

NEVADA 2006 CONSUMER'S GUIDE TO AUTO INSURANCE RATES



***State of Nevada
Department of Business & Industry
Division of Insurance***

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Director***

Consumer's Guide to Auto Insurance Rates

The Division of Insurance has prepared this booklet to assist you in shopping for auto insurance and to help you understand your Personal Auto Policy.

Since automobile insurance rates are based on each individual's unique circumstances, it is impossible in a booklet like this to list the various prices different companies would charge you for automobile insurance. Instead, this booklet takes the approach of listing several hypothetical personal circumstances as a context within which you may be able to get a reasonable idea of what various insurance companies may charge you for insurance. However, these price quotations notwithstanding, it is important to keep in mind that there are other factors to consider besides price when buying insurance such as the level of service provided. The premium prices in this booklet are based on data supplied by the insurance companies listed. Your premium will vary depending on the coverage you choose, your driving record, the type of vehicle you drive, your age, and other information. You may choose to contact companies who are not listed. A list of all companies offering personal automobile insurance in Nevada is available upon request by calling the Division of Insurance.

To use this booklet, select the example with circumstances that most closely resemble your own, and choose a Zip Code location near you. The lowest premiums are designated in **bold** numbers, the highest premiums by ***bold italic*** numbers. These examples are only intended to illustrate the difference in premiums. Also, please note that some of the companies listed may only offer policies to members of certain affinity groups or organizations. Again, your premium is likely to differ from the amount stated, depending upon factors mentioned above.

If you want to verify that the insurance agent or company with whom you are dealing is indeed authorized to offer insurance in Nevada, please go to nvinsurancealert.com or call 1-888-467-4195. The Nevada Commissioner of Insurance urges you to "check before you write a check."

Shopping for insurance is not easy. It takes time and effort and can be confusing. There is a form on the last page of this booklet that may help you to compare several companies at one time.

We hope this booklet meets your needs. If we can assist you in any way, please call one of our Consumer Officers at:

Carson City: (775) 687- 4270

Las Vegas: (702) 486 - 4009

Toll Free in Nevada: 1- 800 - 992 - 0900

Carson City - Extension 4270

Las Vegas - Extension 4009

CONTACT INFORMATION

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Department of Business & Industry
Division of Insurance
2501 East Sahara Ave., Room 302
Las Vegas, Nevada 89104
(702) 486 - 4009

CONSUMER SERVICES SECTION

For consumer complaints or questions, contact one of our Consumer Services Sections:

Carson City	(775) 687 - 4270
Las Vegas	(702) 486 - 4009
Toll Free in Nevada	1 - 800 - 992 - 0900 Carson City - Extension 4270 Las Vegas - Extension 4009

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Sixteen-year-old single male. Clean driving record. Good student with Driver's education. Drives ten miles round trip to school daily. Annual mileage is under 10,000. Rate on father's policy from Example F. Multi-discount applies.

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Seventeen-year-old single male. One ticket 20 miles over the speed limit in a school zone and one ticket for reckless driving within past 12 months. Drives ten miles round trip to school daily. Annual mileage is under 10,000. Rate on father's policy from Example F. Multi-car discount applies.

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Eighteen-year-old single female. One "at fault" accident within past 12 months (under \$1,000 in damage). Attends college full time and maintains "B" grade average. Drives 25 miles round trip to school and her part-time job daily. Annual mileage is over 12,000.

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Thirty-five-year-old single male. Driving under the influence within past 12 months - SR 22 filing required. Drives 15 miles round trip to work daily. Annual mileage is under 10,000.

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Forty-year-old married male. Clean driving record. Drives 15 miles round trip to work daily. Filed bankruptcy within the past year. Annual mileage is 12,000.

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Forty-year-old married male. Poor credit record; 60 days behind in house payment, has missed a Visa card payment for more than 30 days, three times within the last year and has not made a child support payment for the past two years. Drives 15 miles round trip to work daily. Clean driving record. Annual mileage is 12,000.

**Example U - 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8
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Forty-five-year-old single female. Clean driving record. No previous insurance for past 30 days. Drives 10 miles round trip to work daily. Annual mileage is 12,000.

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Fifty-five-year-old married female, principal operator of vehicle, retired husband occasional operator with a clean driving record. One ticket for running a red light within past 12 months. One “at fault” accident within past 21 months (over \$1,000 damage). Drives 20 miles round trip to work daily. Drives over 15,000 miles annually.

**Example W - 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8
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Married retired couple both seventy years of age. Pleasure use of vehicle. Wife has one ticket for passing a stopped school bus within the past 12 months and the husband has a clean driving record. Senior citizen or other age-related discounts applied if applicable. Annual mileage is under 5,000.

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Seventy-year-old married/retired male. Clean driving record. Pleasure use of vehicle. Annual mileage is less than 4,000. Senior citizen or other age-related discounts applied if applicable.

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Sixteen-year-old single male. Clean driving record. Good student with Driver’s education. Drives ten miles round trip to school daily. Annual mileage is under 10,000. Rate on father’s policy from Example F. Multi-car discount applies.

**Example BB - 2001 Toyota Camry 4 Door Sedan, Automatic Transmission, Dual Front
Airbags
Liability 15/30/10.....58**

Seventeen-year-old single male. One ticket 20 miles over the speed limit in a school zone and one ticket for reckless driving within past 12 months. Drives ten miles round trip to school daily. Annual mileage is under 10,000. Rate on father’s policy from Example F. Multi-car discount applies.

Example CC - 2001 Toyota Camry 4 Door Sedan, Automatic Transmission, Dual Front Airbags

Liability 15/30/10.....59

Eighteen-year-old single female. One “at fault” accident within past 12 months (under \$1,000 in damage). Attends college full time and maintains “B” grade average. Drives 25 miles round trip to school and her part-time job daily. Annual mileage is over 12,000.

Example DD - 2001 Toyota Camry 4 Door Sedan, Automatic Transmission, Dual Front Airbags

Liability 15/30/10.....60

Twenty-four-year-old male and twenty-one-year-old female married couple. Husband is the primary driver and drives ten miles round trip to work daily. Husband has one speeding ticket 15 miles over the speed limit within past 12 months. Wife is a homemaker and occasional driver with a clean driving record. Annual mileage is under 10,000.

Example EE - 2001 Toyota Camry 4 Door Sedan, Automatic Transmission, Dual Front Airbags

Liability 15/30/10.....61

Thirty-five-year-old single male. Driving under the influence within past 12 months - SR 22 filing required. Drives 15 miles round trip to work daily. Annual mileage is under 10,000.

Example FF - 2001 Toyota Camry 4 Door Sedan, Automatic Transmission, Dual Front Airbags

Liability 15/30/10.....62

Thirty-seven-year-old male and thirty-five-year-old female married couple with a good credit record. Husband is the primary driver and drives ten miles round trip to work daily. Husband has one speeding ticket for 10 miles over the speed limit within the past 12 months. Wife is a homemaker and occasional driver with a clean driving record. Annual mileage is under 10,000.

Example GG - 2001 Toyota Camry 4 Door Sedan, Automatic Transmission, Dual Front Airbags

Liability 15/30/10.....63

Forty-year-old married male. Clean driving record. Drives 15 miles round trip to work daily. Filed bankruptcy within the past year. Annual mileage is 12,000.

Example HH - 2001 Toyota Camry 4 Door Sedan, Automatic Transmission, Dual Front Airbags

Liability 15/30/10.....64

Forty-year-old married male. Poor credit record; 60 days behind in house payment, has missed a Visa card payment for more than 30 days, three times within the last year and has not made a child support payment for the past two years. Drives 15 miles round trip to work daily. Clean driving record. Annual mileage is 12,000.

Example II - 2001 Toyota Camry 4 Door Sedan, Automatic Transmission, Dual Front Airbags

Liability 15/30/10.....65

Forty-five-year-old single female. Clean driving record. No previous insurance for past 30 days. Drives 10 miles round trip to work daily. Annual mileage is 12,000.

Example JJ - 2001 Toyota Camry 4 Door Sedan, Automatic Transmission, Dual Front Airbags

Liability 15/30/10.....66

Fifty-five-year-old married female, principal operator of vehicle, retired husband occasional operator with a clean driving record. One ticket for running a red light within past 12 months. One “at fault” accident within past 21 months (over \$1,000 damage). Drives 20 miles round trip to work daily. Drives over 15,000 miles annually.

Example KK - 2001 Toyota Camry 4 Door Sedan, Automatic Transmission, Dual Front Airbags

Liability 15/30/10.....67

Married retired couple both seventy years of age. Pleasure use of vehicle. Wife has one ticket for passing a stopped school bus within the past 12 months and the husband has a clean driving record. Senior citizen or other age-related discounts applied if applicable. Annual mileage is under 5,000.

Example LL - 2001 Toyota Camry 4 Door Sedan, Automatic Transmission, Dual Front Airbags

Liability 15/30/10.....68

Seventy-year-old married/retired male. Clean driving record. Pleasure use of vehicle. Annual mileage is less than 4,000. Senior citizen or other age-related discounts applied if applicable.

Example MM - 2001 Toyota Camry 4 Door Sedan, Automatic Transmission, Dual Front Airbags

Liability 100/300/50.....69

Sixteen-year-old single male. Clean driving record. Good student with Driver's education. Drives ten miles round trip to school daily. Annual mileage is under 10,000. Rate on father's policy from Example F. Multi-car discount applies.

Example NN - 2001 Toyota Camry 4 Door Sedan, Automatic Transmission, Dual Front Airbags

Liability 100/300/50.....70

Seventeen-year-old single male. One ticket 20 miles over the speed limit in a school zone and one ticket for reckless driving within past 12 months. Drives ten miles round trip to school daily. Annual mileage is under 10,000. Rate on father's policy from Example F. Multi-car discount applies.

Example OO - 2001 Toyota Camry 4 Door Sedan, Automatic Transmission, Dual Front Airbags

Liability 100/300/50.....71

Eighteen-year-old single female. One "at fault" accident within past 12 months (under \$1,000 in damage). Attends college full time and maintains "B" grade average. Drives 25 miles round trip to school and her part-time job daily. Annual mileage is over 12,000.

Example PP - 2001 Toyota Camry 4 Door Sedan, Automatic Transmission, Dual Front Airbags

Liability 100/300/50.....72

Twenty-four-year-old male and twenty-one-year-old female married couple. Husband is the primary driver and drives ten miles round trip to work daily. Husband has one speeding ticket 15 miles over the speed limit within past 12 months. Wife is a homemaker and occasional driver with a clean driving record. Annual mileage is under 10,000.

