we have had low new writings volume in the program, a Rate Level Indication was not completed for this revision. A quote analysis was completed to analyze available RidgeRunner quotes. A competitive analysis of discounts was completed to improve production in targeted areas. We aimed to identify the areas of greatest disparity where rate decreases would be most impactful in increasing production.

Base Rates

The proposed decreases in Bodily Injury, Property Damage, Comprehensive, and Collision were chosen because the quotes received for these specific coverages were significantly less competitive in the sample, and reducing rates in these areas is expected to enhance production.

Homeowners Discount

The Homeowners discount is changing from -5% to -10%.

Renewal “Buy-In” Discount

The Renewal “Buy-In” discount is changing from -5% to -10%.

Paid in Full Discount

The Paid in Full discount is changing from -5% to -10%.

Advanced Issue Discount

With this revision, we are modifying the Advance Issue discount to introduce tiers based on how far in advance customers quote before a policy is issued. A 5% discount will be applied to policies written 3 to 6 days prior to the effective date of the policy. A 10% discount will be applied to policies written 7 to 14 days prior to the effective date of the policy. A 15% discount will be applied to policies written 15 or more days prior to the effective date of the policy.

Foreign or International License Discount

We are adding a Foreign or International License discount with this revision. A 5% discount will be applied to Bodily Injury, Property Damage, Comprehensive, and Collision coverages for any driver who is not a U.S. citizen but is able to provide proof of foreign or international driver status.

In-House Transfer Discount

We are adding an In-House Transfer discount with this revision with a discount of -15%. Applies to new policies when the producer moves an applicant to our company within the same agency and has been with that agency for 6 months or longer. This discount cannot be combined with the Renewal "Buy-In" discount.

Insurance Score

RidgeRunner rates are least competitive for risks with higher insurance scores. Factors for the higher insurance scores have all been decreased for Bodily Injury, Property Damage, Comprehensive, and Collision coverages.

Non-Owners Discount

The Non-Owners discount is changing from -30% to -70%.

Maximum Renewal Discount

The maximum Renewal discount is changing from -20% to -24%.

Maximum Total Discount

The Maximum Total discount is changing from -40% to -50%.

Underwriting Guidelines Manual Changes

Changes were made to the Underwriting Guidelines to appropriately reflect the discount modifications highlighted within this document. The revised pages from the Underwriting Guidelines are being provided as part of this filing. All changes made in the Guidelines have been highlighted in for easier identification.

CERTIFICATION: I hereby certify that the information contained in this Rate Filing and Rate Abstract is true and correct to the best of my knowledge.

Signature

Title VP of Product & Actuarial

Company First Chicago Insurance Company

Address 6640 S Cicero Ave Bedford Park, IL 60638

Telephone 708-552-4446

RidgeRunner
Personal Automobile
Insurance Program

WEST VIRGINIA
Standard Auto Program
Rate Manual - Symbol-Rated

Effective Date:
NEW BUSINESS: 3/10/2026
RENEWAL BUSINESS: 3/30/2026

Marketed by West Virginia National Insurance Agency, Inc.

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

COVERAGE	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP	ACC DEATH	AIRBAG	LEGAL EXPENSE	LOCKSMITH	PET INJURY	ENHANCED TOWING & RENTAL	EMERGENCY ROADSIDE ASSISTANCE	CONTENTS PLUS
Base Rate	220.32	299.70	24.00	32.00	27.00	15.00	13.00	151.88	328.80	24.00	9.00	33.00	15.00	15.00	15.00	15.00	15.00	15.00	36.00	85.00

Part Time	LIABILITY ONLY		FULL COVERAGE	
COVERAGE	TNC	INDIVIDUAL DELIVERY	TNC	INDIVIDUAL DELIVERY
Purchased Individually	125.00	150.00	125.00	200.00
Purchased Together	100.00	125.00	100.00	175.00

Professional	LIABILITY ONLY		FULL COVERAGE	
COVERAGE	TNC	INDIVIDUAL DELIVERY	TNC	INDIVIDUAL DELIVERY
Purchased Individually	375.00	450.00	375.00	600.00
Purchased Together	300.00	375.00	300.00	525.00