Example QQ - 2001 Toyota Camry 4 Door Sedan, Automatic Transmission, Dual Front Airbags

Liability 100/300/50.....73

Thirty-five-year-old single male. Driving under the influence within past 12 months - SR 22 filing required. Drives 15 miles round trip to work daily. Annual mileage is under 10,000.

Example RR - 2001 Toyota Camry 4 Door Sedan, Automatic Transmission, Dual Front Airbags

Liability 100/300/50.....74

Thirty-seven-year-old male and thirty-five-year-old female married couple with a good credit record. Husband is the primary driver and drives ten miles round trip to work daily. Husband has one speeding ticket for 10 miles over the speed limit within the past 12 months. Wife is a homemaker and occasional driver with a clean driving record. Annual mileage is under 10,000.

Example SS - 2001 Toyota Camry 4 Door Sedan, Automatic Transmission, Dual Front Airbags

Liability 100/300/50.....75

Forty-year-old married male. Clean driving record. Drives 15 miles round trip to work daily. Filed bankruptcy within the past year. Annual mileage is 12,000.

Example TT - 2001 Toyota Camry 4 Door Sedan, Automatic Transmission, Dual Front Airbags

Liability 100/300/50.....76

Forty-year-old married male. Poor credit record; 60 days behind in house payment, has missed a Visa card payment for more than 30 days, three within the last year and has not made a child support payment for the past two years. Drives 15 miles round trip to work daily. Clean driving record. Annual mileage is 12,000.

Example UU - 2001 Toyota Camry 4 Door Sedan, Automatic Transmission, Dual Front Airbags

Liability 100/300/50.....77

Forty-five-year-old single female. Clean driving record. No previous insurance for past 30 days. Drives 10 miles round trip to work daily. Annual mileage is 12,000.

Example VV - 2001 Toyota Camry 4 Door Sedan, Automatic Transmission, Dual Front Airbags

Liability 100/300/50.....78

Fifty-five-year-old married female, principal operator of vehicle, retired husband occasional operator with a clean driving record. One ticket for running a red light within past 12 months. One “at fault” accident within past 21 months (over \$1,000 damage). Drives 20 miles round trip to work daily. Drives over 15,000 miles annually.

Example WW - 2001 Toyota Camry 4 Door Sedan, Automatic Transmission, Dual Front Airbags

Liability 100/300/50.....79

Married retired couple both seventy years of age. Pleasure use of vehicle. Wife has one ticket for passing a stopped school bus within the past 12 months and the husband has a clean driving record. Senior citizen or other age-related discounts applied if applicable. Annual mileage is under 5,000.

Example XX - 2001 Toyota Camry 4 Door Sedan, Automatic Transmission, Dual Front Airbags

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Seventy-year-old married/retired male. Clean driving record. Pleasure use of vehicle. Annual mileage is less than 4,000. Senior citizen or other age-related discounts applied if applicable.

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INTRODUCTION

Auto insurance is an expensive purchase for most Americans. This guide provides information to consumers on how to make decisions that can lower the cost of their automobile insurance and increase the value they receive.

A 2004 National Association of Insurance Commissioners (NAIC) study found that, in 2003, the average automobile insurance premium expenditure countrywide for private passenger auto insurance was \$820.91 for each vehicle insured for one year. Nevada, by comparison had an average premium per vehicle at \$913.05 annually. In several states of the country, a year's automobile insurance premium for a vehicle is measured in the thousands of dollars. What these figures show is that automobile insurance is an important purchase for most consumers. To get the best buy for their money, consumers must take responsibility for their auto insurance purchase and wisely make their own decisions.

BUYING AUTOMOBILE INSURANCE

When buying auto insurance, it is recommended that you seek advice from an insurance agent. This booklet is designed to be a tool to help you understand the process and value of insurance policies.

Bodily injury and property damage coverage (liability coverage) can be purchased as split limit coverage or as combined single limit coverage. The two liability limits for bodily injury and property damage shown in this booklet are for split limit coverage of 15/30/10 (\$15,000 per person for bodily injury, \$30,000 per accident for bodily injury, and \$10,000 per accident for property damage) and 100/300/50 (\$100,000 per person for bodily injury, \$300,000 per accident for bodily injury, and \$50,000 per accident for property damage). The minimum limits of liability required by Nevada law are 15/30/10. If you choose to purchase the coverage as a combined single limit, the minimum allowable is \$40,000 under Nevada law.

Comprehensive and collision coverage are not required by Nevada law and, in certain cases, because of the age or condition of the automobile, may not be available. However, if you borrowed money to purchase your automobile, your lender may require you to carry this coverage until the loan is paid. You are not required to carry medical payments or uninsured/underinsured motorist coverage, but all insurance companies are required to offer you medical payments coverage of at least \$1,000 and uninsured/underinsured motorist coverage in an amount equal to your bodily injury coverage. If you plan to lease an automobile, you should check your lease agreement. Generally, these agreements require that you carry liability coverage in the amount of \$100,000 per person, \$300,000 per accident and may require you to carry property damage coverage in excess of the \$10,000 limit required by Nevada law.

DEFINITIONS OF COVERAGE SOLD WITH PERSONAL AUTOMOBILE INSURANCE

There are 7 terms that are important to know when shopping for automobile insurance and understanding the nature of the coverage provided by automobile insurance policies. They are:

Bodily Injury/Property Damage Liability - These coverages protect you if you injure someone else or damage someone else's property while operating your automobile. You must be legally liable for the injuries or damages to activate these coverages. Nevada law requires liability insurance.

Collision - This protects against damage to your vehicle resulting from a collision with another vehicle or object regardless of whom is at fault. If the other driver is at fault, your insurance company may have a legal right to seek reimbursement from the other driver or the other driver's insurance company.

Comprehensive - This insures you against theft or other damage to your vehicle other than collision, such as wind damage, falling objects and vandalism.

Collision and comprehensive coverage are subject to a deductible selected by the insured. Other coverage that may be sold include towing and mechanical breakdown.

Credit Scores - Credit scoring/insurance scoring is a mechanism by which insurance companies determine eligibility and pricing for automobile and homeowners' insurance. The legal authority typically cited for the use of credit scores for the purpose of insurance is the federal Fair Credit Reporting Act (FCRA). The FCRA "allows" but does not mandate the use of credit information in the acceptance and pricing of insurance.

The insurance industry generally favors the use of credit scores to determine the price to charge someone for insurance. They believe credit scores are a good predictor of losses, increase the availability of insurance by providing fair rates to all and are not based on an individual's gender, age, or national origin. The insurance industry maintains that credit scores indicate how an individual manages his assets and is an inexpensive tool that is not directly subject to manipulation by the consumer. Some of the factors that may negatively affect a person's credit score include late payments on credit cards, auto loans and home mortgages, plus bankruptcy and unpaid child support.

The Division of Insurance, however, believes that appropriate weight must be given to other relevant rating variables besides and individual's credit score to determine that person's insurance rate. Effective July 1, 2004 Nevada Revised Statute 686A.680 was amended to restrict certain uses of credit reports and credit scores by insurance companies.

Diminution in Value - This refers to the possible reduced value of your vehicle as measured before a loss to the vehicle and after the repair of that vehicle. The idea is, all other things being equal, that a vehicle that has never been in an accident may, in some cases, be considered more valuable than a fully repaired vehicle. If your insurance policy provides for collision or comprehensive coverage under which your vehicle is being repaired, the loss to your vehicle will be measured by the

language in the policy, and not by its diminution in value. For claims against negligent parties' property damage liability policy, such loss of value may be compensable under some circumstances.

Medical Payments - This pays for reasonable and necessary medical expenses, without regard to legal liability, resulting from accidental bodily injury while operating or occupying an insured vehicle or being struck as a pedestrian by a motor vehicle. "MedPay" is often purchased in nominal amounts, such as \$1,000, to provide a means for quick payment of minor medical bills without having to deal with the courts or other insurance companies. This coverage must be offered pursuant to Nevada Revised Statute 687B.145(2), but does not have to be accepted by the insured.

Uninsured/Underinsured Motorist - This protects the named insured, the named insured's resident relatives and occupants in the insured vehicle, if they sustain bodily injury in an accident in which the owner or operator of another motor vehicle is legally liable and does not have insurance (uninsured) or does not have enough insurance (underinsured). This coverage must be offered pursuant to Nevada Revised Statute 687B.145(2), but does not have to be accepted by the insured.

UNDERWRITING AND RATING

Two factors, underwriting and rating, govern what you will pay for auto insurance. These factors analyze a consumer's characteristics and determine the risk that consumer presents.

Underwriting - Insurance companies underwrite in order to assess the risk associated with an applicant, group the applicant with other similar risks, and decide if the company will accept the application.

Rating - Rating is the determination of premium based on the driver and the automobile characteristics.

Insurers depend on information provided on your policy application. When you apply for insurance, you will be asked a series of questions which assess the expected cost of insuring you.

Insurers want to know your past driving record and certain personal characteristics in order to group you with other similar drivers. Insurers review the claim history of your group to make projections about future claims. Some of these characteristics are beyond your control, such as age and gender. Other characteristics may be difficult to control but, since they may relate directly to lifestyle or income, such as geographic location and use of the vehicle, they will affect your premium.

A third group of characteristics is highly controllable, such as the make and model of the vehicle the consumer wishes to own and insure. A vehicle with few safety devices and a powerful engine carries a greater risk of high claims than a less sporty model. The consumer has a choice, or control, over the decision to own a high-risk vehicle.

Insurers also consider lifestyle characteristics in the underwriting process. These characteristics include marital status and employment history. From prior claims data, insurers' statistics show that married persons tend to have lower claim levels than unmarried persons. A rate for each group is set based on the historical claims paid by the insurer for the people in that group. The higher the losses

from a group, the higher the rate for that group and, therefore, it is an advantage for you to be in a low-risk group.

Finally, and perhaps most importantly, insurers now place greater emphasis on the use of loss reports. Information regarding an individual's home and auto insurance claims history for the past five years with one or multiple insurance companies is collected and compiled centrally by two separate organizations, the Comprehensive Loss Underwriting Exchange, commonly known within the insurance industry as "CLUE," and the Automated Property Loss Underwriting System, known as "A-PLUS. The reports provided by these two organizations contain consumer claim information provided by the insurance companies. It includes policy information such as name, date of birth, and policy number, claim information such as date of loss, type of loss and amounts paid, and a description of the property covered. For homeowner coverage, the report includes the property address and for auto coverage, it includes specific vehicle information. Thus, when an individual shops for auto or home insurance, every company that person approaches has access to his or her entire loss history for the past five years. You can obtain a free copy of either report once a year. To find out more about the CLUE report and how to obtain a free copy of the loss history maintained for you, log onto www.choicetrust.com or call toll free 1-866-312-8076. For a free A-PLUS report, call 1-800-627-3487.

QUESTIONS COMMONLY ASKED BY INSURERS FOR RATING

- 1) **Driving Record** - On the application, you will be asked about your previous driving record. Insurers will ask about accidents and traffic violations for any driver covered by the policy for the preceding 3-5 years. Drivers with previous violations or "at fault" accidents are considered to be a higher risk and are charged a higher rate.
- 2) **Territory** - The claims experience in your geographical area will also affect your rates. Applications include a question that asks for the address where the vehicle will be garaged. From this information, insurers assign you to a territory whose rate is based on historical experience for that territory. Generally, more claims are made from urban areas with tendencies of busy traffic, thefts and vandalism, than from rural areas.
- 3) **Gender and Age** - Statistically, males have more accidents than females. For this reason, men may tend to pay more for insurance than women. A small number of states have prohibited insurers from using gender as a factor in underwriting. Nevada, however, allows this type of rating. Insurers also have statistics that show a higher number of claims for some age groups than for others. For these reasons, young men tend to pay more for insurance than young women, and a person under 25 will pay more for insurance than a person of age 35.
- 4) **Marital Status** - Statistics show fewer auto insurance claims among married policyholders than unmarried policyholders.
- 5) **Prior Insurance Coverage** - Insurers may ask if you have previously had insurance coverage, because they want to know if you have been canceled for non-payment of

premiums or other reasons. If you have had insurance, your prior company can tell the new insurer about your claims history.

- 6) **Vehicle Use** - You will be asked on the application how often and how far you drive the vehicle that you want to insure. Greater use will generally result in higher premiums due to the increased exposure to risk.
- 7) **Make and Model of Vehicle** - The type of car you drive directly affects the cost of comprehensive and collision coverage. A make or model of car that has a high number of claims or higher claim costs will be charged a higher premium.

The single greatest influence on the rating process is claim frequency. This does not mean how many times you specifically have made an insurance claim, although that will have an additional effect. Claim frequency measures how often an insured event occurs within a group relative to the number of policies contained in that group.

Persons sharing characteristics with a high-claims group will be charged more for insurance coverage. At the same time, persons who share characteristics with low claims classes will be charged lower rates. Insurance companies offer discounts to individuals who exhibit certain characteristics. However, the greatest controllable factor is your driving record. A person with a clean driving record will pay less than other drivers.

DISCOUNTS

Discounts are awarded because the insurance company views you as a “better risk.” You should be aware of the discounts offered by companies before buying auto insurance. Here are some discounts you should look for:

- 1) **Multiple Vehicles** - Most insurance companies offer a discount to consumers that insure more than one car with their company. Companies offer these discounts not only because they want all of your business, but also because it is easier for them to underwrite individuals that they know, thus reducing their risk and saving them money. Industry statistics show that individuals and families that insure more than one car have better than average claims experience. Through this discount, companies pass along some of their savings to you.
- 2) **Drivers Education Courses** - Discounts for drivers education courses are targeted primarily at younger and older drivers. In Nevada, all insurers must provide a reduction in premium for a three-year period for people aged 55 and above if they successfully complete a driving course approved by the Department of Motor Vehicles. The insured must maintain a clean driving record in order to keep the discount. One of the driving courses offered is 55-Alive, which is sponsored by the American Association of Retired Persons.
- 3) **Good Student** - Insurers have found that students who earn a B average or better tend to be more responsible drivers. For that reason, many companies offer a good student discount.

- 4) **Safety Devices** - Automobile safety devices can lower insurers' costs by preventing accidents or limiting their severity. These savings are passed along to the policyholder through discounts for safety equipment. This equipment includes air bags, automatic seat belts and anti-lock brakes.
- 5) **Anti-Theft Devices** - Devices or systems that deter theft or vandalism also lower claims costs. Many companies offer discounts for anti-theft devices.
- 6) **Low Mileage** - The fewer miles you drive, the less chance you have of getting into an accident. Insurers recognize this fact and generally offer discounts for low mileage drivers. Some companies also offer discounts for drivers that participate in car pools.
- 7) **Good Driver/Renewal** - Some insurers offer discounts to drivers who maintain a good driving record and renew their policy with them.
- 8) **Auto/Home Package** - Some insurers offer a discount on one or both policies if an individual buys a homeowner policy and an auto policy from the same insurer.
- 9) **Dividends** - Some insurers, particularly mutual insurers, offer dividends to policyholders if the sale of auto insurance has been profitable to them. Dividends are declared and paid after the policy period has expired.

Discounts are not only ways for companies to attract customers, but also a means for companies to compete and retain business. So when you shop, do not just ask if a discount exists, but also ask how much you save. Savings can differ from company to company. Consumers should make sure that they receive the discounts for which they qualify.

THE TORT SYSTEM

Insurance provides protection to consumers by assuming certain risks and promising to pay for financial loss. The type of insurance you buy will be based on how the financial loss can occur. In Nevada, legal and financial responsibility is based upon the law of negligence. A negligent act which causes damage is legally known as a tort. If an accident is your fault, that is, you are negligent, you are responsible for bodily injury and property damages suffered by the innocent party.

FINANCIAL RESPONSIBILITY

To ensure that innocent parties are adequately compensated for their injuries, Nevada law requires that all registered owners of a motor vehicle have security for tort liability arising from the use of their motor vehicles. For most Nevadans, security will be in the form of an insurance policy.

Nevada law requires that the insurance policy must minimally provide coverage in the amount of \$15,000 for bodily injury or death of one person in an accident, \$30,000 for bodily injury or death of two or more persons in an accident, and \$10,000 for injury or damage to the property of others. This coverage is generally described as 15/30/10. When you have liability coverage, your insurance

company will pay for the victim's damages up to your policy limits. If you choose, you can increase your coverage for added protection.

The penalty for not having liability auto insurance is severe. Nevada Revised Statute 482.480 states that if you are the owner of a motor vehicle that is registered, or should be registered, and you are found guilty of operating, or allowing someone to operate your motor vehicle without insurance, you will be required to pay a reinstatement fee to the Department of Motor Vehicles, Insurance Verification Program. The fee amount is \$250 unless you can provide proof that the vehicle was dormant, which may reduce the fee to \$50. If you are found to be without insurance by a law enforcement officer, the penalty will be administered by a court of jurisdiction and is generally more severe.

If you do not carry insurance, and you or someone using your motor vehicle with your permission is involved in an accident, your registration and driver's license may be revoked. You may also be required to have an insurance company certify that you have insurance. Most insurance companies will charge you an additional fee for this certification (commonly referred to as a SR-22) that you will have to maintain continuously for a three-year period.

Finally, once you have gone without insurance for any period of time you may find it difficult to find insurance you can afford. Many companies do not insure people who have not had insurance or have allowed their insurance to expire. Other companies will simply charge you more for insurance.

As you can see, going without insurance can cost you much more than carrying the liability coverage that is required by Nevada law.

LIABILITY INSURANCE

Most auto liability insurance policies contain the following major parts: liability insurance for bodily injury, liability insurance for property damage, and uninsured/underinsured motorist coverage.

Bodily injury liability insurance does not protect you or your car directly. If you are the cause of an accident in which other people are injured, this insurance protects you against their claims for damages such as medical expenses, lost wages, and pain and suffering. This insurance coverage will also pay if a member of your family living with you caused the accident, or if it was caused by a person using your car with your consent.

Bodily injury liability insurance carries specific benefit limits. These limits address how much money your insurance company is committed to pay for any one victim injured in an accident and limits the amount the company must pay for multiple victims.

To make a smart consumer purchase, you must understand these limits for bodily injury liability insurance. Remember that Nevada law requires that you carry limits of \$15,000 for bodily injury or death of one person in an accident and \$30,000 for bodily injury or death of two or more persons in an accident.

You may decide to purchase additional coverage. This decision may be based on your desire to protect your assets from claims above the minimum amounts. The extra cost of higher coverage tends to be relatively low.

First party insurance covers the insured's personal and real property and the insured's own person. Contrast this with third party coverage below.

Property damage liability insurance pays for damage you cause to the property of others, such as a crushed fender, broken glass, or a damaged wall or fence. Your insurance will pay for this damage whether you are driving your automobile or whether it is being driven by another person with your consent. Nevada law requires you to carry \$10,000 for injury or damage to the property of others. You may decide to purchase additional coverage.

Third party liability insurance is purchased by the insured (first party) The insurer is known as the second party for protection against possible suits brought by another person (third party).

Uninsured/underinsured motorist coverage protects you directly. This coverage pays if you are injured by a hit-and-run driver or a driver who does not have auto insurance (uninsured), or whose policy limits are not high enough to cover your injuries (underinsured). This coverage does not protect the other driver, and it does not cover damage to your vehicle.

Nevada law requires your insurance company to offer you uninsured motorist coverage in an amount not less than your minimum limits of liability insurance for bodily injury described above. You do not have to accept this offer, because Nevada law does not require that you carry uninsured/underinsured motorist coverage.

Another way to provide higher limits of liability inexpensively is through the purchase of a personal umbrella policy. An umbrella policy provides broad liability protection over and above your auto policy's liability limits. It will also cover some exposures to loss that are not covered by your auto or homeowner policies.

PROPERTY DAMAGE COVERAGE

In addition to the basic liability coverage outlined above, the most commonly recognized coverage are collision and comprehensive coverage.

Collision coverage pays for physical damage to your car as the result of your auto colliding with an object, such as a tree or another car. This coverage is relatively expensive. This coverage is optional and not required by law. However, your lending institution or lessor may require collision insurance.

If you have an older vehicle worth less than \$2,000, there is little reason for you to purchase collision coverage, because you are likely to pay more money in premium than you would ever receive as a result of a claim. Auto insurance policies only require the company to cover your financial expenses, not to replace your vehicle. In the case of an accident involving an older car, the

cost of repairing the car can quickly exceed its value. If the car is determined to be “totaled” in accordance with NRS 487.790, the insurer will pay you what the car is worth rather than fixing it.

Comprehensive coverage pays for damage to your auto from almost all other causes, including fire, severe weather, vandalism, floods and theft. Comprehensive coverage also covers broken glass, such as windshield damage. Comprehensive coverage is less expensive than collision coverage and many consumers choose to carry it. However, remember it is your choice; you are not required by law to carry comprehensive coverage.

Deductibles reduce your premiums because you agree to deduct an amount from the claim your insurer otherwise would have to pay. Insurers offer deductibles because they reduce the number of small claims that are costly for them to handle.

When considering collision and comprehensive coverage, you should consider your deductible. A deductible is the amount of money you agree to pay as your share of the cost of a claim before the insurer is committed to pay the rest of the claim. For example, if you carried collision coverage with a \$200 deductible and you had a \$500 loss, you would pay \$200 and the insurance company would pay the remaining \$300.