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NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
243	1.202	1.138						1.369	1.151			
244	1.201	1.138						1.368	1.151			
245	1.201	1.137						1.367	1.150			
246	1.200	1.137						1.366	1.150			
247	1.200	1.136						1.365	1.149			
248	1.199	1.136						1.364	1.149			
249	1.198	1.136						1.363	1.148			
250	1.198	1.135						1.361	1.148			
251	1.197	1.135						1.360	1.147			
252	1.196	1.134						1.359	1.147			
253	1.196	1.134						1.358	1.147			
254	1.195	1.133						1.357	1.146			
255	1.195	1.133						1.356	1.146			
256	1.194	1.133						1.355	1.145			
257	1.193	1.132						1.353	1.145			
258	1.193	1.132						1.352	1.144			
259	1.192	1.131						1.351	1.144			
260	1.192	1.131						1.350	1.143			
261	1.191	1.130						1.349	1.143			
262	1.190	1.130						1.348	1.142			
263	1.190	1.130						1.347	1.142			
264	1.189	1.129						1.346	1.142			
265	1.188	1.129						1.344	1.141			
266	1.188	1.128						1.343	1.141			
267	1.187	1.128						1.342	1.140			
268	1.187	1.127						1.341	1.140			
269	1.186	1.127						1.340	1.139			
270	1.185	1.127						1.339	1.139			
271	1.185	1.126						1.338	1.138			
272	1.184	1.126						1.336	1.138			
273	1.184	1.125						1.335	1.138			
274	1.183	1.125						1.334	1.137			
275	1.182	1.124						1.333	1.137			
276	1.182	1.124						1.332	1.136			
277	1.181	1.124						1.331	1.136			
278	1.180	1.123						1.330	1.135			
279	1.180	1.123						1.328	1.135			
280	1.179	1.122						1.327	1.134			
281	1.179	1.122						1.326	1.134			
282	1.178	1.122						1.325	1.133			
283	1.177	1.121						1.324	1.133			
284	1.177	1.121						1.323	1.133			
285	1.176	1.120						1.322	1.132			
286	1.175	1.120						1.321	1.132			
287	1.175	1.119						1.319	1.131			
288	1.174	1.119						1.318	1.131			
289	1.174	1.119						1.317	1.130			
290	1.173	1.118						1.316	1.130			
291	1.172	1.118						1.315	1.129			
292	1.172	1.117						1.314	1.129			
293	1.171	1.117						1.313	1.129			
294	1.171	1.116						1.311	1.128			
295	1.170	1.116						1.310	1.128			
296	1.169	1.116						1.309	1.127			
297	1.169	1.115						1.308	1.127			
298	1.168	1.115						1.307	1.126			
299	1.167	1.114						1.306	1.126			
300	1.167	1.114						1.305	1.125			
301	1.166	1.113						1.303	1.125			
302	1.166	1.113						1.302	1.124			
303	1.165	1.113						1.301	1.124			
304	1.164	1.112						1.300	1.124			
305	1.164	1.112						1.299	1.123			
306	1.163	1.111						1.298	1.123			
307	1.162	1.111						1.297	1.122			
308	1.162	1.110						1.296	1.122			
309	1.161	1.110						1.294	1.121			
310	1.161	1.110						1.293	1.121			
311	1.160	1.109						1.292	1.120			
312	1.159	1.109						1.291	1.120			
313	1.159	1.108						1.290	1.120			
314	1.158	1.108						1.289	1.119			
315	1.158	1.107						1.288	1.119			
316	1.157	1.107						1.286	1.118			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
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NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
317	1.156	1.107						1.285	1.118			
318	1.156	1.106						1.284	1.117			
319	1.155	1.106						1.283	1.117			
320	1.154	1.105						1.282	1.116			
321	1.154	1.105						1.281	1.116			
322	1.153	1.105						1.280	1.115			
323	1.153	1.104						1.278	1.115			
324	1.152	1.104						1.277	1.115			
325	1.151	1.103						1.276	1.114			
326	1.151	1.103						1.275	1.114			
327	1.150	1.102						1.274	1.113			
328	1.150	1.102						1.273	1.113			
329	1.149	1.102						1.272	1.112			
330	1.148	1.101						1.271	1.112			
331	1.148	1.101						1.269	1.111			
332	1.147	1.100						1.268	1.111			
333	1.146	1.100						1.267	1.110			
334	1.146	1.099						1.266	1.110			
335	1.145	1.099						1.265	1.110			
336	1.145	1.099						1.264	1.109			
337	1.144	1.098						1.263	1.109			
338	1.143	1.098						1.261	1.108			
339	1.143	1.097						1.260	1.108			
340	1.142	1.097						1.259	1.107			
341	1.141	1.096						1.258	1.107			
342	1.141	1.096						1.257	1.106			
343	1.140	1.096						1.256	1.106			
344	1.140	1.095						1.255	1.106			
345	1.139	1.095						1.253	1.105			
346	1.138	1.094						1.252	1.105			
347	1.138	1.094						1.251	1.104			
348	1.137	1.093						1.250	1.104			
349	1.137	1.093						1.249	1.103			
350	1.136	1.093						1.248	1.103			
351	1.135	1.092						1.247	1.102			
352	1.135	1.092						1.246	1.102			
353	1.134	1.091						1.244	1.101			
354	1.133	1.091						1.243	1.101			
355	1.133	1.091						1.242	1.101			
356	1.132	1.090						1.241	1.100			
357	1.132	1.090						1.240	1.100			
358	1.131	1.089						1.239	1.099			
359	1.130	1.089						1.238	1.099			
360	1.130	1.088						1.236	1.098			
361	1.129	1.088						1.235	1.098			
362	1.128	1.088						1.234	1.097			
363	1.128	1.087						1.233	1.097			
364	1.127	1.087						1.232	1.097			
365	1.127	1.086						1.231	1.096			
366	1.126	1.086						1.230	1.096			
367	1.125	1.085						1.228	1.095			
368	1.125	1.085						1.227	1.095			
369	1.124	1.085						1.226	1.094			
370	1.124	1.084						1.225	1.094			
371	1.123	1.084						1.224	1.093			
372	1.122	1.083						1.223	1.093			
373	1.122	1.083						1.222	1.092			
374	1.121	1.082						1.220	1.092			
375	1.120	1.082						1.219	1.092			
376	1.120	1.082						1.218	1.091			
377	1.119	1.081						1.217	1.091			
378	1.119	1.081						1.216	1.090			
379	1.118	1.080						1.215	1.090			
380	1.117	1.080						1.214	1.089			
381	1.117	1.079						1.213	1.089			
382	1.116	1.079						1.211	1.088			
383	1.115	1.079						1.210	1.088			
384	1.115	1.078						1.209	1.088			
385	1.114	1.078						1.208	1.087			
386	1.114	1.077						1.207	1.087			
387	1.113	1.077						1.206	1.086			
388	1.112	1.076						1.205	1.086			
389	1.112	1.076						1.203	1.085			
390	1.111	1.076						1.202	1.085			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
391	1.111	1.075						1.201	1.084			
392	1.110	1.075						1.200	1.084			
393	1.109	1.074						1.199	1.083			
394	1.109	1.074						1.198	1.083			
395	1.108	1.074						1.197	1.083			
396	1.107	1.073						1.195	1.082			
397	1.107	1.073						1.194	1.082			
398	1.106	1.072						1.193	1.081			
399	1.106	1.072						1.192	1.081			
400	1.105	1.071						1.191	1.080			
401	1.104	1.071						1.190	1.080			
402	1.104	1.071						1.189	1.079			
403	1.103	1.070						1.188	1.079			
404	1.103	1.070						1.186	1.079			
405	1.102	1.069						1.185	1.078			
406	1.101	1.069						1.184	1.078			
407	1.101	1.068						1.183	1.077			
408	1.100	1.068						1.182	1.077			
409	1.099	1.068						1.181	1.076			
410	1.099	1.067						1.180	1.076			
411	1.098	1.067						1.178	1.075			
412	1.098	1.066						1.177	1.075			
413	1.097	1.066						1.176	1.074			
414	1.096	1.065						1.175	1.074			
415	1.096	1.065						1.174	1.074			
416	1.095	1.065						1.173	1.073			
417	1.094	1.064						1.172	1.073			
418	1.094	1.064						1.170	1.072			
419	1.093	1.063						1.169	1.072			
420	1.093	1.063						1.168	1.071			
421	1.092	1.062						1.167	1.071			
422	1.091	1.062						1.166	1.070			
423	1.091	1.062						1.165	1.070			
424	1.090	1.061						1.164	1.070			
425	1.090	1.061						1.163	1.069			
426	1.089	1.060						1.161	1.069			
427	1.088	1.060						1.160	1.068			
428	1.088	1.059						1.159	1.068			
429	1.087	1.059						1.158	1.067			
430	1.086	1.059						1.157	1.067			
431	1.086	1.058						1.156	1.066			
432	1.085	1.058						1.155	1.066			
433	1.085	1.057						1.153	1.065			
434	1.084	1.057						1.152	1.065			
435	1.083	1.057						1.151	1.065			
436	1.083	1.056						1.150	1.064			
437	1.082	1.056						1.149	1.064			
438	1.081	1.055						1.148	1.063			
439	1.081	1.055						1.147	1.063			
440	1.080	1.054						1.145	1.062			
441	1.080	1.054						1.144	1.062			
442	1.079	1.054						1.143	1.061			
443	1.078	1.053						1.142	1.061			
444	1.078	1.053						1.141	1.061			
445	1.077	1.052						1.140	1.060			
446	1.077	1.052						1.139	1.060			
447	1.076	1.051						1.138	1.059			
448	1.075	1.051						1.136	1.059			
449	1.075	1.051						1.135	1.058			
450	1.074	1.050						1.134	1.058			
451	1.073	1.050						1.133	1.057			
452	1.073	1.049						1.132	1.057			
453	1.072	1.049						1.131	1.056			
454	1.072	1.048						1.130	1.056			
455	1.071	1.048						1.128	1.056			
456	1.070	1.048						1.127	1.055			
457	1.070	1.047						1.126	1.055			
458	1.069	1.047						1.125	1.054			
459	1.069	1.046						1.124	1.054			
460	1.068	1.046						1.123	1.053			
461	1.067	1.045						1.122	1.053			
462	1.067	1.045						1.120	1.052			
463	1.066	1.045						1.119	1.052			
464	1.065	1.044						1.118	1.051			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
465	1.065	1.044						1.117	1.051			
466	1.064	1.043						1.116	1.051			
467	1.064	1.043						1.115	1.050			
468	1.063	1.042						1.114	1.050			
469	1.062	1.042						1.113	1.049			
470	1.062	1.042						1.111	1.049			
471	1.061	1.041						1.110	1.048			
472	1.060	1.041						1.109	1.048			
473	1.060	1.040						1.108	1.047			
474	1.059	1.040						1.107	1.047			
475	1.059	1.040						1.106	1.047			
476	1.058	1.039						1.105	1.046			
477	1.057	1.039						1.103	1.046			
478	1.057	1.038						1.102	1.045			
479	1.056	1.038						1.101	1.045			
480	1.056	1.037						1.100	1.044			
481	1.055	1.037						1.099	1.044			
482	1.054	1.037						1.098	1.043			
483	1.054	1.036						1.097	1.043			
484	1.053	1.036						1.095	1.042			
485	1.052	1.035						1.094	1.042			
486	1.052	1.035						1.093	1.042			
487	1.051	1.034						1.092	1.041			
488	1.051	1.034						1.091	1.041			
489	1.050	1.034						1.090	1.040			
490	1.049	1.033						1.089	1.040			
491	1.049	1.033						1.088	1.039			
492	1.048	1.032						1.086	1.039			
493	1.047	1.032						1.085	1.038			
494	1.047	1.031						1.084	1.038			
495	1.046	1.031						1.083	1.038			
496	1.046	1.031						1.082	1.037			
497	1.045	1.030						1.081	1.037			
498	1.044	1.030						1.080	1.036			
499	1.044	1.029						1.078	1.036			
500	1.043	1.029						1.077	1.035			
501	1.043	1.028						1.076	1.035			
502	1.042	1.028						1.075	1.034			
503	1.041	1.028						1.074	1.034			
504	1.041	1.027						1.073	1.033			
505	1.040	1.027						1.072	1.033			
506	1.039	1.026						1.070	1.033			
507	1.039	1.026						1.069	1.032			
508	1.038	1.025						1.068	1.032			
509	1.038	1.025						1.067	1.031			
510	1.037	1.025						1.066	1.031			
511	1.036	1.024						1.065	1.030			
512	1.036	1.024						1.064	1.030			
513	1.035	1.023						1.063	1.029			
514	1.035	1.023						1.061	1.029			
515	1.034	1.023						1.060	1.029			
516	1.033	1.022						1.059	1.028			
517	1.033	1.022						1.058	1.028			
518	1.032	1.021						1.057	1.027			
519	1.031	1.021						1.056	1.027			
520	1.031	1.020						1.055	1.026			
521	1.030	1.020						1.053	1.026			
522	1.030	1.020						1.052	1.025			
523	1.029	1.019						1.051	1.025			
524	1.028	1.019						1.050	1.024			
525	1.028	1.018						1.049	1.024			
526	1.027	1.018						1.048	1.024			
527	1.026	1.017						1.047	1.023			
528	1.026	1.017						1.045	1.023			
529	1.025	1.017						1.044	1.022			
530	1.025	1.016						1.043	1.022			
531	1.024	1.016						1.042	1.021			
532	1.023	1.015						1.041	1.021			
533	1.023	1.015						1.040	1.020			
534	1.022	1.014						1.039	1.020			
535	1.022	1.014						1.038	1.020			
536	1.021	1.014						1.036	1.019			
537	1.020	1.013						1.035	1.019			
538	1.020	1.013						1.034	1.018			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
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NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
539	1.019	1.012						1.033	1.018			
540	1.018	1.012						1.032	1.017			
541	1.018	1.011						1.031	1.017			
542	1.017	1.011						1.030	1.016			
543	1.017	1.011						1.028	1.016			
544	1.016	1.010						1.027	1.015			
545	1.015	1.010						1.026	1.015			
546	1.015	1.009						1.025	1.015			
547	1.014	1.009						1.024	1.014			
548	1.013	1.008						1.023	1.014			
549	1.013	1.008						1.022	1.013			
550	1.012	1.008						1.020	1.013			
551	1.012	1.007						1.019	1.012			
552	1.011	1.007						1.018	1.012			
553	1.010	1.006						1.017	1.011			
554	1.010	1.006						1.016	1.011			
555	1.009	1.006						1.015	1.011			
556	1.009	1.005						1.014	1.010			
557	1.008	1.005						1.013	1.010			
558	1.007	1.004						1.011	1.009			
559	1.006	1.004						1.010	1.009			
560	1.006	1.003						1.009	1.008			
561	1.005	1.003						1.008	1.008			
562	1.004	1.003						1.007	1.007			
563	1.004	1.002						1.006	1.007			
564	1.003	1.002						1.005	1.006			
565	1.002	1.001						1.003	1.006			
566	1.001	1.001						1.002	1.006			
567	1.001	1.000						1.001	1.001			
568	1.000	1.000						1.000	1.000			
569	0.998	0.998						0.998	0.998			
570	0.996	0.996						0.996	0.996			
571	0.994	0.994						0.994	0.994			
572	0.990	0.990						0.990	0.990			
573	0.985	0.985						0.985	0.985			
574	0.981	0.981						0.981	0.981			
575	0.977	0.977						0.977	0.977			
576	0.973	0.973						0.973	0.973			
577	0.969	0.969						0.969	0.969			
578	0.965	0.965						0.965	0.965			
579	0.961	0.961						0.961	0.961			
580	0.956	0.956						0.956	0.956			
581	0.952	0.952						0.952	0.952			
582	0.948	0.948						0.948	0.948			
583	0.944	0.944						0.944	0.944			
584	0.940	0.940						0.940	0.940			
585	0.936	0.936						0.936	0.936			
586	0.932	0.932						0.932	0.932			
587	0.929	0.929						0.929	0.929			
588	0.925	0.925						0.925	0.925			
589	0.921	0.921						0.921	0.921			
590	0.917	0.917						0.917	0.917			
591	0.913	0.913						0.913	0.913			
592	0.909	0.909						0.909	0.909			
593	0.905	0.905						0.905	0.905			
594	0.901	0.901						0.901	0.901			
595	0.898	0.898						0.898	0.898			
596	0.894	0.894						0.894	0.894			
597	0.890	0.890						0.890	0.890			
598	0.886	0.886						0.886	0.886			
599	0.882	0.882						0.882	0.882			
600	0.878	0.878						0.878	0.878			
601	0.875	0.875						0.875	0.875			
602	0.871	0.871						0.871	0.871			
603	0.867	0.867						0.867	0.867			
604	0.863	0.863						0.863	0.863			
605	0.860	0.860						0.860	0.860			
606	0.856	0.856						0.856	0.856			
607	0.852	0.852						0.852	0.852			
608	0.848	0.848						0.848	0.848			
609	0.844	0.844						0.844	0.844			
610	0.841	0.841						0.841	0.841			
611	0.837	0.837						0.837	0.837			
612	0.833	0.833						0.833	0.833			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
613	0.829	0.829						0.829	0.829			
614	0.826	0.826						0.826	0.826			
615	0.822	0.822						0.822	0.822			
616	0.818	0.818						0.818	0.818			
617	0.815	0.815						0.815	0.815			
618	0.811	0.811						0.811	0.811			
619	0.807	0.807						0.807	0.807			
620	0.803	0.803						0.803	0.803			
621	0.800	0.800						0.800	0.800			
622	0.796	0.796						0.796	0.796			
623	0.792	0.792						0.792	0.792			
624	0.789	0.789						0.789	0.789			
625	0.786	0.786						0.786	0.786			
626	0.782	0.782						0.782	0.782			
627	0.779	0.779						0.779	0.779			
628	0.775	0.775						0.775	0.775			
629	0.771	0.771						0.771	0.771			
630	0.769	0.769						0.769	0.769			
631	0.768	0.768						0.768	0.768			
632	0.766	0.766						0.766	0.766			
633	0.764	0.764						0.764	0.764			
634	0.762	0.762						0.762	0.762			
635	0.761	0.761						0.761	0.761			
636	0.759	0.759						0.759	0.759			
637	0.757	0.757						0.757	0.757			
638	0.755	0.755						0.755	0.755			
639	0.754	0.754						0.754	0.754			
640	0.752	0.752						0.752	0.752			
641	0.750	0.750						0.750	0.750			
642	0.749	0.749						0.749	0.749			
643	0.747	0.747						0.747	0.747			
644	0.745	0.745						0.745	0.745			
645	0.743	0.743						0.743	0.743			
646	0.742	0.742						0.742	0.742			
647	0.740	0.740						0.740	0.740			
648	0.738	0.738						0.738	0.738			
649	0.736	0.736						0.736	0.736			
650	0.735	0.735						0.735	0.735			
651	0.733	0.733						0.733	0.733			
652	0.731	0.731						0.731	0.731			
653	0.730	0.730						0.730	0.730			
654	0.728	0.728						0.728	0.728			
655	0.726	0.726						0.726	0.726			
656	0.724	0.724						0.724	0.724			
657	0.723	0.723						0.723	0.723			
658	0.721	0.721						0.721	0.721			
659	0.719	0.719						0.719	0.719			
660	0.718	0.718						0.718	0.718			
661	0.716	0.716						0.716	0.716			
662	0.715	0.715						0.715	0.715			
663	0.713	0.713						0.713	0.713			
664	0.712	0.712						0.712	0.712			
665	0.710	0.710						0.710	0.710			
666	0.708	0.708						0.708	0.708			
667	0.707	0.707						0.707	0.707			
668	0.705	0.705						0.705	0.705			
669	0.703	0.703						0.703	0.703			
670	0.702	0.702						0.702	0.702			
671	0.700	0.700						0.700	0.700			
672	0.698	0.698						0.698	0.698			
673	0.696	0.696						0.696	0.696			
674	0.695	0.695						0.695	0.695			
675	0.693	0.693						0.693	0.693			
676	0.691	0.691						0.691	0.691			
677	0.690	0.690						0.690	0.690			
678	0.688	0.688						0.688	0.688			
679	0.686	0.686						0.686	0.686			
680	0.685	0.685						0.685	0.685			
681	0.683	0.683						0.683	0.683			
682	0.682	0.682						0.682	0.682			
683	0.680	0.680						0.680	0.680			
684	0.678	0.678						0.678	0.678			
685	0.677	0.677						0.677	0.677			
686	0.675	0.675						0.675	0.675			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
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MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
687	0.673	0.673						0.673	0.673			
688	0.672	0.672						0.672	0.672			
689	0.670	0.670						0.670	0.670			
690	0.668	0.668						0.668	0.668			
691	0.667	0.667						0.667	0.667			
692	0.665	0.665						0.665	0.665			
693	0.663	0.663						0.663	0.663			
694	0.662	0.662						0.662	0.662			
695	0.660	0.660						0.660	0.660			
696	0.659	0.659						0.659	0.659			
697	0.657	0.657						0.657	0.657			
698	0.655	0.655						0.655	0.655			
699	0.654	0.654						0.654	0.654			
700	0.653	0.653						0.653	0.653			
701	0.652	0.652						0.652	0.652			
702	0.651	0.651						0.651	0.651			
703	0.651	0.651						0.651	0.651			
704	0.650	0.650						0.650	0.650			
705	0.649	0.649						0.649	0.649			
706	0.648	0.648						0.648	0.648			
707	0.648	0.648						0.648	0.648			
708	0.647	0.647						0.647	0.647			
709	0.645	0.645						0.645	0.645			
710	0.644	0.644						0.644	0.644			
711	0.642	0.642						0.642	0.642			
712	0.640	0.640						0.640	0.640			
713	0.639	0.639						0.639	0.639			
714	0.637	0.637						0.637	0.637			
715	0.636	0.636						0.636	0.636			
716	0.634	0.634						0.634	0.634			
717	0.632	0.632						0.632	0.632			
718	0.631	0.631						0.631	0.631			
719	0.629	0.629						0.629	0.629			
720	0.628	0.628						0.628	0.628			
721	0.626	0.626						0.626	0.626			
722	0.624	0.624						0.624	0.624			
723	0.623	0.623						0.623	0.623			
724	0.621	0.621						0.621	0.621			
725	0.620	0.620						0.620	0.620			
726	0.618	0.618						0.618	0.618			
727	0.617	0.617						0.617	0.617			
728	0.615	0.615						0.615	0.615			
729	0.613	0.613						0.613	0.613			
730	0.611	0.611						0.611	0.611			
731	0.609	0.609						0.609	0.609			
732	0.607	0.607						0.607	0.607			
733	0.605	0.605						0.605	0.605			
734	0.603	0.603						0.603	0.603			
735	0.601	0.601						0.601	0.601			
736	0.599	0.599						0.599	0.599			
737	0.598	0.598						0.598	0.598			
738	0.596	0.596						0.596	0.596			
739	0.594	0.594						0.594	0.594			
740	0.594	0.594						0.594	0.594			
741	0.592	0.592						0.592	0.592			
742	0.590	0.590						0.590	0.590			
743	0.588	0.588						0.588	0.588			
744	0.586	0.586						0.586	0.586			
745	0.584	0.584						0.584	0.584			
746	0.582	0.582						0.582	0.582			
747	0.581	0.581						0.581	0.581			
748	0.580	0.580						0.580	0.580			
749	0.580	0.580						0.580	0.580			
750	0.579	0.579						0.579	0.579			
751	0.578	0.578						0.578	0.578			
752	0.578	0.578						0.578	0.578			
753	0.577	0.577						0.577	0.577			
754	0.576	0.576						0.576	0.576			
755	0.576	0.576						0.576	0.576			
756	0.575	0.575						0.575	0.575			
757	0.574	0.574						0.574	0.574			
758	0.573	0.573						0.573	0.573			
759	0.573	0.573						0.573	0.573			
760	0.572	0.572						0.572	0.572			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
761	0.571	0.571						0.571	0.571			
762	0.571	0.571						0.571	0.571			
763	0.570	0.570						0.570	0.570			
764	0.569	0.569						0.569	0.569			
765	0.569	0.569						0.569	0.569			
766	0.568	0.568						0.568	0.568			
767	0.567	0.567						0.567	0.567			
768	0.566	0.566						0.566	0.566			
769	0.566	0.566						0.566	0.566			
770	0.565	0.565						0.565	0.565			
771	0.564	0.564						0.564	0.564			
772	0.564	0.564						0.564	0.564			
773	0.563	0.563						0.563	0.563			
774	0.562	0.562						0.562	0.562			
775	0.562	0.562						0.562	0.562			
776	0.561	0.561						0.561	0.561			
777	0.561	0.561						0.561	0.561			
778	0.560	0.560						0.560	0.560			
779	0.559	0.559						0.559	0.559			
780	0.559	0.559						0.559	0.559			
781	0.558	0.558						0.558	0.558			
782	0.557	0.557						0.557	0.557			
783	0.557	0.557						0.557	0.557			
784	0.556	0.556						0.556	0.556			
785	0.555	0.555						0.555	0.555			
786	0.554	0.554						0.554	0.554			
787	0.554	0.554						0.554	0.554			
788	0.553	0.553						0.553	0.553			
789	0.552	0.552						0.552	0.552			
790	0.552	0.552						0.552	0.552			
791	0.551	0.551						0.551	0.551			
792	0.550	0.550						0.550	0.550			
793	0.550	0.550						0.550	0.550			
794	0.549	0.549						0.549	0.549			
795	0.548	0.548						0.548	0.548			
796	0.547	0.547						0.547	0.547			
797	0.547	0.547						0.547	0.547			
798	0.546	0.546						0.546	0.546			
799	0.545	0.545						0.545	0.545			
800	0.545	0.545						0.545	0.545			
801	0.544	0.544						0.544	0.544			
802	0.543	0.543						0.543	0.543			
803	0.542	0.542						0.542	0.542			
804	0.542	0.542						0.542	0.542			
805	0.541	0.541						0.541	0.541			
806	0.540	0.540						0.548	0.540			
807	0.540	0.540						0.547	0.540			
808	0.539	0.539						0.545	0.539			
809	0.538	0.538						0.544	0.538			
810	0.538	0.538						0.542	0.538			
811	0.537	0.537						0.541	0.537			
812	0.537	0.537						0.540	0.537			
813	0.536	0.536						0.538	0.536			
814	0.537	0.537						0.537	0.537			
815	0.535	0.535						0.535	0.535			
816	0.534	0.534						0.535	0.534			
817	0.533	0.533						0.534	0.533			
818	0.533	0.533						0.534	0.533			
819	0.532	0.532						0.533	0.532			
820	0.532	0.532						0.533	0.532			
821	0.531	0.531						0.532	0.531			
822	0.531	0.531						0.532	0.531			
823	0.531	0.531						0.531	0.531			
824	0.530	0.530						0.531	0.530			
825	0.530	0.530						0.530	0.530			
826	0.529	0.529						0.530	0.529			
827	0.529	0.529						0.529	0.529			
828	0.528	0.528						0.528	0.528			
829	0.528	0.528						0.528	0.528			
830	0.527	0.527						0.527	0.527			
831	0.527	0.527						0.527	0.527			
832	0.526	0.526						0.526	0.526			
833	0.526	0.526						0.526	0.526			
834	0.525	0.525						0.525	0.525			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
835	0.525	0.525						0.525	0.525			
836	0.525	0.525						0.524	0.525			
837	0.524	0.524						0.524	0.524			
838	0.524	0.524						0.523	0.524			
839	0.523	0.523						0.523	0.523			
840	0.523	0.523						0.522	0.523			
841	0.522	0.522						0.522	0.522			
842	0.522	0.522						0.521	0.522			
843	0.521	0.521						0.521	0.521			
844	0.521	0.521						0.520	0.521			
845	0.520	0.520						0.520	0.520			
846	0.520	0.520						0.519	0.520			
847	0.519	0.519						0.519	0.519			
848	0.519	0.519						0.518	0.519			
849	0.519	0.519						0.518	0.519			
850	0.518	0.518						0.517	0.518			
851	0.518	0.518						0.517	0.518			
852	0.517	0.517						0.516	0.517			
853	0.517	0.517						0.516	0.517			
854	0.516	0.516						0.515	0.516			
855	0.516	0.516						0.515	0.516			
856	0.515	0.515						0.514	0.515			
857	0.515	0.515						0.513	0.515			
858	0.514	0.514						0.513	0.514			
859	0.514	0.514						0.512	0.514			
860	0.513	0.513						0.512	0.513			
861	0.513	0.513						0.511	0.513			
862	0.512	0.512						0.511	0.512			
863	0.512	0.512						0.510	0.512			
864	0.512	0.512						0.510	0.512			
865	0.511	0.511						0.509	0.511			
866	0.511	0.511						0.509	0.511			
867	0.510	0.510						0.508	0.510			
868	0.510	0.510						0.508	0.510			
869	0.509	0.509						0.507	0.509			
870	0.509	0.509						0.507	0.509			
871	0.508	0.508						0.506	0.508			
872	0.508	0.508						0.506	0.508			
873	0.507	0.507						0.505	0.507			
874	0.507	0.507						0.505	0.507			
875	0.506	0.506						0.504	0.506			
876	0.506	0.506						0.504	0.506			
877	0.506	0.506						0.503	0.506			
878	0.505	0.505						0.503	0.505			
879	0.505	0.505						0.502	0.505			
880	0.504	0.504						0.502	0.504			
881	0.504	0.504						0.501	0.504			
882	0.503	0.503						0.501	0.503			
883	0.503	0.503						0.500	0.503			
884	0.502	0.502						0.499	0.502			
885	0.502	0.502						0.499	0.502			
886	0.501	0.501						0.498	0.501			
887	0.501	0.501						0.498	0.501			
888	0.500	0.500						0.497	0.500			
889	0.500	0.500						0.497	0.500			
890	0.500	0.500						0.496	0.500			
891	0.499	0.499						0.496	0.499			
892	0.499	0.499						0.495	0.499			
893	0.498	0.498						0.495	0.498			
894	0.498	0.498						0.494	0.498			
895	0.497	0.497						0.494	0.497			
896	0.497	0.497						0.493	0.497			
897	0.496	0.496						0.493	0.496			
898	0.496	0.496						0.492	0.496			
899	0.495	0.495						0.492	0.495			
900	0.495	0.495						0.491	0.495			
901	0.494	0.494						0.491	0.494			
902	0.494	0.494						0.490	0.494			
903	0.494	0.494						0.490	0.494			
904	0.493	0.493						0.489	0.493			
905	0.493	0.493						0.489	0.493			
906	0.492	0.492						0.488	0.492			
907	0.492	0.492						0.488	0.492			
908	0.491	0.491						0.487	0.491			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
909	0.491	0.491						0.487	0.491			
910	0.490	0.490						0.486	0.490			
911	0.490	0.490						0.485	0.490			
912	0.489	0.489						0.485	0.489			
913	0.489	0.489						0.484	0.489			
914	0.488	0.488						0.484	0.488			
915	0.488	0.488						0.483	0.488			
916	0.487	0.487						0.483	0.487			
917	0.487	0.487						0.482	0.487			
918	0.487	0.487						0.482	0.487			
919	0.486	0.486						0.481	0.486			
920	0.486	0.486						0.481	0.486			
921	0.485	0.485						0.480	0.485			
922	0.485	0.485						0.480	0.485			
923	0.484	0.484						0.479	0.484			
924	0.484	0.484						0.479	0.484			
925	0.483	0.483						0.478	0.483			
926	0.483	0.483						0.478	0.483			
927	0.482	0.482						0.477	0.482			
928	0.482	0.482						0.477	0.482			
929	0.481	0.481						0.476	0.481			
930	0.481	0.481						0.476	0.481			
931	0.481	0.481						0.475	0.481			
932	0.480	0.480						0.475	0.480			
933	0.480	0.480						0.474	0.480			
934	0.479	0.479						0.474	0.479			
935	0.479	0.479						0.473	0.479			
936	0.478	0.478						0.473	0.478			
937	0.478	0.478						0.472	0.478			
938	0.477	0.477						0.472	0.477			
939	0.477	0.477						0.471	0.477			
940	0.476	0.476						0.470	0.476			
941	0.476	0.476						0.470	0.476			
942	0.475	0.475						0.469	0.475			
943	0.475	0.475						0.469	0.475			
944	0.475	0.475						0.468	0.475			
945	0.474	0.474						0.468	0.474			
946	0.474	0.474						0.467	0.474			
947	0.473	0.473						0.467	0.473			
948	0.473	0.473						0.466	0.473			
949	0.472	0.472						0.466	0.472			
950	0.472	0.472						0.465	0.472			
951	0.471	0.471						0.465	0.471			
952	0.471	0.471						0.464	0.471			
953	0.470	0.470						0.464	0.470			
954	0.470	0.470						0.463	0.470			
955	0.469	0.469						0.463	0.469			
956	0.469	0.469						0.462	0.469			
957	0.469	0.469						0.462	0.469			
958	0.468	0.468						0.461	0.468			
959	0.468	0.468						0.461	0.468			
960	0.467	0.467						0.460	0.467			
961	0.467	0.467						0.460	0.467			
962	0.466	0.466						0.459	0.466			
963	0.466	0.466						0.459	0.466			
964	0.465	0.465						0.458	0.465			
965	0.465	0.465						0.458	0.465			
966	0.464	0.464						0.457	0.464			
967	0.464	0.464						0.456	0.464			
968	0.463	0.463						0.456	0.463			
969	0.463	0.463						0.455	0.463			
970	0.462	0.462						0.455	0.462			
971	0.462	0.462						0.454	0.462			
972	0.462	0.462						0.454	0.462			
973	0.461	0.461						0.453	0.461			
974	0.461	0.461						0.453	0.461			
975	0.460	0.460						0.452	0.460			
976	0.460	0.460						0.452	0.460			
977	0.459	0.459						0.451	0.459			
978	0.459	0.459						0.451	0.459			
979	0.458	0.458						0.450	0.458			
980	0.458	0.458						0.450	0.458			
981	0.457	0.457						0.449	0.457			
982	0.457	0.457						0.449	0.457			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
983	0.456	0.456						0.448	0.456			
984	0.456	0.456						0.448	0.456			
985	0.456	0.456						0.447	0.456			
986	0.455	0.455						0.447	0.455			
987	0.455	0.455						0.446	0.455			
988	0.454	0.454						0.446	0.454			
989	0.454	0.454						0.445	0.454			
990	0.453	0.453						0.445	0.453			
991	0.453	0.453						0.444	0.453			
992	0.452	0.452						0.444	0.452			
993	0.452	0.452						0.443	0.452			
994	0.451	0.451						0.442	0.451			
995	0.451	0.451						0.442	0.451			
996	0.450	0.450						0.441	0.450			
997	0.450	0.450						0.441	0.450			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
Special Circumstances												
No Hit	0.900	0.900						0.900	0.900			
No Score	0.900	0.900						0.900	0.900			
Thin File	0.900	0.900						0.900	0.900			
Extraordinary Event	0.900	0.900						0.900	0.900			
Youthful Driver	0.900	0.900						0.900	0.900			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Discounts (Not Subject to Maximum Cap)	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
Non-Owners	-70%	-70%										
Liability Only Discount	-15%	-15%	-15%	-15%	-15%	-15%	-15%					