If you purchase a new car with a loan, the financial institution that lent you the money may require you to purchase collision coverage. This is because the lender considers your car as collateral for the loan, and they want to make certain it is worth something if they need to repossess the vehicle.

In the event you have to buy or decide to buy collision or comprehensive coverage, you can save money by agreeing to the highest deductible you can afford to pay. Since comprehensive coverage is usually cheaper than collision coverage, many people save money by dropping the collision coverage and keeping the comprehensive coverage in force to protect against natural perils, theft and glass breakage.

OTHER OPTIONAL COVERAGE

Be cautious when purchasing optional coverages. They may duplicate coverage that you have through other insurance policies. For instance, medical payments coverage may duplicate health or disability benefits that you buy individually or receive as a benefit through your job. Before purchasing these coverages, review them and your other insurance policies carefully.

1. **Medical payments coverage** is an optional coverage. However, Nevada law requires that your insurance company offer you at least \$1,000 of this coverage. This coverage pays for the medical and funeral expenses for you or others injured or killed in an accident while riding or driving in your auto. Claims against this coverage include all reasonable hospital, surgical, chiropractic, x-ray, dental, professional nursing, prosthetic and funeral expenses. It will also cover you or members of your family if an auto strikes you while walking or riding in another auto. This coverage will be paid even if you caused the accident. Usually, only expenses incurred within a specified period of time after the accident are covered

2. **Rental coverage** is coverage for a driver or user of a rental vehicle, i.e., Hertz, Avis, or another vendor, providing possible liability for any accidental damage to that vehicle. The vendor may claim various elements of damages including cost of repair, diminution of value, and loss of use with respect to a damaged rental vehicle.

Anyone who has occasion to rent a vehicle should know if their own automobile insurance policy will pay a claim in case of accidental damage to the rented vehicle. The Division of Insurance has reviewed insurance contract language and surveyed several insurers regarding this issue. Sixteen companies responded and the results indicated that, generally, collision coverage under a private passenger auto policy will cover repair cost to a damaged rental vehicle subject to the policy deductible. The survey results also showed that, generally, diminution of value is not covered.

Frequent users of rental vehicles should ask their insurance agents how their private passenger automobile coverage extends to rental vehicles. In this context, the questions asked and the answers received should be thorough. There may be some advantages to purchasing the coverage available through the rental agency.

3. **Rental/Reimbursement** usually pays \$15 to \$20 a day to rent a car for a specific number of days while your vehicle is being repaired. The premium varies from insurer to insurer.
4. **Towing and labor coverage** pays the cost of towing your car to the repair shop subject to the limit of your policy. Premium for this coverage can run as low as \$5 to \$10 per year. However, if you are a member of an auto club, you probably already have this service and may not want to duplicate your coverage.

OPERATOR'S POLICY

An operator's policy is different from standard liability insurance. This insurance coverage insures the driver, not the car. That is, the driver would be insured no matter what vehicle was driven. This insurance coverage does not cover another person driving your car with or without your consent. According to Nevada Revised Statute 485.186, another important requirement of an operator's policy is that the number of motor vehicles that the policyholder owns must be greater than the number of persons in his household who possess a driver's license. Therefore, each person in his household who possesses a driver's license is covered by the operator's policy of liability insurance. This type of auto insurance is intended primarily to serve the needs of automobile collectors.

SMART SHOPPING

The key to comparison shopping is to know what insurance coverage you need before you begin, and then to find out how much that coverage will cost from a number of companies. Comparison shopping takes time but can save you money.

No one wants to pay more for auto insurance than is absolutely necessary. The only way you can make certain you are not paying too much is to shop around and find out what different companies charge for identical products and services.

As one example, the rate comparisons in this report include the hypothetical scenario of a married couple, both forty-years old with good credit scores. If the man sought Liability Limits of \$15,000 per person/\$30,000 per accident/\$10,000 per accident property damage, he could pay anywhere from \$940 to \$4,211 annually in Las Vegas or \$547 to \$3,004 in Reno to insure a 2001 Toyota Camry.

SEEK UNBIASED INFORMATION

Information is available to consumers from a number of unbiased sources. These sources include public libraries, the Nevada Division of Insurance, consumer groups and consumer publications.

Because the insurance industry, like many other industries, has developed many words not commonly used by the average person, consumers may need to find a good glossary or dictionary of insurance terms from the public library.

Consumers may also obtain a wide variety of information from the Nevada Division of Insurance. Look for us by logging onto the World Wide Web at <http://doi.state.nv.us>. The Nevada Division of Insurance has staff available to answer questions regarding auto insurance coverage.

PRICE QUOTATIONS

Obtaining auto insurance premium quotations from several companies is a useful way to compare different companies' products. However, when seeking price quotations, it is crucial that you provide the same information to each agent or company.

To give you an accurate quote, the agent or company will usually request the following information, because it is necessary to the underwriting and rating process described earlier in this guide:

1. A description of your vehicle;
2. Its use;
3. Your driver's license number;
4. The number and ages of drivers in your household;
5. The coverage;
6. The limits you want; and
7. Accidents/tickets in the last 3-5 years.

The company will also obtain a copy of your credit report and it is a good idea for you to know what is in it.

FOR YOUR PROTECTION

You should be aware that an auto insurance policy is a legal contract. It is written so that your rights and responsibilities, as well as those of the insurance company, are clearly stated. When you purchase auto insurance, you will receive a policy. You should read that policy and try to understand its contents. If you have questions about your insurance policy, contact your insurance agent for clarification. If you still have questions, call the Nevada Division of Insurance.

If you purchase an insurance policy through an unlicensed company, you are very likely to find that you have no coverage when a claim occurs. To avoid falling into these scams, you should:

- 1) Check with the Nevada Division of Insurance to see if the company is licensed in Nevada. Companies licensed by the State are required to provide annual statements to the Division of Insurance, which allow it to assess a company's continued ability to pay claims and to take corrective action in advance of potentially devastating problems.
- 2) Confirm that your insurance agent is selling you a state licensed product. If you suspect an insurance agent is trying to sell you an unauthorized product, contact the Division of Insurance.
- 3) Ensure you are dealing with a licensed insurance agent. If the person trying to sell you the coverage states that he or she doesn't need a license for whatever reason, be wary.
- 4) Ask your agent for the name of the insurer and check the paperwork you receive to see whether it names a licensed insurer that is fully insuring the coverage.

- 5) Never pay cash. Always get a receipt for all payments and be sure the receipt shows your policy number, date of payment, period of coverage, and the name of the insurance company providing the coverage.

It is also important be to aware that there are scam artists who misrepresent themselves as insurance agents and bilk unsuspecting individuals and businesses out of thousands of dollars every year. In fact, on occasion, even licensed, honest and experienced agents can unknowingly sell insurance offered by a fraudulent insurer. Although honest agents will do their level best to avoid such circumstances, it can still happen. Worst of all, you as the consumer may discover that you are on the hook for a wide range of costs and expenses that you thought your insurance was covering.

When it comes to buying insurance, your instincts might not always be correct. In an effort to save money, one's judgment can become impaired, so don't hesitate to check out everyone you deal with. It takes a little more time, but the effort could possibly save you a lot of money.

PAYMENT OF INSURANCE PREMIUMS

There is no grace period on insurance premium payments. In other words, if an insurance premium payment is due on the 15th of the month, your payment must be received by the insurance company on or before that date. Examples I, U, II and UU demonstrate higher premiums charged and the possible difficulty of obtaining insurance coverage with a lapse in coverage even if you have a clean driving record.

MID-TERM CANCELLATION OF YOUR POLICY

Nevada laws restrict the mid-term cancellation of your policy. If the company cancels your policy, the premium will be prorated without any penalty to you, but the reason for cancellation must be in compliance with Nevada Revised Statute 687B.320, which requires notification be delivered or mailed to the policyholder at least 10 days before cancellation, for failure to pay a premium when due, or 30 days for all other reasons noted in the statute. However, if you cancel the policy, there is normally a "short rate" penalty that usually amounts to about 10% of the return premium. If the policy is canceled early in the term, the penalty is greater than if it is canceled late in the term. Policies regarding early cancellations and refunds vary from company to company.

FREQUENTLY ASKED QUESTIONS

1. I was involved in a car accident and my car was determined to be a total loss by my insurance company. The insurance company sent me a check for \$7,000 but I paid \$15,000 for the car. Why didn't the insurance company send me a check for the amount I paid for the car?

The insurer's limit of liability for a physical damage loss to a covered auto is the lower of (1) the actual cash value of the damaged or stolen property; or (2) the amount necessary to repair or replace the property with other property of the kind and quality with the exceptions found in Nevada Revised Statute 487.790 (see the Property Damage Coverage section of this guide). Actual cash value generally means the replacement cost of the property minus an allowance for depreciation. The depreciation is based on market value in the geographical area. For example, you purchase a new car in 2001 in Carson City that cost \$15,000 and the same vehicle could be purchased for \$7,000 in 2004. If the car was involved in an accident and declared a total loss by the insurance company in 2004 the market value would be \$7,000.

2. How much time does an insurance company have to respond to a claim? I was involved in a car accident two weeks ago and I notified the insurance company the next day. It's been two weeks, and I haven't heard from them?

An insurer must approve or deny a casualty claim within 30 days after the insurer receives the claim. If the insurer requires additional information or time to determine whether to approve or deny a claim, it must notify the policyholder of its request for the additional information or time within 20 days after it receives the claim, and at least once every 30 days thereafter until the claim is approved or denied.

3. I was involved in an auto accident in 2000. At the time of the accident, I did not seek medical care. In February of 2004, I began having back pain that I believed was caused by the accident. I went to the doctor and incurred the expense of the doctor's visit and x-ray cost. I submitted a claim for medical reimbursement under my Personal Auto Policy and Medical Payments Coverage, and my claim was denied. Why?

Under most standard policies, the insurer will pay only those expenses incurred for services rendered within three years from the date of the accident under the Medical Payments coverage of your Personal Auto Policy. Auto policies vary, so you should check your own Personal Auto Policy for time limitations to make a claim under the Medical Payments Coverage.

4. I was involved in an auto accident in 2000. At the time of the accident, I felt fine and did not seek medical care. In February 2004, I began having back pain that I believed was caused by that accident. I went to the doctor and incurred the expense of the doctor's visit and x-ray cost. I submitted a claim against the negligent driver in the accident and my claim was denied. Why?

Most personal injury liability claims will be denied if they are submitted after the two-year statute of limitations has run out (normally two years from the date of the accident or cause of loss).

5. I was involved in an auto accident in 2000. At the time of the accident, I did not make a claim to have my auto repaired. In February of 2004, I submitted a claim for property damage to my car. My claim was denied. Why?