Discounts (Subject to Maximum Cap)	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
Multi-Car (Like Coverages Only)	-20%	-20%						-20%	-20%			
Homeowners	-10%	-10%						-10%	-10%			
Renewal "Buy-In" Discount	-10%	-10%						-10%	-10%			
Renewal Discount (Renewal - each qualifying 6 months)*	-2%	-2%						-2%	-2%			
In-House Transfer Discount	-15%	-15%						-15%	-15%			
Max Renewal Discount	-24%	-24%						-24%	-24%			
Good Driving Record	-5%	-5%						-5%	-5%			
Good Student	-5%	-5%						-5%	-5%			
Defensive Driving Discount	-5%	-5%						-5%	-5%			
Foreign or International Discount	-5%	-5%						-5%	-5%			
Advanced Issue - quoted 15+ days before issue	-15%	-15%						-15%	-15%			
Advanced Issue - quoted 7 to 14 days before issue	-10%	-10%						-10%	-10%			
Advanced Issue - quoted 3 to 6 days before issue	-5%	-5%						-5%	-5%			
Paid In Full	-10%	-10%						-10%	-10%			
Maximum Discount	-50%	-50%						-50%	-50%			

* A -2% Renewal Discount will apply after each 6-month renewal term, or a -4% Renewal Discount after each 12-month renewal term, during which no claims or chargeable accidents occur.

Surcharges	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
Business Use - Standard	20%	20%						20%	20%			
Unacceptable Vehicle / Operator	300%	300%	300%	300%	300%	300%	300%	300%	300%	300%	300%	

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - SYMBOL-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

		Bodily Injury	Property Damage	Medical Payments	Uninsured Motorist Bodily Injury	Underinsured Motorist Bodily Injury	Uninsured Motorist Property Damage	Underinsured Motorist Property Damage	Other Than Collison	Collision
(1)	Base Premium									
(2)	Territory Factor									
(3)	Subtotal	= (1) * (2)	= (1) * (2)	= (1) * (2)	= (1) * (2)	= (1) * (2)	= (1) * (2)	= (1) * (2)	= (1) * (2)	= (1) * (2)
(4)	Driver Class Factor									
(5)	Subtotal	= (3) * (4)	= (3) * (4)	= (3) * (4)					= (3) * (4)	= (3) * (4)
(6)	Points Factor									
(7)	Subtotal	= (5) * (6)	= (5) * (6)	= (5) * (6)	= (3) * (6)	= (3) * (6)	= (3) * (6)	= (3) * (6)	= (5) * (6)	= (5) * (6)
(8)	Symbol Factor									
(9)	Subtotal	= (7) * (8)	= (7) * (8)	= (7) * (8)					= (7) * (8)	= (7) * (8)
(10)	Model Year Factor									
(11)	Subtotal	= (9) * (10)	= (9) * (10)						= (9) * (10)	= (9) * (10)
(12)	Deductible Factor									
(13)	Subtotal								= (11) * (12)	= (11) * (12)
(14)	Increase Limit Factor									
(15)	Subtotal	= (11) * (14)	= (11) * (14)	= (9) * (14)	= (7) * (14)	= (7) * (14)	= (7) * (14)	= (7) * (14)		
(16)	Insurance Score Factor									
(17)	Subtotal	= (15) * (16)	=(15)*(16)						= (13) * (16)	= (13) * (16)
(18)	Optional Cov. Factors									
(19)	Subtotal									
(20)	Business Use Surcharge									
(21)	Unacceptable Vehicle / Operator Surcharge	+	+						+	+
(22)	Surcharge Factor Adjustment	+1.0000	+1.0000	+1.0000	+1.0000	+1.0000	+1.0000	+1.0000	+1.0000	+1.0000
(23)	Total Surcharge	= sum((20):(22))	= sum((20):(22))	= (21) + (22)	= (21) + (22)	= (21) + (22)	= (21) + (22)	= (21) + (22)	= sum((20):(22))	= sum((20):(22))
(24)	Subtotal	= (17) * (23)	= (17) * (23)	= (15) * (23)	= (15) * (23)	= (15) * (23)	= (15) * (23)	= (15) * (23)	= (17) * (23)	= (17) * (23)
(25)	Multi-Car Discount									
(26)	Homeowners Discount	+	+						+	+
(27)	Renewal/Renewal "Buy-In" Discount	+	+						+	+
(28)	In-House Transfer Discount	+	+						+	+
(29)	Good Driving Record Discount	+	+						+	+
(30)	Good Student Discount	+	+						+	+
(31)	Defensive Driving Discount	+	+						+	+
(32)	Foreign License Discount	+	+						+	+
(33)	Paid In Full Discount	+	+						+	+
(34)	Advanced Issue Discount	+	+						+	+
(35)	Discount Factor Adjustment	+1.0000	+1.0000						+1.0000	+1.0000
(36)	Total Discount (Max 50%)	= sum((25):(35))	= sum((25):(35))						= sum((25):(35))	= sum((25):(35))
(37)	Subtotal	= (24) * (36)	= (24) * (36)						= (24) * (36)	= (24) * (36)
(38)	Non-Owners									
(39)	Liability Only Discount	+	+							
(40)	Discount Factor Adjustment	+1.0000	+1.0000	+1.0000	+1.0000	+1.0000	+1.0000	+1.0000		
(41)	Total Discount	= sum((38):(40))	= sum((38):(40))	= sum((38):(40)	= sum((38):(40)	= sum((38):(40))	= sum((38):(40))	= sum((38):(40))		
(42)	Subtotal	= (37) * (41)	= (37) * (41)	= (37) * (41)	= (37) * (41)	= (37) * (41)	= (37) * (41)	= (37) * (41)		
(43)	Vehicle - Driver Factor									
(44)	Subtotal	= (42) * (43)	= (42) * (43)	= (42) * (43)	= (42) * (43)	= (42) * (43)	= (42) * (43)	= (42) * (43)	= (37) * (43)	= (37) * (43)
(45)	Policy Term Factor									
(46)	Subtotal	= (44) * (45)	= (44) * (45)	= (44) * (45)	= (44) * (45)	= (44) * (45)	= (44) * (45)	= (44) * (45)	= (44) * (45)	= (44) * (45)
(47)	Coverage Total **	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)
(48)	Vehicle Total	= Sum of all individual coverages								

		Rental	Towing	Special Equipment	Accidental Death	Airbag	Legal Expense	Locksmith	Pet Injury	Enhanced Towing & Rental	Contents PLUS	Emergency Roadside Assistance	TNC	Individual Delivery
(1)	Base Premium													
(2)	Territory Factor													
(3)	Subtotal										= (1) * (2)			
(4)	Driver Class Factor													
(5)	Subtotal													
(6)	Points Factor													
(7)	Subtotal													
(8)	Symbol Factor													
(9)	Subtotal													
(10)	Model Year Factor													
(11)	Subtotal													
(12)	Deductible Factor													
(13)	Subtotal													
(14)	Increase Limit Factor													
(15)	Subtotal										= (3) * (14)			
(16)	Insurance Score Factor													
(17)	Subtotal													
(18)	Optional Cov. Factors													
(19)	Subtotal	= (1) * (18)	= (1) * (18)	= (1) * (18)										
(20)	Business Use Surcharge													
(21)	Unacceptable Vehicle / Operator Surcharge													
(22)	Surcharge Factor Adjustment	+1.0000	+1.0000											
(23)	Total Surcharge	= (21) + (22)	= (21) + (22)											
(24)	Subtotal	= (19) * (23)	= (19) * (23)											
(25)–(44)														
(45)	Policy Term Factor													
(46)	Subtotal	= (24) * (45)	= (24) * (45)	= (19) * (45)	= (1) * (45)	= (1) * (45)	= (1) * (45)	= (1) * (45)	= (1) * (45)	= (1) * (45)	= (1) * (45)	= (1) * (45)	= (1) * (45)	= (1) * (45)
(47)	Coverage Total **	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)	= Round (46)

(49)	Total Coverage Premium - All Vehicles on Policy	=sum of (48) for all Vehicles on Policy
(50)	Expense Constant (Per Policy)	+
(51)	Policy Total - Premium and Expense Constant	=sum((49):(50))

** Rounding to 4th decimal should be completed after each calculation and to the nearest whole dollar when calculating the total premium by coverage.

RidgeRunner
Personal Automobile
Insurance Program

WEST VIRGINIA
Standard Auto Program
Rate Manual - Value-Rated

Effective Date:
NEW BUSINESS: 3/10/2026
RENEWAL BUSINESS: 3/30/2026

Marketed by West Virginia National Insurance Agency, Inc.

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - VALUE-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

COVERAGE	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP	ACC DEATH	AIRBAG	LEGAL EXPENSE	LOCKSMITH	PET INJURY	ENHANCED TOWING & RENTAL	EMERGENCY ROADSIDE ASSISTANCE	CONTENTS PLUS
Base Rate	220.32	299.70	24.00	32.00	27.00	15.00	13.00	182.25	353.43	24.00	9.00	33.00	15.00	15.00	15.00	15.00	15.00	15.00	36.00	85.00

Part Time	LIABILITY ONLY		FULL COVERAGE	
COVERAGE	TNC	INDIVIDUAL DELIVERY	TNC	INDIVIDUAL DELIVERY
Purchased Individually	125.00	150.00	125.00	200.00
Purchased Together	100.00	125.00	100.00	175.00

Professional	LIABILITY ONLY		FULL COVERAGE	
COVERAGE	TNC	INDIVIDUAL DELIVERY	TNC	INDIVIDUAL DELIVERY
Purchased Individually	375.00	450.00	375.00	600.00
Purchased Together	300.00	375.00	300.00	525.00