Most personal damage claims will be denied if they are submitted more than three years after the date of the accident or cause of loss.

6. I had some personal belongings that were stolen from the truck of my car. Why doesn't my car insurance pay for my stolen property?

Contract provisions in your auto policy may specifically exclude most personal belongings.

7. I purchased a used vehicle from a car dealership. It had several options, such as running boards, that do not come as standard equipment on a new vehicle. I brought the vehicle to my insurance agent and added it to my policy with full coverage. I was later involved in an accident. My insurance company denied the replacement of the damaged running boards. Why?

Most automobile insurance policies specifically exclude items that are not standard or stock on a vehicle. While speaking with your agent, you should ask if the policy covers specialty items. If they're not covered, ask about purchasing additional coverage for those items.

YOUR NEVADA DIVISION OF INSURANCE

The Nevada Division of Insurance exists to serve you. We can be a source of unbiased information and assistance to you. If you do not understand any part of your insurance policy, please feel free to contact us.

If you have a complaint against an insurer, it is always best to contact your insurer first to attempt to settle the matter. Most insurers have policyholder service officers to handle such questions. If you still are not satisfied, contact the Nevada Division of Insurance, where a Consumer Officer will help you with your problem. Although they cannot represent you legally against any insurer or adjuster, the Consumer Officer can appropriately investigate potential violations of insurance law or regulations based upon your complaint.

Contact our Consumer Services Section as follows:

Toll Free in Nevada: **1 - 800 - 992 - 0900**
 Carson City - Extension 4270
 Or call 775-687-4270

Las Vegas - Extension 4009
Or call 702-486-4009

Web Site: **<http://doi.state.nv.us>**

E-mail Address: **insinfo@doi.state.nv.us**

Consumer Services:
 Carson City - mrbson@doi.state.nv.us
 Las Vegas - jrolye@doi.state.nv.us

Physical Addresses
 788 Fairview Drive, #300
 Carson City, Nevada 89701

 2501 E. Sahara Avenue, #302
 Las Vegas, Nevada 89104

RATE COMPARISONS

Seventeen insurers participated in the following rate comparisons. If an insurer did not quote a rate for a specific example, the driving record given for that example was unacceptable to the company.

Two vehicles were rated for each example. They are a 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8, and a 2001 Toyota Camry 4-door sedan with automatic transmission and dual front airbags.

There are two liability coverage amounts for each vehicle. The physical damage and other coverage amounts remain the same. The coverage is as follows:

First Liability Coverage Amount

\$15,000 per person/\$30,000 per accident bodily injury.
\$10,000 per accident property damage.

Second Liability Coverage Amount

\$100,000 per person/\$300,000 per accident bodily injury.
\$50,000 per accident property damage.

Physical Damage

\$500 deductible collision.
\$250 deductible comprehensive.

Other Coverage

\$1,000 accident medical payments.
\$15,000 per person/\$30,000 per accident uninsured/underinsured motorist.

Rates quoted in this guide are for annual premiums and may vary from rates quoted by an insurance agent.

EXAMPLE A

Vehicle 1: 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8

Liability Limits: \$15,000 per person/\$30,000 per accident/\$10,000 per accident Property Damage

Sixteen-year-old single male. Clean driving record. Good student with driver's education. Drives 10 miles round trip to school daily. Annual mileage is under 10,000. Rate on father's policy from Example F. Multi-car discount applies.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$2,785	\$3,072	\$4,160	\$4,794	\$2,727	\$4,160	\$2,727
American Family Mutual Insurance Company	\$2,365	\$2,686	\$3,523	\$3,905	\$3,074	\$2,672	\$2,620
American National Property And Casualty Company	\$2,727	\$3,211	\$3,871	\$4,637	\$3,175	\$2,725	\$3,113
Dairyland Insurance	\$4,386	\$5,080	\$8,609	\$8,609	\$4,570	\$5,875	\$4,080
Government Employees Insurance Companies	\$2,648	\$2,892	\$3,791	\$3,791	\$2,653	\$2,790	\$2,653
Mid-Century Insurance Company	\$4,003	\$4,838	\$6,685	\$8,128	\$5,889	\$4,095	\$3,608
Primero Insurance Company	\$4,178	\$5,472	\$7,524	\$7,524	\$3,804	\$4,178	\$3,804
Progressive Halcyon Insurance	\$2,166	\$2,242	\$3,814	\$3,946	\$2,682	\$2,478	\$1,980
Progressive Northern Insurance Company	\$2,651	\$2,911	\$4,601	\$5,276	\$3,422	\$2,960	\$2,388
State Farm Fire and Casualty Company	\$3,295	\$3,757	\$4,976	\$5,510	\$4,291	\$3,749	\$3,627
State Farm Mutual Automobile Insurance Company	\$2,520	\$2,876	\$3,806	\$4,215	\$3,287	\$2,871	\$2,776
United Services Automobile Association*	\$2,536	\$2,696	\$3,253	\$3,460	\$2,507	\$2,751	\$2,507
USAA Casualty Insurance Company**	\$3,245	\$3,449	\$4,105	\$4,369	\$3,240	\$3,482	\$3,240
Western United Insurance Company dba AAA Insurance Company	\$1,612	\$1,617	\$2,905	\$2,905	\$2,064	\$2,121	\$1,617

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

*Availability is restricted to commissioned and non-commissioned military officers and their dependents.

**Availability is restricted to enlisted military personnel and ex-dependents of USAA members.

EXAMPLE B

Vehicle 1: 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8

Liability Limits: \$15,000 per person/\$30,000 per accident/\$10,000 per accident Property Damage

Seventeen-year-old single male. One ticket 20 miles over the speed limit in a school zone and one ticket for reckless driving within past 12 months. Drives 10 miles round trip to school daily. Annual mileage is under 10,000. Rate on father's policy from Example F. Multi-car discount applies.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
American Family Mutual Insurance Company	\$6,954	\$7,964	\$10,574	\$11,671	\$9,130	\$7,912	\$7,499
Dairyland Insurance	\$5,936	\$6,946	\$11,699	\$11,699	\$6,161	\$7,915	\$5,539
Government Employees Insurance Companies	\$4,221	\$4,557	\$5,805	\$5,805	\$4,243	\$4,380	\$4,243
Mid-Century Insurance Company	\$3,083	\$3,731	\$5,291	\$6,403	\$4,552	\$3,164	\$2,759
Primero Insurance Company	\$5,076	\$6,864	\$9,396	\$9,396	\$4,752	\$5,076	\$4,752
Progressive Halcyon Insurance	\$2,466	\$2,550	\$4,360	\$4,510	\$3,046	\$2,822	\$2,246
Progressive Northern Insurance Company	\$3,697	\$4,065	\$6,399	\$7,341	\$4,773	\$4,126	\$3,334
United Services Automobile Association*	\$7,721	\$8,161	\$9,827	\$10,504	\$7,723	\$8,309	\$7,723
USAA Casualty Insurance Company**	\$7,243	\$7,655	\$8,525	\$9,067	\$7,550	\$7,344	\$7,550
Western United Insurance Company dba AAA Insurance Company	\$2,536	\$2,564	\$4,561	\$4,561	\$3,256	\$3,325	\$2,564

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE C

Vehicle 1: 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8

Liability Limits: \$15,000 per person/\$30,000 per accident/\$10,000 per accident Property Damage

Eighteen-year-old single female. One "At Fault" accident within past 12 months (under \$1,000 damage). Attends college full time and maintains "B" average grades. Drives 25 miles round trip to school and her part-time job daily. Annual mileage is over 12,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$2,745	\$3,241	\$5,335	\$4,587	\$2,883	\$3,908	\$2,883
American Family Mutual Insurance Company	\$3,756	\$4,265	\$5,597	\$6,202	\$4,879	\$4,243	\$4,160
Dairyland Insurance	\$4,464	\$5,184	\$8,796	\$8,796	\$4,620	\$5,952	\$4,140
Government Employees Insurance Companies	\$3,140	\$3,375	\$4,294	\$4,294	\$7,923	\$3,259	\$7,923
Mid-Century Insurance Company	\$3,185	\$3,832	\$5,351	\$6,461	\$4,661	\$3,253	\$2,842
Primero Insurance Company	\$5,220	\$6,972	\$9,564	\$9,564	\$4,836	\$5,220	\$4,836
Progressive Halcyon Insurance	\$4,572	\$4,728	\$8,260	\$8,532	\$5,672	\$5,274	\$4,156
Progressive Northern Insurance Company	\$4,969	\$5,358	\$8,973	\$10,266	\$6,504	\$5,653	\$4,418
State Farm Fire and Casualty Company	\$3,051	\$3,475	\$4,616	\$5,105	\$4,043	\$3,469	\$3,356
State Farm Mutual Automobile Insurance Company	\$2,331	\$2,658	\$3,525	\$3,901	\$3,035	\$2,653	\$2,566
United Services Automobile Association*	\$2,275	\$2,423	\$2,940	\$3,124	\$2,237	\$2,484	\$2,237
USAA Casualty Insurance Company**	\$2,579	\$2,746	\$3,252	\$3,450	\$2,576	\$2,761	\$2,576
Western United Insurance Company dba AAA Insurance Company	\$3,065	\$3,102	\$5,539	\$5,539	\$3,932	\$4,023	\$3,102

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE D

Vehicle 1: 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8

Liability Limits: \$15,000 per person/\$30,000 per accident/\$10,000 per accident Property Damage

Twenty-four-year-old male and twenty-one-year-old female married couple. Husband is the primary driver and drives 10 miles round trip to work daily. Husband has one speeding ticket 15 miles over the speed limit within past 12 months. Wife is a homemaker and occasional driver with a clean driving record. Annual mileage is under 10,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$1,064	\$1,167	\$1,590	\$1,839	\$1,053	\$1,590	\$1,053
American Family Mutual Insurance Company	\$1,347	\$1,529	\$2,015	\$2,230	\$1,748	\$1,521	\$1,486
American National Property And Casualty Company	\$2,463	\$2,893	\$3,515	\$4,195	\$2,869	\$2,449	\$2,791
Dairyland Insurance	\$2,676	\$3,096	\$5,340	\$5,340	\$2,796	\$3,624	\$2,484
Government Employees Insurance Companies	\$1,033	\$1,103	\$1,444	\$1,444	\$1,042	\$1,095	\$1,042
Mid-Century Insurance Company	\$3,575	\$3,729	\$5,807	\$7,026	\$5,074	\$3,682	\$2,976
Primero Insurance Company	\$2,412	\$3,216	\$4,356	\$4,356	\$2,304	\$2,412	\$2,304
Progressive Halcyon Insurance	\$1,486	\$1,534	\$2,488	\$2,572	\$1,772	\$1,660	\$1,360
Progressive Northern Insurance Company	\$1,784	\$1,957	\$3,047	\$3,466	\$2,237	\$1,976	\$1,611
State Farm Fire and Casualty Company	\$1,700	\$1,930	\$2,583	\$2,848	\$2,273	\$1,926	\$1,865
State Farm Mutual Automobile Insurance Company	\$1,294	\$1,471	\$1,965	\$2,168	\$1,675	\$1,469	\$1,421
United Services Automobile Association*	\$1,072	\$1,134	\$1,353	\$1,433	\$1,061	\$1,157	\$1,061
USAA Casualty Insurance Company**	\$1,201	\$969	\$1,023	\$1,197	\$1,265	\$967	\$1,031
Western United Insurance Company dba AAA Insurance Company	\$833	\$871	\$1,530	\$1,530	\$1,080	\$1,091	\$871