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - VALUE-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
243	1.202	1.138						1.369	1.151			
244	1.201	1.138						1.368	1.151			
245	1.201	1.137						1.367	1.150			
246	1.200	1.137						1.366	1.150			
247	1.200	1.136						1.365	1.149			
248	1.199	1.136						1.364	1.149			
249	1.198	1.136						1.363	1.148			
250	1.198	1.135						1.361	1.148			
251	1.197	1.135						1.360	1.147			
252	1.196	1.134						1.359	1.147			
253	1.196	1.134						1.358	1.147			
254	1.195	1.133						1.357	1.146			
255	1.195	1.133						1.356	1.146			
256	1.194	1.133						1.355	1.145			
257	1.193	1.132						1.353	1.145			
258	1.193	1.132						1.352	1.144			
259	1.192	1.131						1.351	1.144			
260	1.192	1.131						1.350	1.143			
261	1.191	1.130						1.349	1.143			
262	1.190	1.130						1.348	1.142			
263	1.190	1.130						1.347	1.142			
264	1.189	1.129						1.346	1.142			
265	1.188	1.129						1.344	1.141			
266	1.188	1.128						1.343	1.141			
267	1.187	1.128						1.342	1.140			
268	1.187	1.127						1.341	1.140			
269	1.186	1.127						1.340	1.139			
270	1.185	1.127						1.339	1.139			
271	1.185	1.126						1.338	1.138			
272	1.184	1.126						1.336	1.138			
273	1.184	1.125						1.335	1.138			
274	1.183	1.125						1.334	1.137			
275	1.182	1.124						1.333	1.137			
276	1.182	1.124						1.332	1.136			
277	1.181	1.124						1.331	1.136			
278	1.180	1.123						1.330	1.135			
279	1.180	1.123						1.328	1.135			
280	1.179	1.122						1.327	1.134			
281	1.179	1.122						1.326	1.134			
282	1.178	1.122						1.325	1.133			
283	1.177	1.121						1.324	1.133			
284	1.177	1.121						1.323	1.133			
285	1.176	1.120						1.322	1.132			
286	1.175	1.120						1.321	1.132			
287	1.175	1.119						1.319	1.131			
288	1.174	1.119						1.318	1.131			
289	1.174	1.119						1.317	1.130			
290	1.173	1.118						1.316	1.130			
291	1.172	1.118						1.315	1.129			
292	1.172	1.117						1.314	1.129			
293	1.171	1.117						1.313	1.129			
294	1.171	1.116						1.311	1.128			
295	1.170	1.116						1.310	1.128			
296	1.169	1.116						1.309	1.127			
297	1.169	1.115						1.308	1.127			
298	1.168	1.115						1.307	1.126			
299	1.167	1.114						1.306	1.126			
300	1.167	1.114						1.305	1.125			
301	1.166	1.113						1.303	1.125			
302	1.166	1.113						1.302	1.124			
303	1.165	1.113						1.301	1.124			
304	1.164	1.112						1.300	1.124			
305	1.164	1.112						1.299	1.123			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - VALUE-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
306	1.163	1.111						1.298	1.123			
307	1.162	1.111						1.297	1.122			
308	1.162	1.110						1.296	1.122			
309	1.161	1.110						1.294	1.121			
310	1.161	1.110						1.293	1.121			
311	1.160	1.109						1.292	1.120			
312	1.159	1.109						1.291	1.120			
313	1.159	1.108						1.290	1.120			
314	1.158	1.108						1.289	1.119			
315	1.158	1.107						1.288	1.119			
316	1.157	1.107						1.286	1.118			
317	1.156	1.107						1.285	1.118			
318	1.156	1.106						1.284	1.117			
319	1.155	1.106						1.283	1.117			
320	1.154	1.105						1.282	1.116			
321	1.154	1.105						1.281	1.116			
322	1.153	1.105						1.280	1.115			
323	1.153	1.104						1.278	1.115			
324	1.152	1.104						1.277	1.115			
325	1.151	1.103						1.276	1.114			
326	1.151	1.103						1.275	1.114			
327	1.150	1.102						1.274	1.113			
328	1.150	1.102						1.273	1.113			
329	1.149	1.102						1.272	1.112			
330	1.148	1.101						1.271	1.112			
331	1.148	1.101						1.269	1.111			
332	1.147	1.100						1.268	1.111			
333	1.146	1.100						1.267	1.110			
334	1.146	1.099						1.266	1.110			
335	1.145	1.099						1.265	1.110			
336	1.145	1.099						1.264	1.109			
337	1.144	1.098						1.263	1.109			
338	1.143	1.098						1.261	1.108			
339	1.143	1.097						1.260	1.108			
340	1.142	1.097						1.259	1.107			
341	1.141	1.096						1.258	1.107			
342	1.141	1.096						1.257	1.106			
343	1.140	1.096						1.256	1.106			
344	1.140	1.095						1.255	1.106			
345	1.139	1.095						1.253	1.105			
346	1.138	1.094						1.252	1.105			
347	1.138	1.094						1.251	1.104			
348	1.137	1.093						1.250	1.104			
349	1.137	1.093						1.249	1.103			
350	1.136	1.093						1.248	1.103			
351	1.135	1.092						1.247	1.102			
352	1.135	1.092						1.246	1.102			
353	1.134	1.091						1.244	1.101			
354	1.133	1.091						1.243	1.101			
355	1.133	1.091						1.242	1.101			
356	1.132	1.090						1.241	1.100			
357	1.132	1.090						1.240	1.100			
358	1.131	1.089						1.239	1.099			
359	1.130	1.089						1.238	1.099			
360	1.130	1.088						1.236	1.098			
361	1.129	1.088						1.235	1.098			
362	1.128	1.088						1.234	1.097			
363	1.128	1.087						1.233	1.097			
364	1.127	1.087						1.232	1.097			
365	1.127	1.086						1.231	1.096			
366	1.126	1.086						1.230	1.096			
367	1.125	1.085						1.228	1.095			
368	1.125	1.085						1.227	1.095			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - VALUE-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
369	1.124	1.085						1.226	1.094			
370	1.124	1.084						1.225	1.094			
371	1.123	1.084						1.224	1.093			
372	1.122	1.083						1.223	1.093			
373	1.122	1.083						1.222	1.092			
374	1.121	1.082						1.220	1.092			
375	1.120	1.082						1.219	1.092			
376	1.120	1.082						1.218	1.091			
377	1.119	1.081						1.217	1.091			
378	1.119	1.081						1.216	1.090			
379	1.118	1.080						1.215	1.090			
380	1.117	1.080						1.214	1.089			
381	1.117	1.079						1.213	1.089			
382	1.116	1.079						1.211	1.088			
383	1.115	1.079						1.210	1.088			
384	1.115	1.078						1.209	1.088			
385	1.114	1.078						1.208	1.087			
386	1.114	1.077						1.207	1.087			
387	1.113	1.077						1.206	1.086			
388	1.112	1.076						1.205	1.086			
389	1.112	1.076						1.203	1.085			
390	1.111	1.076						1.202	1.085			
391	1.111	1.075						1.201	1.084			
392	1.110	1.075						1.200	1.084			
393	1.109	1.074						1.199	1.083			
394	1.109	1.074						1.198	1.083			
395	1.108	1.074						1.197	1.083			
396	1.107	1.073						1.195	1.082			
397	1.107	1.073						1.194	1.082			
398	1.106	1.072						1.193	1.081			
399	1.106	1.072						1.192	1.081			
400	1.105	1.071						1.191	1.080			
401	1.104	1.071						1.190	1.080			
402	1.104	1.071						1.189	1.079			
403	1.103	1.070						1.188	1.079			
404	1.103	1.070						1.186	1.079			
405	1.102	1.069						1.185	1.078			
406	1.101	1.069						1.184	1.078			
407	1.101	1.068						1.183	1.077			
408	1.100	1.068						1.182	1.077			
409	1.099	1.068						1.181	1.076			
410	1.099	1.067						1.180	1.076			
411	1.098	1.067						1.178	1.075			
412	1.098	1.066						1.177	1.075			
413	1.097	1.066						1.176	1.074			
414	1.096	1.065						1.175	1.074			
415	1.096	1.065						1.174	1.074			
416	1.095	1.065						1.173	1.073			
417	1.094	1.064						1.172	1.073			
418	1.094	1.064						1.170	1.072			
419	1.093	1.063						1.169	1.072			
420	1.093	1.063						1.168	1.071			
421	1.092	1.062						1.167	1.071			
422	1.091	1.062						1.166	1.070			
423	1.091	1.062						1.165	1.070			
424	1.090	1.061						1.164	1.070			
425	1.090	1.061						1.163	1.069			
426	1.089	1.060						1.161	1.069			
427	1.088	1.060						1.160	1.068			
428	1.088	1.059						1.159	1.068			
429	1.087	1.059						1.158	1.067			
430	1.086	1.059						1.157	1.067			
431	1.086	1.058						1.156	1.066			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - VALUE-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
432	1.085	1.058						1.155	1.066			
433	1.085	1.057						1.153	1.065			
434	1.084	1.057						1.152	1.065			
435	1.083	1.057						1.151	1.065			
436	1.083	1.056						1.150	1.064			
437	1.082	1.056						1.149	1.064			
438	1.081	1.055						1.148	1.063			
439	1.081	1.055						1.147	1.063			
440	1.080	1.054						1.145	1.062			
441	1.080	1.054						1.144	1.062			
442	1.079	1.054						1.143	1.061			
443	1.078	1.053						1.142	1.061			
444	1.078	1.053						1.141	1.061			
445	1.077	1.052						1.140	1.060			
446	1.077	1.052						1.139	1.060			
447	1.076	1.051						1.138	1.059			
448	1.075	1.051						1.136	1.059			
449	1.075	1.051						1.135	1.058			
450	1.074	1.050						1.134	1.058			
451	1.073	1.050						1.133	1.057			
452	1.073	1.049						1.132	1.057			
453	1.072	1.049						1.131	1.056			
454	1.072	1.048						1.130	1.056			
455	1.071	1.048						1.128	1.056			
456	1.070	1.048						1.127	1.055			
457	1.070	1.047						1.126	1.055			
458	1.069	1.047						1.125	1.054			
459	1.069	1.046						1.124	1.054			
460	1.068	1.046						1.123	1.053			
461	1.067	1.045						1.122	1.053			
462	1.067	1.045						1.120	1.052			
463	1.066	1.045						1.119	1.052			
464	1.065	1.044						1.118	1.051			
465	1.065	1.044						1.117	1.051			
466	1.064	1.043						1.116	1.051			
467	1.064	1.043						1.115	1.050			
468	1.063	1.042						1.114	1.050			
469	1.062	1.042						1.113	1.049			
470	1.062	1.042						1.111	1.049			
471	1.061	1.041						1.110	1.048			
472	1.060	1.041						1.109	1.048			
473	1.060	1.040						1.108	1.047			
474	1.059	1.040						1.107	1.047			
475	1.059	1.040						1.106	1.047			
476	1.058	1.039						1.105	1.046			
477	1.057	1.039						1.103	1.046			
478	1.057	1.038						1.102	1.045			
479	1.056	1.038						1.101	1.045			
480	1.056	1.037						1.100	1.044			
481	1.055	1.037						1.099	1.044			
482	1.054	1.037						1.098	1.043			
483	1.054	1.036						1.097	1.043			
484	1.053	1.036						1.095	1.042			
485	1.052	1.035						1.094	1.042			
486	1.052	1.035						1.093	1.042			
487	1.051	1.034						1.092	1.041			
488	1.051	1.034						1.091	1.041			
489	1.050	1.034						1.090	1.040			
490	1.049	1.033						1.089	1.040			
491	1.049	1.033						1.088	1.039			
492	1.048	1.032						1.086	1.039			
493	1.047	1.032						1.085	1.038			
494	1.047	1.031						1.084	1.038			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - VALUE-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
495	1.046	1.031						1.083	1.038			
496	1.046	1.031						1.082	1.037			
497	1.045	1.030						1.081	1.037			
498	1.044	1.030						1.080	1.036			
499	1.044	1.029						1.078	1.036			
500	1.043	1.029						1.077	1.035			
501	1.043	1.028						1.076	1.035			
502	1.042	1.028						1.075	1.034			
503	1.041	1.028						1.074	1.034			
504	1.041	1.027						1.073	1.033			
505	1.040	1.027						1.072	1.033			
506	1.039	1.026						1.070	1.033			
507	1.039	1.026						1.069	1.032			
508	1.038	1.025						1.068	1.032			
509	1.038	1.025						1.067	1.031			
510	1.037	1.025						1.066	1.031			
511	1.036	1.024						1.065	1.030			
512	1.036	1.024						1.064	1.030			
513	1.035	1.023						1.063	1.029			
514	1.035	1.023						1.061	1.029			
515	1.034	1.023						1.060	1.029			
516	1.033	1.022						1.059	1.028			
517	1.033	1.022						1.058	1.028			
518	1.032	1.021						1.057	1.027			
519	1.031	1.021						1.056	1.027			
520	1.031	1.020						1.055	1.026			
521	1.030	1.020						1.053	1.026			
522	1.030	1.020						1.052	1.025			
523	1.029	1.019						1.051	1.025			
524	1.028	1.019						1.050	1.024			
525	1.028	1.018						1.049	1.024			
526	1.027	1.018						1.048	1.024			
527	1.026	1.017						1.047	1.023			
528	1.026	1.017						1.045	1.023			
529	1.025	1.017						1.044	1.022			
530	1.025	1.016						1.043	1.022			
531	1.024	1.016						1.042	1.021			
532	1.023	1.015						1.041	1.021			
533	1.023	1.015						1.040	1.020			
534	1.022	1.014						1.039	1.020			
535	1.022	1.014						1.038	1.020			
536	1.021	1.014						1.036	1.019			
537	1.020	1.013						1.035	1.019			
538	1.020	1.013						1.034	1.018			
539	1.019	1.012						1.033	1.018			
540	1.018	1.012						1.032	1.017			
541	1.018	1.011						1.031	1.017			
542	1.017	1.011						1.030	1.016			
543	1.017	1.011						1.028	1.016			
544	1.016	1.010						1.027	1.015			
545	1.015	1.010						1.026	1.015			
546	1.015	1.009						1.025	1.015			
547	1.014	1.009						1.024	1.014			
548	1.013	1.008						1.023	1.014			
549	1.013	1.008						1.022	1.013			
550	1.012	1.008						1.020	1.013			
551	1.012	1.007						1.019	1.012			
552	1.011	1.007						1.018	1.012			
553	1.010	1.006						1.017	1.011			
554	1.010	1.006						1.016	1.011			
555	1.009	1.006						1.015	1.011			
556	1.009	1.005						1.014	1.010			
557	1.008	1.005						1.013	1.010			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - VALUE-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
558	1.007	1.004						1.011	1.009			
559	1.006	1.004						1.010	1.009			
560	1.006	1.003						1.009	1.008			
561	1.005	1.003						1.008	1.008			
562	1.004	1.003						1.007	1.007			
563	1.004	1.002						1.006	1.007			
564	1.003	1.002						1.005	1.006			
565	1.002	1.001						1.003	1.006			
566	1.001	1.001						1.002	1.006			
567	1.001	1.000						1.001	1.001			
568	1.000	1.000						1.000	1.000			
569	0.998	0.998						0.998	0.998			
570	0.996	0.996						0.996	0.996			
571	0.994	0.994						0.994	0.994			
572	0.990	0.990						0.990	0.990			
573	0.985	0.985						0.985	0.985			
574	0.981	0.981						0.981	0.981			
575	0.977	0.977						0.977	0.977			
576	0.973	0.973						0.973	0.973			
577	0.969	0.969						0.969	0.969			
578	0.965	0.965						0.965	0.965			
579	0.961	0.961						0.961	0.961			
580	0.956	0.956						0.956	0.956			
581	0.952	0.952						0.952	0.952			
582	0.948	0.948						0.948	0.948			
583	0.944	0.944						0.944	0.944			
584	0.940	0.940						0.940	0.940			
585	0.936	0.936						0.936	0.936			
586	0.932	0.932						0.932	0.932			
587	0.929	0.929						0.929	0.929			
588	0.925	0.925						0.925	0.925			
589	0.921	0.921						0.921	0.921			
590	0.917	0.917						0.917	0.917			
591	0.913	0.913						0.913	0.913			
592	0.909	0.909						0.909	0.909			
593	0.905	0.905						0.905	0.905			
594	0.901	0.901						0.901	0.901			
595	0.898	0.898						0.898	0.898			
596	0.894	0.894						0.894	0.894			
597	0.890	0.890						0.890	0.890			
598	0.886	0.886						0.886	0.886			
599	0.882	0.882						0.882	0.882			
600	0.878	0.878						0.878	0.878			
601	0.875	0.875						0.875	0.875			
602	0.871	0.871						0.871	0.871			
603	0.867	0.867						0.867	0.867			
604	0.863	0.863						0.863	0.863			
605	0.860	0.860						0.860	0.860			
606	0.856	0.856						0.856	0.856			
607	0.852	0.852						0.852	0.852			
608	0.848	0.848						0.848	0.848			
609	0.844	0.844						0.844	0.844			
610	0.841	0.841						0.841	0.841			
611	0.837	0.837						0.837	0.837			
612	0.833	0.833						0.833	0.833			
613	0.829	0.829						0.829	0.829			
614	0.826	0.826						0.826	0.826			
615	0.822	0.822						0.822	0.822			
616	0.818	0.818						0.818	0.818			
617	0.815	0.815						0.815	0.815			
618	0.811	0.811						0.811	0.811			
619	0.807	0.807						0.807	0.807			
620	0.803	0.803						0.803	0.803			

STATE OF WEST VIRGINIA INSURANCE SCORE FACTORS

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - VALUE-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
621	0.800	0.800						0.800	0.800			
622	0.796	0.796						0.796	0.796			
623	0.792	0.792						0.792	0.792			
624	0.789	0.789						0.789	0.789			
625	0.786	0.786						0.786	0.786			
626	0.782	0.782						0.782	0.782			
627	0.779	0.779						0.779	0.779			
628	0.775	0.775						0.775	0.775			
629	0.771	0.771						0.771	0.771			
630	0.769	0.769						0.769	0.769			
631	0.768	0.768						0.768	0.768			
632	0.766	0.766						0.766	0.766			
633	0.764	0.764						0.764	0.764			
634	0.762	0.762						0.762	0.762			
635	0.761	0.761						0.761	0.761			
636	0.759	0.759						0.759	0.759			
637	0.757	0.757						0.757	0.757			
638	0.755	0.755						0.755	0.755			
639	0.754	0.754						0.754	0.754			
640	0.752	0.752						0.752	0.752			
641	0.750	0.750						0.750	0.750			
642	0.749	0.749						0.749	0.749			
643	0.747	0.747						0.747	0.747			
644	0.745	0.745						0.745	0.745			
645	0.743	0.743						0.743	0.743			
646	0.742	0.742						0.742	0.742			
647	0.740	0.740						0.740	0.740			
648	0.738	0.738						0.738	0.738			
649	0.736	0.736						0.736	0.736			
650	0.735	0.735						0.735	0.735			
651	0.733	0.733						0.733	0.733			
652	0.731	0.731						0.731	0.731			
653	0.730	0.730						0.730	0.730			
654	0.728	0.728						0.728	0.728			
655	0.726	0.726						0.726	0.726			
656	0.724	0.724						0.724	0.724			
657	0.723	0.723						0.723	0.723			
658	0.721	0.721						0.721	0.721			
659	0.719	0.719						0.719	0.719			
660	0.718	0.718						0.718	0.718			
661	0.716	0.716						0.716	0.716			
662	0.715	0.715						0.715	0.715			
663	0.713	0.713						0.713	0.713			
664	0.712	0.712						0.712	0.712			
665	0.710	0.710						0.710	0.710			
666	0.708	0.708						0.708	0.708			
667	0.707	0.707						0.707	0.707			
668	0.705	0.705						0.705	0.705			
669	0.703	0.703						0.703	0.703			
670	0.702	0.702						0.702	0.702			
671	0.700	0.700						0.700	0.700			
672	0.698	0.698						0.698	0.698			
673	0.696	0.696						0.696	0.696			
674	0.695	0.695						0.695	0.695			
675	0.693	0.693						0.693	0.693			
676	0.691	0.691						0.691	0.691			
677	0.690	0.690						0.690	0.690			
678	0.688	0.688						0.688	0.688			
679	0.686	0.686						0.686	0.686			
680	0.685	0.685						0.685	0.685			
681	0.683	0.683						0.683	0.683			
682	0.682	0.682						0.682	0.682			
683	0.680	0.680						0.680	0.680			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - VALUE-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
684	0.678	0.678						0.678	0.678			
685	0.677	0.677						0.677	0.677			
686	0.675	0.675						0.675	0.675			
687	0.673	0.673						0.673	0.673			
688	0.672	0.672						0.672	0.672			
689	0.670	0.670						0.670	0.670			
690	0.668	0.668						0.668	0.668			
691	0.667	0.667						0.667	0.667			
692	0.665	0.665						0.665	0.665			
693	0.663	0.663						0.663	0.663			
694	0.662	0.662						0.662	0.662			
695	0.660	0.660						0.660	0.660			
696	0.659	0.659						0.659	0.659			
697	0.657	0.657						0.657	0.657			
698	0.655	0.655						0.655	0.655			
699	0.654	0.654						0.654	0.654			
700	0.653	0.653						0.653	0.653			
701	0.652	0.652						0.652	0.652			
702	0.651	0.651						0.651	0.651			
703	0.651	0.651						0.651	0.651			
704	0.650	0.650						0.650	0.650			
705	0.649	0.649						0.649	0.649			
706	0.648	0.648						0.648	0.648			
707	0.648	0.648						0.648	0.648			
708	0.647	0.647						0.647	0.647			
709	0.645	0.645						0.645	0.645			
710	0.644	0.644						0.644	0.644			
711	0.642	0.642						0.642	0.642			
712	0.640	0.640						0.640	0.640			
713	0.639	0.639						0.639	0.639			
714	0.637	0.637						0.637	0.637			
715	0.636	0.636						0.636	0.636			
716	0.634	0.634						0.634	0.634			
717	0.632	0.632						0.632	0.632			
718	0.631	0.631						0.631	0.631			
719	0.629	0.629						0.629	0.629			
720	0.628	0.628						0.628	0.628			
721	0.626	0.626						0.626	0.626			
722	0.624	0.624						0.624	0.624			
723	0.623	0.623						0.623	0.623			
724	0.621	0.621						0.621	0.621			
725	0.620	0.620						0.620	0.620			
726	0.618	0.618						0.618	0.618			
727	0.617	0.617						0.617	0.617			
728	0.615	0.615						0.615	0.615			
729	0.613	0.613						0.613	0.613			
730	0.611	0.611						0.611	0.611			
731	0.609	0.609						0.609	0.609			
732	0.607	0.607						0.607	0.607			
733	0.605	0.605						0.605	0.605			
734	0.603	0.603						0.603	0.603			
735	0.601	0.601						0.601	0.601			
736	0.599	0.599						0.599	0.599			
737	0.598	0.598						0.598	0.598			
738	0.596	0.596						0.596	0.596			
739	0.594	0.594						0.594	0.594			
740	0.594	0.594						0.594	0.594			
741	0.592	0.592						0.592	0.592			
742	0.590	0.590						0.590	0.590			
743	0.588	0.588						0.588	0.588			
744	0.586	0.586						0.586	0.586			
745	0.584	0.584						0.584	0.584			
746	0.582	0.582						0.582	0.582			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - VALUE-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
747	0.581	0.581						0.581	0.581			
748	0.580	0.580						0.580	0.580			
749	0.580	0.580						0.580	0.580			
750	0.579	0.579						0.579	0.579			
751	0.578	0.578						0.578	0.578			
752	0.578	0.578						0.578	0.578			
753	0.577	0.577						0.577	0.577			
754	0.576	0.576						0.576	0.576			
755	0.576	0.576						0.576	0.576			
756	0.575	0.575						0.575	0.575			
757	0.574	0.574						0.574	0.574			
758	0.573	0.573						0.573	0.573			
759	0.573	0.573						0.573	0.573			
760	0.572	0.572						0.572	0.572			
761	0.571	0.571						0.571	0.571			
762	0.571	0.571						0.571	0.571			
763	0.570	0.570						0.570	0.570			
764	0.569	0.569						0.569	0.569			
765	0.569	0.569						0.569	0.569			
766	0.568	0.568						0.568	0.568			
767	0.567	0.567						0.567	0.567			
768	0.566	0.566						0.566	0.566			
769	0.566	0.566						0.566	0.566			
770	0.565	0.565						0.565	0.565			
771	0.564	0.564						0.564	0.564			
772	0.564	0.564						0.564	0.564			
773	0.563	0.563						0.563	0.563			
774	0.562	0.562						0.562	0.562			
775	0.562	0.562						0.562	0.562			
776	0.561	0.561						0.561	0.561			
777	0.561	0.561						0.561	0.561			
778	0.560	0.560						0.560	0.560			
779	0.559	0.559						0.559	0.559			
780	0.559	0.559						0.559	0.559			
781	0.558	0.558						0.558	0.558			
782	0.557	0.557						0.557	0.557			
783	0.557	0.557						0.557	0.557			
784	0.556	0.556						0.556	0.556			
785	0.555	0.555						0.555	0.555			
786	0.554	0.554						0.554	0.554			
787	0.554	0.554						0.554	0.554			
788	0.553	0.553						0.553	0.553			
789	0.552	0.552						0.552	0.552			
790	0.552	0.552						0.552	0.552			
791	0.551	0.551						0.551	0.551			
792	0.550	0.550						0.550	0.550			
793	0.550	0.550						0.550	0.550			
794	0.549	0.549						0.549	0.549			
795	0.548	0.548						0.548	0.548			
796	0.547	0.547						0.547	0.547			
797	0.547	0.547						0.547	0.547			
798	0.546	0.546						0.546	0.546			
799	0.545	0.545						0.545	0.545			
800	0.545	0.545						0.545	0.545			
801	0.544	0.544						0.544	0.544			
802	0.543	0.543						0.543	0.543			
803	0.542	0.542						0.542	0.542			
804	0.542	0.542						0.542	0.542			
805	0.541	0.541						0.541	0.541			
806	0.540	0.540						0.548	0.540			
807	0.540	0.540						0.547	0.540			
808	0.539	0.539						0.545	0.539			
809	0.538	0.538						0.544	0.538			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - VALUE-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
810	0.538	0.538						0.542	0.538			
811	0.537	0.537						0.541	0.537			
812	0.537	0.537						0.540	0.537			
813	0.536	0.536						0.538	0.536			
814	0.537	0.537						0.537	0.537			
815	0.535	0.535						0.535	0.535			
816	0.534	0.534						0.535	0.534			
817	0.533	0.533						0.534	0.533			
818	0.533	0.533						0.534	0.533			
819	0.532	0.532						0.533	0.532			
820	0.532	0.532						0.533	0.532			
821	0.531	0.531						0.532	0.531			
822	0.531	0.531						0.532	0.531			
823	0.531	0.531						0.531	0.531			
824	0.530	0.530						0.531	0.530			
825	0.530	0.530						0.530	0.530			
826	0.529	0.529						0.530	0.529			
827	0.529	0.529						0.529	0.529			
828	0.528	0.528						0.528	0.528			
829	0.528	0.528						0.528	0.528			
830	0.527	0.527						0.527	0.527			
831	0.527	0.527						0.527	0.527			
832	0.526	0.526						0.526	0.526			
833	0.526	0.526						0.526	0.526			
834	0.525	0.525						0.525	0.525			
835	0.525	0.525						0.525	0.525			
836	0.525	0.525						0.524	0.525			
837	0.524	0.524						0.524	0.524			
838	0.524	0.524						0.523	0.524			
839	0.523	0.523						0.523	0.523			
840	0.523	0.523						0.522	0.523			
841	0.522	0.522						0.522	0.522			
842	0.522	0.522						0.521	0.522			
843	0.521	0.521						0.521	0.521			
844	0.521	0.521						0.520	0.521			
845	0.520	0.520						0.520	0.520			
846	0.520	0.520						0.519	0.520			
847	0.519	0.519						0.519	0.519			
848	0.519	0.519						0.518	0.519			
849	0.519	0.519						0.518	0.519			
850	0.518	0.518						0.517	0.518			
851	0.518	0.518						0.517	0.518			
852	0.517	0.517						0.516	0.517			
853	0.517	0.517						0.516	0.517			
854	0.516	0.516						0.515	0.516			
855	0.516	0.516						0.515	0.516			
856	0.515	0.515						0.514	0.515			
857	0.515	0.515						0.513	0.515			
858	0.514	0.514						0.513	0.514			
859	0.514	0.514						0.512	0.514			
860	0.513	0.513						0.512	0.513			
861	0.513	0.513						0.511	0.513			
862	0.512	0.512						0.511	0.512			
863	0.512	0.512						0.510	0.512			
864	0.512	0.512						0.510	0.512			
865	0.511	0.511						0.509	0.511			
866	0.511	0.511						0.509	0.511			
867	0.510	0.510						0.508	0.510			
868	0.510	0.510						0.508	0.510			
869	0.509	0.509						0.507	0.509			
870	0.509	0.509						0.507	0.509			
871	0.508	0.508						0.506	0.508			
872	0.508	0.508						0.506	0.508			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - VALUE-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
873	0.507	0.507						0.505	0.507			
874	0.507	0.507						0.505	0.507			
875	0.506	0.506						0.504	0.506			
876	0.506	0.506						0.504	0.506			
877	0.506	0.506						0.503	0.506			
878	0.505	0.505						0.503	0.505			
879	0.505	0.505						0.502	0.505			
880	0.504	0.504						0.502	0.504			
881	0.504	0.504						0.501	0.504			
882	0.503	0.503						0.501	0.503			
883	0.503	0.503						0.500	0.503			
884	0.502	0.502						0.499	0.502			
885	0.502	0.502						0.499	0.502			
886	0.501	0.501						0.498	0.501			
887	0.501	0.501						0.498	0.501			
888	0.500	0.500						0.497	0.500			
889	0.500	0.500						0.497	0.500			
890	0.500	0.500						0.496	0.500			
891	0.499	0.499						0.496	0.499			
892	0.499	0.499						0.495	0.499			
893	0.498	0.498						0.495	0.498			
894	0.498	0.498						0.494	0.498			
895	0.497	0.497						0.494	0.497			
896	0.497	0.497						0.493	0.497			
897	0.496	0.496						0.493	0.496			
898	0.496	0.496						0.492	0.496			
899	0.495	0.495						0.492	0.495			
900	0.495	0.495						0.491	0.495			
901	0.494	0.494						0.491	0.494			
902	0.494	0.494						0.490	0.494			
903	0.494	0.494						0.490	0.494			
904	0.493	0.493						0.489	0.493			
905	0.493	0.493						0.489	0.493			
906	0.492	0.492						0.488	0.492			
907	0.492	0.492						0.488	0.492			
908	0.491	0.491						0.487	0.491			
909	0.491	0.491						0.487	0.491			
910	0.490	0.490						0.486	0.490			
911	0.490	0.490						0.485	0.490			
912	0.489	0.489						0.485	0.489			
913	0.489	0.489						0.484	0.489			
914	0.488	0.488						0.484	0.488			
915	0.488	0.488						0.483	0.488			
916	0.487	0.487						0.483	0.487			
917	0.487	0.487						0.482	0.487			
918	0.487	0.487						0.482	0.487			
919	0.486	0.486						0.481	0.486			
920	0.486	0.486						0.481	0.486			
921	0.485	0.485						0.480	0.485			
922	0.485	0.485						0.480	0.485			
923	0.484	0.484						0.479	0.484			
924	0.484	0.484						0.479	0.484			
925	0.483	0.483						0.478	0.483			
926	0.483	0.483						0.478	0.483			
927	0.482	0.482						0.477	0.482			
928	0.482	0.482						0.477	0.482			
929	0.481	0.481						0.476	0.481			
930	0.481	0.481						0.476	0.481			
931	0.481	0.481						0.475	0.481			
932	0.480	0.480						0.475	0.480			
933	0.480	0.480						0.474	0.480			
934	0.479	0.479						0.474	0.479			
935	0.479	0.479						0.473	0.479			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - VALUE-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
936	0.478	0.478						0.473	0.478			
937	0.478	0.478						0.472	0.478			
938	0.477	0.477						0.472	0.477			
939	0.477	0.477						0.471	0.477			
940	0.476	0.476						0.470	0.476			
941	0.476	0.476						0.470	0.476			
942	0.475	0.475						0.469	0.475			
943	0.475	0.475						0.469	0.475			
944	0.475	0.475						0.468	0.475			
945	0.474	0.474						0.468	0.474			
946	0.474	0.474						0.467	0.474			
947	0.473	0.473						0.467	0.473			
948	0.473	0.473						0.466	0.473			
949	0.472	0.472						0.466	0.472			
950	0.472	0.472						0.465	0.472			
951	0.471	0.471						0.465	0.471			
952	0.471	0.471						0.464	0.471			
953	0.470	0.470						0.464	0.470			
954	0.470	0.470						0.463	0.470			
955	0.469	0.469						0.463	0.469			
956	0.469	0.469						0.462	0.469			
957	0.469	0.469						0.462	0.469			
958	0.468	0.468						0.461	0.468			
959	0.468	0.468						0.461	0.468			
960	0.467	0.467						0.460	0.467			
961	0.467	0.467						0.460	0.467			
962	0.466	0.466						0.459	0.466			
963	0.466	0.466						0.459	0.466			
964	0.465	0.465						0.458	0.465			
965	0.465	0.465						0.458	0.465			
966	0.464	0.464						0.457	0.464			
967	0.464	0.464						0.456	0.464			
968	0.463	0.463						0.456	0.463			
969	0.463	0.463						0.455	0.463			
970	0.462	0.462						0.455	0.462			
971	0.462	0.462						0.454	0.462			
972	0.462	0.462						0.454	0.462			
973	0.461	0.461						0.453	0.461			
974	0.461	0.461						0.453	0.461			
975	0.460	0.460						0.452	0.460			
976	0.460	0.460						0.452	0.460			
977	0.459	0.459						0.451	0.459			
978	0.459	0.459						0.451	0.459			
979	0.458	0.458						0.450	0.458			
980	0.458	0.458						0.450	0.458			
981	0.457	0.457						0.449	0.457			
982	0.457	0.457						0.449	0.457			
983	0.456	0.456						0.448	0.456			
984	0.456	0.456						0.448	0.456			
985	0.456	0.456						0.447	0.456			
986	0.455	0.455						0.447	0.455			
987	0.455	0.455						0.446	0.455			
988	0.454	0.454						0.446	0.454			
989	0.454	0.454						0.445	0.454			
990	0.453	0.453						0.445	0.453			
991	0.453	0.453						0.444	0.453			
992	0.452	0.452						0.444	0.452			
993	0.452	0.452						0.443	0.452			
994	0.451	0.451						0.442	0.451			
995	0.451	0.451						0.442	0.451			
996	0.450	0.450						0.441	0.450			
997	0.450	0.450						0.441	0.450			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - VALUE-RATED
MARKETED BY WEST VIRGINIA NATIONAL INSURANCE AGENCY, INC.
NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Insurance Score	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
Special Circumstances												
No Hit	0.900	0.900						0.900	0.900			
No Score	0.900	0.900						0.900	0.900			
Thin File	0.900	0.900						0.900	0.900			
Extraordinary Event	0.900	0.900						0.900	0.900			
Youthful Driver	0.900	0.900						0.900	0.900			