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE E

Vehicle 1: 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8

Liability Limits: \$15,000 per person/\$30,000 per accident/\$10,000 per accident Property Damage

Thirty-five-year-old single male. Driving under the influence within past 12 months - SR 22 filing required.
Drives 15 miles round trip to work daily. Annual mileage is under 10,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
American Family Mutual Insurance Company	\$1,870	\$2,128	\$2,822	\$3,115	\$2,433	\$2,116	\$2,040
Dairyland Insurance	\$2,652	\$3,024	\$5,220	\$5,220	\$2,772	\$3,564	\$2,460
Government Employees Insurance Companies	\$1,893	\$2,001	\$2,544	\$2,544	\$1,916	\$1,975	\$1,916
Mid-Century Insurance Company	\$1,700	\$2,009	\$2,837	\$3,418	\$2,444	\$1,748	\$1,534
Primero Insurance Company	\$2,328	\$3,060	\$4,164	\$4,164	\$2,256	\$2,328	\$2,256
Progressive Halcyon Insurance	\$1,406	\$1,454	\$2,340	\$2,426	\$1,702	\$1,568	\$1,296
Progressive Northern Insurance Company	\$1,609	\$1,780	\$2,714	\$3,104	\$2,032	\$1,773	\$1,460
United Services Automobile Association*	\$4,780	\$5,044	\$6,048	\$6,461	\$4,790	\$5,129	\$4,790
USAA Casualty Insurance Company**	\$4,506	\$4,753	\$5,306	\$5,608	\$4,702	\$4,559	\$4,702
Western United Insurance Company dba AAA Insurance Company	\$1,299	\$1,370	\$2,356	\$2,356	\$1,691	\$1,686	\$1,370

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE F

Vehicle 1: 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8

Liability Limits: \$15,000 per person/\$30,000 per accident/\$10,000 per accident Property Damage

Forty-year-old married male and forty-year old female married couple with a good credit score. Husband is the primary driver and drives 10 miles round trip to work daily. Husband has one speeding ticket 10 miles over the speed limit within the past 12 months. Wife is homemaker and occasional driver with a clean driving record. Annual mileage is under 10,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$850	\$932	\$1,289	\$1,490	\$837	\$1,289	\$837
American Family Mutual Insurance Company	\$1,084	\$1,230	\$1,624	\$1,795	\$1,405	\$1,224	\$1,195
American National Property And Casualty Company	\$1,845	\$2,163	\$2,633	\$3,139	\$2,145	\$1,833	\$2,089
Dairyland Insurance	\$1,824	\$2,112	\$3,660	\$3,660	\$1,920	\$2,472	\$1,716
Farmers Insurance Exchange	\$1,650	\$1,983	\$2,960	\$3,325	\$2,664	\$1,785	\$1,594
Government Employees Insurance Companies	\$973	\$1,042	\$1,368	\$1,368	\$979	\$1,033	\$979
Mid-Century Insurance Company	\$3,098	\$3,542	\$4,903	\$6,017	\$4,307	\$3,274	\$2,756
Primero Insurance Company	\$1,788	\$2,232	\$3,108	\$3,108	\$1,656	\$1,788	\$1,656
Progressive Halcyon Insurance	\$980	\$1,010	\$1,654	\$1,706	\$1,174	\$1,104	\$898
Progressive Northern Insurance Company	\$1,106	\$1,210	\$1,914	\$2,189	\$1,406	\$1,232	\$996
State Farm Fire and Casualty Company	\$1,222	\$1,382	\$1,863	\$2,048	\$1,646	\$1,380	\$1,337
State Farm Mutual Automobile Insurance Company	\$927	\$1,051	\$1,412	\$1,554	\$1,194	\$1,049	\$1,016
United Services Automobile Association*	\$893	\$943	\$1,120	\$1,185	\$884	\$961	\$837
USAA Casualty Insurance Company**	\$969	\$1,023	\$1,197	\$1,265	\$967	\$1,031	\$967
Western United Insurance Company dba AAA Insurance Company	\$647	\$662	\$1,180	\$1,180	\$832	\$847	\$662

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE G

Vehicle 1: 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8

Liability Limits: \$15,000 per person/\$30,000 per accident/\$10,000 per accident Property Damage

Forty-two-year-old married male. Clean driving record. Drives 15 miles round trip to work daily. Annual mileage is 12,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$847	\$930	\$1,287	\$1,487	\$834	\$1,287	\$834
American Family Mutual Insurance Company	\$884	\$1,002	\$1,321	\$1,461	\$1,143	\$997	\$977
American National Property And Casualty Company	\$1,601	\$1,881	\$2,279	\$2,721	\$1,859	\$1,599	\$1,827
Dairyland Insurance	\$1,824	\$2,112	\$3,660	\$3,660	\$1,920	\$2,472	\$1,716
Farmers Insurance Exchange	\$1,209	\$1,447	\$2,268	\$2,517	\$1,943	\$1,326	\$1,157
Government Employees Insurance Companies	\$794	\$849	\$1,115	\$1,115	\$799	\$843	\$799
Mid-Century Insurance Company	\$1,650	\$1,950	\$2,762	\$3,325	\$2,373	\$1,715	\$1,488
Nationwide Mutual Insurance Co.	\$1,065	\$1,244	\$1,494	\$1,644	\$1,324	\$1,399	\$1,197
Primero Insurance Company	\$1,788	\$2,232	\$3,108	\$3,108	\$1,656	\$1,788	\$1,656
Progressive Halcyon Insurance	\$1,066	\$1,096	\$1,816	\$1,868	\$1,258	\$1,204	\$976
Progressive Northern Insurance Company	\$1,044	\$1,138	\$1,812	\$2,072	\$1,321	\$1,162	\$938
State Farm Fire and Casualty Company	\$1,093	\$1,241	\$1,662	\$1,831	\$1,463	\$1,238	\$1,198
State Farm Mutual Automobile Insurance Company	\$1,049	\$1,191	\$1,596	\$1,759	\$1,354	\$1,189	\$1,151
United Services Automobile Association*	\$829	\$874	\$1,034	\$1,094	\$822	\$890	\$822
USAA Casualty Insurance Company**	\$899	\$948	\$1,106	\$800	\$900	\$955	\$900
Western United Insurance Company dba AAA Insurance Company	\$483	\$494	\$891	\$891	\$619	\$636	\$494

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE H

Vehicle 1: 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8

Liability Limits: \$15,000 per person/\$30,000 per accident/\$10,000 per accident Property Damage

Forty-year-old married male. Poor credit score; 60 days behind in house payment, has missed a Visa card payment three times within the last year and has not made a child support payment for the past two years. Drives 15 miles round trip to work daily. Clean driving record. Annual mileage is 12,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$1,247	\$1,371	\$1,861	\$2,163	\$1,244	\$1,861	\$1,244
American Family Mutual Insurance Company	\$884	\$1,002	\$1,321	\$1,461	\$1,143	\$997	\$977
Dairyland Insurance	\$1,824	\$2,112	\$3,660	\$3,660	\$1,920	\$2,472	\$1,716
Farmers Insurance Exchange	\$1,209	\$1,447	\$2,268	\$2,517	\$1,943	\$1,326	\$1,157
Government Employees Insurance Companies	\$794	\$849	\$1,116	\$1,116	\$799	\$842	\$799
Mid-Century Insurance Company	\$1,650	\$1,950	\$2,762	\$3,325	\$2,373	\$1,697	\$1,488
Nationwide Mutual Insurance Co.	\$1,065	\$1,244	\$1,494	\$1,644	\$1,324	\$1,399	\$1,197
Primero Insurance Company	\$1,788	\$2,232	\$3,108	\$3,108	\$1,884	\$1,788	\$1,884
Progressive Halcyon Insurance	\$1,446	\$1,486	\$2,478	\$2,550	\$1,706	\$1,634	\$1,320
Progressive Northern Insurance Company	\$1,365	\$1,486	\$2,384	\$2,725	\$1,726	\$1,521	\$1,227
State Farm Fire and Casualty Company	\$1,093	\$1,241	\$1,662	\$1,831	\$1,463	\$1,238	\$1,198
State Farm Mutual Automobile Insurance Company	\$1,049	\$1,191	\$1,596	\$1,759	\$1,354	\$1,189	\$1,151
United Services Automobile Association*	\$966	\$1,021	\$1,214	\$1,283	\$953	\$1,043	\$953
USAA Casualty Insurance Company**	\$971	\$1,040	\$1,214	\$1,277	\$985	\$1,042	\$985
Western United Insurance Company dba AAA Insurance Company	\$881	\$914	\$1,628	\$1,628	\$1,137	\$1,156	\$914

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE I

Vehicle 1: 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8

Liability Limits: \$15,000 per person/\$30,000 per accident/\$10,000 per accident Property Damage

Forty-five-year old single female. Clean driving record. No previous insurance for past 30 days. Drives 10 miles round trip to work daily. Annual mileage is 12,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$1,348	\$1,587	\$2,642	\$2,283	\$1,461	\$1,941	\$1,461
American Family Mutual Insurance Company	\$1,826	\$2,069	\$2,729	\$3,019	\$2,364	\$2,059	\$2,020
Dairyland Insurance	\$1,932	\$2,220	\$3,912	\$3,912	\$2,040	\$2,604	\$1,812
Government Employees Insurance Companies	\$750	\$804	\$1,057	\$1,057	\$754	\$796	\$754
Mid-Century Insurance Company	\$1,418	\$1,675	\$2,402	\$2,882	\$2,041	\$2,238	\$1,270
Primero Insurance Company	\$1,764	\$2,316	\$3,096	\$3,096	\$1,632	\$1,764	\$1,632
Progressive Halcyon Insurance	\$1,296	\$1,336	\$2,190	\$2,260	\$1,542	\$1,456	\$1,184
Progressive Northern Insurance Company	\$1,078	\$1,182	\$1,862	\$2,128	\$1,364	\$1,198	\$973
State Farm Fire and Casualty Company	\$1,819	\$2,066	\$2,762	\$3,046	\$2,428	\$2,062	\$1,996
United Services Automobile Association*	\$829	\$874	\$1,034	\$1,094	\$822	\$890	\$822
USAA Casualty Insurance Company**	\$899	\$948	\$1,106	\$1,171	\$900	\$955	\$900
Western United Insurance Company dba AAA Insurance Company	\$1,277	\$1,332	\$2,337	\$2,337	\$1,651	\$1,665	\$1,332