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NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

Discounts (Not Subject to Maximum Cap)	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
Non-Owners	-70%	-70%										
Liability Only Discount	-15%	-15%	-15%	-15%	-15%	-15%	-15%					

Discounts (Subject to Maximum Cap)	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
Multi-Car (Like Coverages Only)	-20%	-20%						-20%	-20%			
Homeowners	-10%	-10%						-10%	-10%			
Renewal "Buy-In" Discount	-10%	-10%						-10%	-10%			
Renewal Discount (Renewal - each qualifying 6 months)*	-2%	-2%						-2%	-2%			
In-House Transfer Discount	-15%	-15%						-15%	-15%			
Max Renewal Discount	-24%	-24%						-24%	-24%			
Good Driving Record	-5%	-5%						-5%	-5%			
Good Student	-5%	-5%						-5%	-5%			
Defensive Driving Discount	-5%	-5%						-5%	-5%			
Foreign or International Discount	-5%	-5%						-5%	-5%			
Advanced Issue - quoted 15+ days before issue	-15%	-15%						-15%	-15%			
Advanced Issue - quoted 7 to 14 days before issue	-10%	-10%						-10%	-10%			
Advanced Issue - quoted 3 to 6 days before issue	-5%	-5%						-5%	-5%			
Paid In Full	-10%	-10%						-10%	-10%			
Maximum Discount	-50%	-50%						-50%	-50%			

* A -2% Renewal Discount will apply after each 6-month renewal term, or a -4% Renewal Discount after each 12-month renewal term, during which no claims or chargeable accidents occur.

Surcharges	BI	PD	MED	UMBI	UIMBI	UMPD	UIMPD	OTC	COL	RNT	TOW	SPEC EQUIP
Business Use - Standard	20%	20%						20%	20%			
Unacceptable Vehicle / Operator	300%	300%	300%	300%	300%	300%	300%	300%	300%	300%	300%	
Older Vehicle (15-19 years age)								10%	10%			
Older Vehicle (20-25 years age)								20%	20%			
Vehicle Discount/Surcharge List								-10% to 50%	-10% to 50%			

WEST VIRGINIA NATIONAL AUTO INSURANCE COMPANY
PERSONAL VEHICLE RATE MANUAL
WEST VIRGINIA RIDGERUNNER PRODUCT - VALUE-RATED
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NEW BUSINESS: 3/10/2026 AND RENEWAL BUSINESS: 3/30/2026

		Bodily Injury	Property Damage	Medical Payments	Uninsured Motorist Bodily Injury	Underinsured Motorist Bodily Injury	Uninsured Motorist Property Damage	Underinsured Motorist Property Damage	Other Than Collison	Collision
(1)	Base Premium									
(2)	Territory Factor									
(3)	Subtotal	= (1) * (2)	= (1) * (2)	= (1) * (2)	= (1) * (2)	= (1) * (2)	= (1) * (2)	= (1) * (2)	= (1) * (2)	= (1) * (2)
(4)	Driver Class Factor									
(5)	Subtotal	= (3) * (4)	= (3) * (4)	= (3) * (4)					= (3) * (4)	= (3) * (4)
(6)	Points Factor									
(7)	Subtotal	= (5) * (6)	= (5) * (6)	= (5) * (6)	= (3) * (6)	= (3) * (6)	= (3) * (6)	= (3) * (6)	= (5) * (6)	= (5) * (6)
(8)	Symbol Factor									
(9)	Subtotal	= (7) * (8)	= (7) * (8)	= (7) * (8)						
(10)	Model Year Factor									
(11)	Subtotal	= (9) * (10)	= (9) * (10)							
(12)	Value Factor									
(13)	Subtotal								= (7) * (12)	= (7) * (12)
(14)	Deductible Factor									
(15)	Subtotal								= (13) * (14)	= (13) * (14)
(16)	Increase Limit Factor									
(17)	Subtotal	= (11) * (16)	= (11) * (16)	= (9) * (16)	= (7) * (16)	= (7) * (16)	= (7) * (16)	= (7) * (16)		
(18)	Insurance Score Factor									
(19)	Subtotal	= (17) * (18)	= (17) * (18)						= (15) * (18)	= (15) * (18)
(20)	Optional Cov. Factors									
(21)	Subtotal									
(22)	Business Use Surcharge									
(23)	Unacceptable Vehicle / Operator Surcharge	+	+						+	+
(24)	Older Vehicle Surcharge								+	+
(25)	Vehicle Discount/Surcharge								+	+
(26)	Surcharge Adjustment Factor	+1.000	+1.000	+1.000	+1.000	+1.000	+1.000	+1.000	+1.0000	+1.0000
(27)	Total Surcharge	= sum((22):(26))	= sum((22):(26))	= sum((23):(26)	= sum((23):(26))	= sum((23):(26))	= sum((23):(26))	= sum((23):(26))	= sum((22):(26))	= sum((22):(26))
(28)	Subtotal	= (19) * (27)	= (19) * (27)	= (17) * (27)	= (17) * (27)	= (17) * (27)	= (17) * (27)	= (17) * (27)	= (19) * (27)	= (19) * (27)
(29)	Multi-Car Discount									
(30)	Homeowners Discount	+	+						+	+
(31)	Renewal/Renewal "Buy-In" Discount	+	+						+	+
(32)	In-House Transfer Discount	+	+						+	+
(33)	Good Driving Record Discount	+	+						+	+
(34)	Good Student Discount	+	+						+	+
(35)	Defensive Driving Discount	+	+						+	+
(36)	Foreign License Discount	+	+						+	+
(37)	Paid In Full Discount	+	+						+	+
(38)	Advanced Issue Discount	+	+						+	+
(39)	Discount Factor Adjustment	+1.0000	+1.0000						+1.0000	+1.0000
(40)	Total Discount (Max 50%)	= sum((29):(39))	= sum((29):(39))						= sum((29):(39))	= sum((29):(39))
(41)	Subtotal	= (28) * (40)	= (28) * (40)						= (28) * (40)	= (28) * (40)
(42)	Non-Owners									
(43)	Liability Only Discount	+	+							
(44)	Discount Factor Adjustment	+1.0000	+1.0000	+1.0000	+1.0000	+1.0000	+1.0000	+1.0000		
(45)	Total Discount	= sum((42):(44))	= sum((42):(44))	= sum((43):(44)	= sum((43):(44))	= sum((43):(44))	= sum((43):(44))	= sum((43):(44))		
(46)	Subtotal	= (41) * (45)	= (41) * (45)	= (28) * (45)	= (28) * (45)	= (28) * (45)	= (28) * (45)	= (28) * (45)		
(47)	Vehicle - Driver Factor									
(48)	Subtotal	= (46) * (47)	= (46) * (47)	= (46) * (47)	= (46) * (47)	= (46) * (47)	= (46) * (47)	= (46) * (47)	= (41) * (47)	= (41) * (47)
(49)	Policy Term Factor									
(50)	Subtotal	= (48) * (49)	= (48) * (49)	= (48) * (49)	= (48) * (49)	= (48) * (49)	= (48) * (49)	= (48) * (49)	= (48) * (49)	= (48) * (49)
(51)	Coverage Total **	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round
(52)	Vehicle Total	= Sum of all individual coverages								

		Rental	Towing	Special Equipment	Accidental Death	Airbag	Legal Expense	Locksmith	Pet Injury	Enhanced Towing & Rental	Contents PLUS	Emergency Roadside Assistance	TNC	Individual Delivery
(1)	Base Premium													
(2)	Territory Factor													
(3)	Subtotal										= (1) * (2)			
(4)	Driver Class Factor													
(5)	Subtotal													
(6)	Points Factor													
(7)	Subtotal													
(8)	Symbol Factor													
(9)	Subtotal													
(10)	Model Year Factor													
(11)	Subtotal													
(12)	Value Factor													
(13)	Subtotal													
(14)	Deductible Factor													
(15)	Subtotal													
(16)	Increase Limit Factor													
(17)	Subtotal										= (3) * (16)			
(18)	Insurance Score Factor													
(19)	Subtotal													
(20)	Optional Cov. Factors													
(21)	Subtotal	= (1) * (20)	= (1) * (20)	= (1) * (20)										
(22)	Business Use Surcharge													
(23)	Unacceptable Vehicle / Operator Surcharge													
(24)	Older Vehicle Surcharge													
(25)	Vehicle Discount/Surcharge													
(26)	Surcharge Adjustment Factor	+1.0000	+1.0000											
(27)	Total Surcharge	= sum((23):(26))	= sum((23):(26))											
(28)	Subtotal	= (21) * (27)	= (21) * (27)											
(29)	Multi-Car Discount													
(30)	Homeowners Discount													
(31)	Renewal/Renewal "Buy-In" Discount													
(32)	In-House Transfer Discount													
(33)	Good Driving Record Discount													
(34)	Good Student Discount													
(35)	Defensive Driving Discount													
(36)	Foreign License Discount													
(37)	Paid In Full Discount													
(38)	Advanced Issue Discount													
(39)	Discount Factor Adjustment													
(40)	Total Discount (Max 50%)													
(41)	Subtotal													
(42)	Non-Owners													
(43)	Liability Only Discount													
(44)	Discount Factor Adjustment													
(45)	Total Discount													
(46)	Subtotal													
(47)	Vehicle - Driver Factor													
(48)	Subtotal													
(49)	Policy Term Factor													
(50)	Subtotal	= (28) * (49)	= (28) * (49)	= (21) * (49)	= (1) * (49)	= (1) * (49)	= (1) * (49)	= (1) * (49)	= (1) * (49)	= (1) * (49)	= (1) * (49)	= (1) * (49)	= (1) * (49)	= (1) * (49)
(51)	Coverage Total **	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round	= (50) Round
(52)	Vehicle Total													

(53)	Total Coverage Premium - All Vehicles on Policy	=sum of (52) for all Vehicles on Policy
(54)	Expense Constant (Per Policy)	+
(55)	Policy Total - Premium and Expense Constant	=sum((53):(54))

** Rounding to 4th decimal should be completed after each calculation and to the nearest whole dollar when calculating the total premium by coverage.

RidgeRunner
Personal Automobile
Insurance Program

WEST VIRGINIA
Standard Auto Program
Underwriting Guidelines

Effective Date:

NEW BUSINESS: 03/10/2026~~06/01/2025~~

RENEWAL BUSINESS: 03/30/2026

Marketed by West Virginia National Insurance Agency, Inc.

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3.6 TOWING:

If purchased, then depending upon the option selected, towing coverage provides a total of $50, $75 or $100 per disablement for emergency towing. Up to 2 tows are allowed during a 6-month policy period, and up to 4 tows are allowed during an annual policy period.

Towing is offered on all policies with Liability coverage, or Other Than Collision and Collision coverage.

3.7 ADDITIONAL EQUIPMENT: SPECIAL EQUIPMENT PACKAGE:

(Only available when the vehicle is insured with Other Than Collision and Collision coverage)

This endorsement, which covers non-manufacturer and dealer installed parts up to the selected limit, can be purchased in $500 increments up to a maximum of $3,000. No additional deductible applies.

1. The following non-manufacturer and dealer installed parts are acceptable for the Special Equipment Package endorsement: bicycle racks; CD players; video equipment and stereos; pickup bed liners; pickup caps; running boards; ski racks; special wheels and rims; sunroofs; T-tops; striping; special paint and decals.
2. This package does NOT cover the following: conversion van/truck features; any body parts designed to enhance the speed or performance of the vehicle; any device designed to evade detection of a motor vehicle violation; any item that does not meet the requirements of West Virginia state law (e.g., TV viewable by the driver, tinting on the front windows, etc.); or any other equipment not specifically identified (in 1. above).
3. The vehicle must have Other Than Collision and Collision coverage, and coverage is subject to the applicable Other Than Collision or Collision deductible of the scheduled vehicle.
4. Both proof of installation and a Bill of Sale for the Special Equipment must be submitted with the application or endorsement request. A photograph of any installed Special Equipment is required.

Please contact the Underwriting Department with any additional questions.

3.8 NON-OWNER COVERAGE:*

(For individuals who do not own an auto)

Provides Bodily Injury, Property Damage, Uninsured Motorists and Underinsured Motorists liability coverage for the named insured and spouse or party to a civil union as recognized under West Virginia law while they operate a non-owned automobile for personal use. Business Use is not acceptable for named non-owner policies.

Non-Owner policies are not eligible for the application of any discount other than the Non-Owner discount.

Non-owned automobiles are automobiles that are not leased to, owned by, or furnished for the regular use of the named insured, their spouse or party to a civil union as recognized under West Virginia law or any household resident.

Only Bodily Injury, Property Damage, UM BI, UM PD, UIM BI and UIM PD coverages are available. Excess Medical Payments, Towing, Rental, Other Than Collision and Collision are not permitted coverages.

Non-Owner Coverage Rating

- **BI, PD:** Charge 3~~7~~0%* of the premium that would apply if such individual owned an auto.
- **UM BI, UM PD, UIM BI, UIM PD:** Charge the rate as displayed for Owners.

3.9 CONTENTS PLUS RENTERS ENDORSEMENT:

The Renters Coverage may be written to insure tenants of dwellings, townhomes, condos or apartments. This coverage is only available as an endorsement to the auto policy. Renters Coverage will follow the auto policy period and apply to only the named insured as appears on the Declarations Page.

SECTION 5: RATING RULES

5.1 DISCOUNTS:

NOTE:* The maximum discount for any coverage on each vehicle is ~~40~~50%*. The Liability Only and Non-Owners discounts will not be included in the determination of the maximum discount. Unless otherwise indicated, the following discounts may apply to Bodily Injury (BI), Property Damage (PD), Other Than Collision (OTC) and Collision (COL).

1. **Multi-Car Discount - 20%**
   This discount applies to each vehicle on a multi-car policy with like coverage regardless of driver class. EXAMPLE: If vehicle #1 has full coverage, but vehicle #2 has liability only, the discount would apply only to BI and PD on each vehicle. It is intended to apply to couples in the same household, not married, but in a long-term relationship for a minimum of nine months, couples in the same household that are not married but have children together, married couples and parents with their children in the same household.

   The multi-car discount is not applicable to other family, friends or individuals regardless of whether or not they reside in the same household. Individuals in these circumstances must be written on separate policies.

2. **Homeowners Discount – ~~5~~10%***
   Applies to an owner-occupied, single-family residence, condominium, townhouse or mobile home. Evidence of ownership includes one of the following:
   a. Mortgage Payment Booklet or Statement
   b. Copy of Homeowner or Dwelling Policy Declaration Page
   c. Tax Statement
   d. Deed of Trust

   The address of any proof must match the policy address and the named insured or spouse or party to a civil union as recognized under West Virginia law must be listed. The discount will still apply if the spouse or party to a civil union as recognized under West Virginia law is excluded.

3. **Renewal Discount – Max discount is 24~~0~~%***
   a. **Renewal Discount – 2%**
      A 2% Renewal Discount will apply after each 6-month renewal term, or a 4% Renewal Discount after each 12-month renewal term, with the Company during which no claims or chargeable accidents occur, until the maximum allowable Renewal Discount of 24% is reached.*
   b. **Renewal "Buy-In" Discount – 10%**
      New business policies may "buy-in" to the Renewal Discount process. A 10% Renewal Discount will apply to a new business policy written with the Company where an insured can show proof of prior coverage where there has not been a lapse in coverage greater than 21 days.
   c. **In-House Transfer Discount – 15%**
      Applies to new policies, when the producer moves an applicant to our company within the same agency and have been with that agency for 6 months or longer. This discount cannot be combined with the Renewal "Buy-In" Discount.*
   d. Proof of prior coverage may be one of the following items and should be independently verified by the producer:
      i. Declarations Page
      ii. Renewal Declaration or Certificate
      iii. Renewal Offer or Non-Renewal Notice
      iv. Liability Insurance Card (with producer verification).

   ~~a. **Renewal Discount – 2%**~~
      ~~A 2% Renewal Discount will apply after each 6-month renewal term, or a 4% Renewal Discount will apply after each annual renewal term, with the Company during which no claims or chargeable accidents occur, until the maximum allowable Renewal Discount of 20% is reached.~~

~~b. **Renewal "Buy-In" Discount – 5%**~~
~~New business policies may "buy-in" to the Renewal Discount process. A 5% Renewal Discount will apply to a new business policy written with the Company where an insured can show proof of prior coverage where there has not been a lapse in coverage greater than 21 days.~~

~~c. Proof of prior coverage may be one of the following items and should be independently verified by the producer:~~
  - ~~i. Declarations Page~~
  - ~~ii. Renewal Declaration or Certificate~~
  - ~~iii. Renewal Offer or Non-Renewal Notice~~
  - ~~iv. Liability Insurance Card (with producer verification).~~

4. **Good Driving Record Discount – 5%**
A 5% discount will apply for drivers age 25 to 65 who in the last 36 months have had:
    a. No more than one Minor violation;
    b. No additional Minor, Intermediate or Major violations;
    c. No chargeable accidents;
    d. No suspensions; and
    e. No financial responsibility filing.

Unverifiable, International license or never licensed drivers are not eligible.

5. **Defensive Driving Discount – 5%**
A discount of 5% applies if the principal operator:
    i. Is at least 55 years of age; and
    ii. Has successfully completed a Motor Vehicle Accident Prevention course approved by the Division of Motor Vehicles on a voluntary basis (not as a result of an order of a court or other governmental entity) within the last 36 months; and
    iii. Has maintained a driving record free of violations and at-fault accidents for a three-year period.
    a. The certificate from the course must be presented to the Company, certifying that the course was successfully completed within three years prior to the inception or renewal of the current policy term. After three years, the course must be successfully repeated and evidence presented again in order to re-qualify for the discount.
    b. The discount will apply only to the auto operated by the operator with the course completion certificate and only once to each such auto regardless of the number of operators with certificates.

6. **Good Student Discount – 5%**
A 5% discount will be applied to the vehicle the good student is assigned to, provided the operator:
    a. Is single and age 16 to 24; and
    b. Is a full-time high school or college student carrying at least 12 academic credit hours; and
    c. Is ranked in the top 20% of his/her graduating class, maintains a grade point average of "B" or an equivalent 3.0 average on a 4.0 scale, or makes the Honor Roll or Dean's List; and
    d. Submits a copy of his/her most recent semester grade report as proof.

7. **Non-Owners Discount – ~~3~~70%***
(Applies to BI and PD coverages only)
Non-Owners policies will receive a 7~~3~~0%* discount on the premium that would apply if such individual owned an auto. Non-Owners policies are not eligible for the application of any discount other than the Non-Owners discount.

8. **Paid In Full Discount – ~~5~~10%***
A 10~~5~~%* paid in full discount applies to all policies paid in full at or before policy inception. All additional premium transactions must be paid in full at the time the endorsement is processed or the discount will be removed from the policy.

9. **Liability Only Discount – 15%**
   (Applies to BI, PD, MP, UM BI, UM PD, UIM BI and UIM PD coverages only)
   A 15% discount will be applied to any vehicle on the policy that does not purchase Other Than Collision or Collision coverage for the vehicle. This discount will not be included in the calculation of the maximum discount.

10. **Advanced Issue Discount – 5% to 15%***
    Policies written three (3) or more* days prior to the effective date of the policy will be eligible for the discount. This is for new business policies only; re-written policies are not eligible for this discount.
    a. A 5% discount will be applied to policies written 3 to 6 days prior to the effective date of the policy.
    b. A 10% discount will be applied to policies written 7 to 14 days prior to the effective date of the policy.
    c. A 15% discount will be applied to policies written 15 or more days prior to the effective date of the policy. *

11. **Foreign or International Discount – 5%***
    A 5% discount will be applied to any driver who is not a U.S. citizen but is able to provide proof of foreign or international driver status.
    i. When an insured has both a U.S. license and an International Driver's license, the U.S. license prevails and the insured is not eligible for the discount. This includes U.S. licenses with a status of:
       1. revoked,
       2. cancelled,
       3. expired, and
       4. suspended.
    ii. Producers are to submit copies of proof for each eligible driver to the Company. Acceptable proof includes:
       1. International driver's license,
       2. Non-U.S. Passport,
       3. Mexican Voter Identification, or
       4. Matricula or other consular ID.
    iii. An unverifiable driving record status does not apply to drivers with an international license if proof is submitted. *

5.2 SURCHARGES:

1. **Business Use – 20%**
   The selection of Business Use applies a surcharge to Bodily Injury, Property Damage, Other Than Collision, and Collision coverages. The selection of Business Use is mandatory for all vehicles used for Business or Artisan Use as defined in this section.

   Details about the Business or Artisan use must be included on the application.

   a. **Business Use** is defined as the use of those operators who visit multiple work sites during one day, do not travel to the same site each day, or those occupations that require working at more than one job site for a period of time and then working at a different site for another period of time. Acceptable Business Use includes, but is not limited to, the following (for those not listed, please contact underwriting for approval):
      i. Vehicles used by professionals whose occupations include sales, service or travel to hospitals, clinics, courthouses, job sites, or client homes. This includes, but is not limited to, the following list of professions:
         a) Artisan Contractors (See artisan use description for those who qualify);
         b) Real Estate Agents;
         c) Salespersons;

   c. Fleeing from or attempting to elude a police officer.
   d. Leaving scene of accident, hit and run, or failure to stop and give information.
   e. Reckless driving or similar charge.
   f. Negligent homicide or any felony conviction arising out of the operation of a motor vehicle.
   g. Driving while unlicensed or while license is suspended or revoked.
   h. Operating a cell phone in a school or construction zone.
2. **DWI/DUI Accidents – 6 points**
   Any DWI or DUI conviction that occurred in conjunction with an at-fault accident.
3. **Accidents – 4 points**
   Single car accidents will be considered at-fault. Other accidents will be considered chargeable unless proof is submitted with the application indicating that the insured was not at-fault. Contributory notations on the police report will be considered at-fault.
4. **Intermediate Violations – 3 points**
   a. Failure to yield to an emergency vehicle.
   b. Driving too fast for conditions, excessive acceleration, and failure to control speed or vehicle.
   c. Driving on wrong side of road, driving wrong way, or driving on the sidewalk.
   d. Failure to stop or remain stopped for a school bus.
   e. Displaying altered driver's license, or unlawful use of driver's license.
   f. Consumed alcohol while driving.
   g. Following too close.
   h. Child seat belt violation.
   i. Speeding more than 25 MPH above the speed limit.
   j. Texting or unlawful use of a cellular device while driving.
   k. Speed greater than reasonable or prudent.
   l. Illegal possession of alcohol, drugs, or firearms.
   m. Exceeding the speed limit in a construction zone.
5. **Minor Moving Violations – 1 point first violation, 2 points each additional**
   a. Speeding 1-25 MPH above the speed limit.
   b. Disregarding any stop sign, red light, or any official traffic control device.
   c. Failure to yield right of way.
   d. Unsafe lane change.
   e. Illegal or Improper turn or backing.
   f. Failure to use turn signal.
   g. Improper lane use.
   h. Violated Driver's License restriction.
   i. Miscellaneous Minor Moving Violations.
6. **Unverifiable MVR / Record – 4 points**
   Surcharge any driver for whom a valid 3-year MVR is unobtainable.
7. **Out of State Driver's License – 2 points**
   New West Virginia residents must secure a West Virginia driver's license within 30 days. Military Personnel are not required to obtain a West Virginia Driver's License.
8. **No License, Never Licensed, or Expired Driver's License – 2 points**
   A surcharge will apply to operators who have no valid license, have never had a valid US license, or have an expired driver's license. The point surcharge does not apply to individuals who possess a foreign or international license.*

   This surcharge may be removed only if, within 60 days of the policy's effective date, a valid West Virginia driver's license is obtained and we receive notification of the valid driver's license number.
9. **Suspended License – 4 points**
10. **No surcharge for the following citations:**
   a. Not-at-fault accidents.
   b. No motor vehicle inspection sticker.
   c. Defective equipment.
   d. Citation for no evidence of liability insurance.
   e. Failure to display license.

State:	West Virginia	**Filing Company:**	West Virginia National Auto Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	WVNAIC RidgeRunner		
Project Name/Number:	West Virginia RidgeRunner/RR202603RNWV		