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE J

Vehicle 1: 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8

Liability Limits: \$15,000 per person/\$30,000 per accident/\$10,000 per accident Property Damage

Fifty-five-year-old married female, principal operator of vehicle, retired husband occasional operator with a clean driving record. Female has one ticket for running a red light within past 12 months. One "at fault" accident within past 21 months (over \$1,000 damage). Drives 20 miles round trip to work daily. Drives over 15,000 miles annually.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$1,239	\$1,458	\$2,448	\$2,114	\$1,335	\$1,798	\$1,335
American Family Mutual Insurance Company	\$1,642	\$1,868	\$2,481	\$2,737	\$2,135	\$1,858	\$1,792
Dairyland Insurance	\$2,424	\$2,784	\$4,800	\$4,800	\$2,496	\$3,240	\$2,160
Government Employees Insurance Companies	\$1,373	\$1,473	\$1,928	\$1,928	\$1,384	\$1,453	\$1,384
Mid-Century Insurance Company	\$2,761	\$3,208	\$6,115	\$2,761	\$3,897	\$2,846	\$2,529
Primero Insurance Company	\$2,016	\$2,592	\$3,528	\$3,528	\$1,896	\$2,016	\$1,896
Progressive Halcyon Insurance	\$1,662	\$1,716	\$2,914	\$3,008	\$2,026	\$1,898	\$1,522
Progressive Northern Insurance Company	\$1,812	\$1,965	\$3,211	\$3,673	\$2,336	\$2,040	\$1,619
State Farm Fire and Casualty Company	\$2,049	\$2,349	\$3,184	\$3,494	\$2,754	\$2,340	\$2,179
United Services Automobile Association*	\$1,429	\$1,519	\$1,859	\$1,969	\$1,393	\$1,572	\$1,393
USAA Casualty Insurance Company**	\$1,481	\$1,573	\$1,865	\$1,979	\$1,471	\$1,593	\$1,471
Western United Insurance Company dba AAA Insurance Company	\$734	\$750	\$1,339	\$1,339	\$943	\$964	\$750

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE K

Vehicle 1: 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8

Liability Limits: \$15,000 per person/\$30,000 per accident/\$10,000 per accident Property Damage

Married retired couple both seventy-years old. Pleasure use of vehicle. Wife has one ticket for passing a stopped school bus within the past 12 months and the husband has a clean driving record. Senior citizen or other age-related discounts applied if applicable. Annual mileage is under 5,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$787	\$863	\$1,199	\$1,385	\$775	\$1,199	\$775
American Family Mutual Insurance Company	\$830	\$941	\$1,246	\$1,376	\$1,074	\$936	\$915
American National Property And Casualty Company	\$1,213	\$1,421	\$1,739	\$2,065	\$1,407	\$1,205	\$1,369
Dairyland Insurance	\$2,316	\$2,640	\$4,608	\$4,608	\$2,364	\$3,108	\$2,124
Farmers Insurance Exchange	\$1,422	\$2,068	\$3,361	\$3,703	\$2,798	\$1,928	\$1,613
Government Employees Insurance Companies	\$635	\$677	\$893	\$893	\$637	\$676	\$637
Mid-Century Insurance Company	\$3,019	\$3,511	\$4,903	\$5,924	\$4,263	\$3,116	\$2,782
Primero Insurance Company	\$1,788	\$2,232	\$3,108	\$3,108	\$1,656	\$1,788	\$1,656
Progressive Halcyon Insurance	\$1,454	\$1,504	\$2,508	\$2,596	\$1,786	\$1,652	\$1,338
Progressive Northern Insurance Company	\$1,255	\$1,354	\$2,252	\$2,577	\$1,623	\$1,421	\$1,118
State Farm Fire and Casualty Company	\$1,023	\$1,154	\$1,560	\$1,713	\$1,384	\$1,152	\$1,121
State Farm Mutual Automobile Insurance Company	\$774	\$875	\$1,179	\$1,297	\$992	\$873	\$850
United Services Automobile Association*	\$1,877	\$1,975	\$2,345	\$2,497	\$1,881	\$2,006	\$1,881
USAA Casualty Insurance Company**	\$1,837	\$1,933	\$2,194	\$2,263	\$1,909	\$1,860	\$1,909
Western United Insurance Company dba AAA Insurance Company	\$613	\$607	\$1,131	\$1,131	\$779	\$821	\$607

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE L

Vehicle 1: 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8
 Liability Limits: \$15,000 per person/\$30,000 per accident/\$10,000 per accident Property Damage

Seventy-year-old married retired male. Clean driving record. Pleasure use of vehicle. Annual mileage is less than 4,000. Senior citizen or other age-related discounts applied if applicable.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$817	\$898	\$1,249	\$1,443	\$801	\$1,249	\$801
American Family Mutual Insurance Company	\$677	\$806	\$1,065	\$1,177	\$919	\$801	\$786
American National Property And Casualty Company	\$1,055	\$1,235	\$1,509	\$1,795	\$1,225	\$1,049	\$1,193
Dairyland Insurance	\$2,316	\$2,640	\$4,608	\$4,608	\$2,364	\$3,108	\$2,124
Farmers Insurance Exchange	\$711	\$1,034	\$1,681	\$1,852	\$1,338	\$964	\$806
Government Employees Insurance Companies	\$587	\$625	\$825	\$825	\$588	\$625	\$588
Mid-Century Insurance Company	\$1,510	\$1,756	\$2,451	\$2,962	\$2,131	\$1,558	\$1,391
Nationwide Mutual Insurance Co.	\$944	\$1,102	\$1,329	\$1,460	\$1,175	\$1,245	\$1,058
Primero Insurance Company	\$1,584	\$2,076	\$2,796	\$2,796	\$1,476	\$1,584	\$1,476
Progressive Halcyon Insurance	\$1,134	\$1,168	\$1,928	\$1,988	\$1,358	\$1,282	\$1,038
Progressive Northern Insurance Company	\$1,028	\$1,110	\$1,836	\$2,097	\$1,322	\$1,161	\$917
State Farm Fire and Casualty Company	\$806	\$911	\$1,228	\$1,350	\$1,087	\$910	\$885
State Farm Mutual Automobile Insurance Company	\$774	\$875	\$1,179	\$1,297	\$992	\$873	\$850
United Services Automobile Association*	\$678	\$713	\$838	\$884	\$672	\$725	\$672
USAA Casualty Insurance Company**	\$733	\$771	\$895	\$945	\$733	\$777	\$733
Western United Insurance Company dba AAA Insurance Company	\$433	\$437	\$801	\$801	\$553	\$574	\$437

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

*Availability is restricted to commissioned and non-commissioned military officers and their dependents.

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EXAMPLE M

Vehicle 1: 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8

Liability Limits: \$100,000 per person/\$300,000 per accident/\$50,000 per accident Property Damage

Sixteen-year-old single male. Clean driving record. Good student with driver's education. Drives 10 miles round trip to school daily. Annual mileage is under 10,000. Rate on father's policy from Example F. Multi-car discount applies.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$3,210	\$3,569	\$4,955	\$5,753	\$3,123	\$4,955	\$3,123
American Family Mutual Insurance Company	\$2,676	\$3,047	\$4,190	\$4,640	\$3,506	\$3,108	\$2,916
American National Property And Casualty Company	\$3,021	\$3,497	\$4,355	\$5,177	\$3,519	\$3,009	\$3,375
Dairyland Insurance	\$4,998	\$5,896	\$9,884	\$9,884	\$5,161	\$6,620	\$4,610
Government Employees Insurance Companies	\$3,071	\$3,365	\$4,584	\$4,584	\$3,099	\$3,368	\$3,099
Mid-Century Insurance Company	\$4,630	\$5,685	\$8,185	\$9,904	\$6,951	\$4,753	\$4,103
Progressive Halcyon Insurance	\$2,538	\$2,614	\$4,726	\$4,858	\$3,078	\$2,942	\$2,294
Progressive Northern Insurance Company	\$3,292	\$3,524	\$6,185	\$7,198	\$4,283	\$3,736	\$2,931
State Farm Fire and Casualty Company	\$3,755	\$4,293	\$5,964	\$6,597	\$4,930	\$4,395	\$4,065
State Farm Mutual Automobile Insurance Company	\$2,874	\$3,288	\$4,566	\$5,051	\$3,778	\$3,366	\$3,113
United Services Automobile Association*	\$2,912	\$3,080	\$3,920	\$4,170	\$2,820	\$3,266	\$2,820
USAA Casualty Insurance Company**	\$3,654	\$3,866	\$4,826	\$5,137	\$3,579	\$4,040	\$3,579
Western United Insurance Company dba AAA Insurance Company	\$1,852	\$1,840	\$3,477	\$3,477	\$2,369	\$2,522	\$1,840

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE N

Vehicle 1: 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8

Liability Limits: \$100,000 per person/\$300,000 per accident/\$50,000 per accident Property Damage

Seventeen-year-old single male. One ticket 20 miles over the speed limit in a school zone and one ticket for reckless driving within past 12 months. Drives 10 miles round trip to school daily. Annual mileage is under 10,000. Rate on father's policy from Example F. Multi-car discount applies.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
American Family Mutual Insurance Company	\$7,910	\$9,075	\$12,623	\$13,930	\$10,459	\$9,251	\$8,410
Dairyland Insurance	\$6,854	\$8,170	\$13,607	\$13,607	\$7,038	\$9,037	\$6,334
Government Employees Insurance Companies	\$4,957	\$5,374	\$7,119	\$7,119	\$5,014	\$5,351	\$5,014
Mid-Century Insurance Company	\$4,054	\$5,044	\$7,614	\$9,151	\$6,197	\$4,182	\$3,525
Progressive Halcyon Insurance	\$2,896	\$2,980	\$5,416	\$5,566	\$3,504	\$3,362	\$2,610
Progressive Northern Insurance Company	\$4,586	\$4,916	\$8,600	\$10,012	\$5,970	\$5,203	\$4,090
United Services Automobile Association*	\$8,971	\$9,430	\$12,046	\$12,871	\$8,760	\$10,023	\$8,760
USAA Casualty Insurance Company**	\$9,602	\$10,097	\$12,637	\$13,429	\$9,509	\$10,529	\$9,509
Western United Insurance Company dba AAA Insurance Company	\$2,900	\$2,904	\$5,429	\$5,429	\$3,720	\$3,935	\$2,904

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE O

Vehicle 1: 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8

Liability Limits: \$100,000 per person/\$300,000 per accident/\$50,000 per accident Property Damage

Eighteen-year-old single female. One "At Fault" accident within past 12 months (under \$1,000 damage). Attends college full time and maintains "B" average grades. Drives 25 miles round trip to school and her part-time job daily. Annual mileage is over 12,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$3,216	\$3,856	\$6,801	\$5,793	\$3,292	\$4,823	\$3,292
American Family Mutual Insurance Company	\$4,224	\$4,809	\$6,601	\$7,309	\$5,531	\$4,899	\$4,607
Dairyland Insurance	\$5,112	\$6,048	\$10,140	\$10,140	\$5,232	\$6,732	\$4,692
Government Employees Insurance Companies	\$3,671	\$3,963	\$5,240	\$5,240	\$8,478	\$3,959	\$8,478
Mid-Century Insurance Company	\$3,343	\$4,047	\$5,731	\$6,911	\$4,930	\$3,420	\$2,967
Progressive Halcyon Insurance	\$5,406	\$5,562	\$10,300	\$10,572	\$6,558	\$6,312	\$4,860
Progressive Northern Insurance Company	\$6,373	\$6,702	\$12,449	\$14,484	\$8,394	\$7,354	\$5,611
State Farm Fire and Casualty Company	\$3,473	\$3,967	\$5,522	\$6,102	\$4,629	\$4,060	\$3,758
State Farm Mutual Automobile Insurance Company	\$2,656	\$3,036	\$4,222	\$4,668	\$3,484	\$3,108	\$2,875
United Services Automobile Association*	\$2,625	\$2,779	\$3,558	\$3,783	\$2,527	\$2,961	\$2,527
USAA Casualty Insurance Company**	\$3,061	\$3,246	\$4,089	\$4,338	\$2,975	\$3,410	\$2,975
Western United Insurance Company dba AAA Insurance Company	\$3,502	\$3,507	\$6,577	\$6,577	\$4,487	\$4,752	\$3,507

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE P

Vehicle 1: 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8

Liability Limits: \$100,000 per person/\$300,000 per accident/\$50,000 per accident Property Damage

Twenty-four-year-old male and twenty-one-year-old female married couple. Husband is the primary driver and drives 10 miles round trip to work daily. Husband has one speeding ticket 15 miles over the speed limit within past 12 months. Wife is a homemaker and occasional driver with a clean driving record. Annual mileage is under 10,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$1,215	\$1,344	\$1,871	\$2,179	\$1,194	\$1,871	\$1,194
American Family Mutual Insurance Company	\$1,524	\$1,734	\$2,394	\$2,647	\$1,994	\$1,769	\$1,654
American National Property And Casualty Company	\$2,733	\$3,155	\$3,959	\$4,695	\$3,183	\$2,707	\$3,035
Dairyland Insurance	\$2,976	\$3,504	\$5,976	\$5,976	\$3,084	\$3,996	\$2,748
Government Employees Insurance Companies	\$1,180	\$1,268	\$1,721	\$1,721	\$1,198	\$1,296	\$1,198
Mid-Century Insurance Company	\$4,006	\$4,313	\$6,840	\$8,248	\$5,806	\$4,135	\$3,629
Progressive Halcyon Insurance	\$1,684	\$1,732	\$2,976	\$3,060	\$1,984	\$1,910	\$1,528
Progressive Northern Insurance Company	\$2,170	\$2,326	\$4,003	\$4,626	\$2,757	\$2,445	\$1,939
State Farm Fire and Casualty Company	\$1,929	\$2,196	\$3,074	\$3,388	\$2,590	\$2,247	\$2,083
State Farm Mutual Automobile Insurance Company	\$1,470	\$1,676	\$2,342	\$2,583	\$1,919	\$1,715	\$1,589
United Services Automobile Association*	\$1,221	\$1,285	\$1,615	\$1,713	\$1,184	\$1,360	\$1,184
USAA Casualty Insurance Company**	\$1,339	\$1,197	\$1,510	\$1,585	\$1,217	\$1,349	\$1,088
Western United Insurance Company dba AAA Insurance Company	\$944	\$974	\$1,794	\$1,794	\$1,221	\$1,276	\$974

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE Q

Vehicle 1: 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8

Liability Limits: \$100,000 per person/\$300,000 per accident/\$50,000 per accident Property Damage

Thirty-five-year-old single male. Driving under the influence within past 12 months - SR 22 filing required.
Drives 15 miles round trip to work daily. Annual mileage is under 10,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
American Family Mutual Insurance Company	\$2,113	\$2,410	\$3,343	\$3,689	\$2,771	\$2,456	\$2,272
Dairyland Insurance	\$2,940	\$3,408	\$5,832	\$5,832	\$3,048	\$3,912	\$2,712
Government Employees Insurance Companies	\$2,188	\$2,329	\$3,072	\$3,072	\$2,226	\$2,366	\$2,226
Mid-Century Insurance Company	\$1,932	\$2,323	\$3,393	\$4,075	\$2,837	\$1,991	\$1,717
Progressive Halcyon Insurance	\$1,592	\$1,640	\$2,790	\$2,876	\$1,898	\$1,800	\$1,450
Progressive Northern Insurance Company	\$1,946	\$2,102	\$3,548	\$4,116	\$2,484	\$2,182	\$1,746
United Services Automobile Association*	\$5,535	\$5,810	\$7,387	\$7,890	\$5,416	\$6,163	\$5,416
USAA Casualty Insurance Company**	\$5,930	\$6,227	\$7,788	\$8,242	\$5,884	\$6,482	\$5,884
Western United Insurance Company dba AAA Insurance Company	\$1,458	\$1,518	\$2,735	\$2,735	\$1,895	\$1,953	\$1,518

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE R

Vehicle 1: 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8

Liability Limits: \$100,000 per person/\$300,000 per accident/\$50,000 per accident Property Damage

Forty-year-old married male and forty-year old female married couple with a good credit score. Husband is the primary driver and drives 10 miles round trip to work daily. Husband has one speeding ticket 10 miles over the speed limit within the past 12 months. Wife is homemaker and occasional driver with a clean driving record. Annual mileage is under 10,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$973	\$1,077	\$1,520	\$1,769	\$952	\$1,520	\$952
American Family Mutual Insurance Company	\$1,226	\$1,394	\$1,927	\$2,130	\$1,602	\$1,422	\$1,330
American National Property And Casualty Company	\$2,047	\$2,359	\$2,965	\$3,511	\$2,379	\$2,025	\$2,269
Dairyland Insurance	\$2,028	\$2,364	\$4,068	\$4,068	\$2,112	\$2,712	\$1,884
Farmers Insurance Exchange	\$1,470	\$1,741	\$2,523	\$2,855	\$2,371	\$1,548	\$1,443
Government Employees Insurance Companies	\$1,114	\$1,199	\$1,632	\$1,632	\$1,128	\$1,225	\$1,128
Mid-Century Insurance Company	\$3,480	\$4,059	\$5,817	\$7,098	\$4,953	\$3,674	\$3,058
Progressive Halcyon Insurance	\$1,122	\$1,152	\$2,002	\$2,054	\$1,322	\$1,280	\$1,018
Progressive Northern Insurance Company	\$1,355	\$1,449	\$2,531	\$2,937	\$1,741	\$1,533	\$1,207
State Farm Fire and Casualty Company	\$1,382	\$1,569	\$2,206	\$2,426	\$1,868	\$1,604	\$1,490
State Farm Mutual Automobile Insurance Company	\$1,050	\$1,194	\$1,676	\$1,845	\$1,364	\$1,221	\$1,133
United Services Automobile Association*	\$1,013	\$1,065	\$1,332	\$1,411	\$983	\$1,125	\$936
USAA Casualty Insurance Company**	\$1,077	\$1,133	\$1,389	\$1,469	\$1,057	\$1,180	\$1,057
Western United Insurance Company dba AAA Insurance Company	\$735	\$744	\$1,389	\$1,389	\$943	\$994	\$744

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE S

Vehicle 1: 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8

Liability Limits: \$100,000 per person/\$300,000 per accident/\$50,000 per accident Property Damage

Forty-two-year-old married male. Clean driving record. Drives 15 miles round trip to work daily. Annual mileage is 12,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$973	\$1,077	\$1,522	\$1,770	\$950	\$1,522	\$950
American Family Mutual Insurance Company	\$999	\$1,136	\$1,569	\$1,734	\$1,304	\$1,158	\$1,088
American National Property And Casualty Company	\$1,771	\$2,047	\$2,559	\$3,033	\$2,059	\$1,763	\$1,977
Dairyland Insurance	\$2,028	\$2,364	\$4,068	\$4,068	\$2,112	\$2,712	\$1,884
Farmers Insurance Exchange	\$1,331	\$1,611	\$2,562	\$2,834	\$2,141	\$1,485	\$1,259
Government Employees Insurance Companies	\$908	\$978	\$1,331	\$1,331	\$920	\$999	\$920
Mid-Century Insurance Company	\$1,877	\$2,257	\$3,306	\$3,969	\$2,759	\$1,954	\$1,668
Nationwide Mutual Insurance Co.	\$1,192	\$1,385	\$1,734	\$1,895	\$1,480	\$1,587	\$1,316
Progressive Halcyon Insurance	\$1,212	\$1,242	\$2,172	\$2,224	\$1,414	\$1,386	\$1,100
Progressive Northern Insurance Company	\$1,275	\$1,359	\$2,386	\$2,767	\$1,633	\$1,443	\$1,135
State Farm Fire and Casualty Company	\$1,239	\$1,411	\$1,976	\$2,177	\$1,666	\$1,443	\$1,338
State Farm Mutual Automobile Insurance Company	\$1,190	\$1,355	\$1,898	\$2,091	\$1,549	\$1,386	\$1,285
United Services Automobile Association*	\$938	\$985	\$1,227	\$1,299	\$912	\$1,039	\$912
USAA Casualty Insurance Company**	\$998	\$1,049	\$1,280	\$985	\$981	\$1,090	\$981
Western United Insurance Company dba AAA Insurance Company	\$554	\$558	\$1,059	\$1,059	\$709	\$753	\$558

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE T

Vehicle 1: 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8

Liability Limits: \$100,000 per person/\$300,000 per accident/\$50,000 per accident Property Damage

Forty-year-old married male. Poor credit score; 60 days behind in house payment, has missed a Visa card payment three times within the last year and has not made a child support payment for the past two years. Drives 15 miles round trip to work daily. Clean driving record. Annual mileage is 12,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$1,428	\$1,583	\$2,200	\$2,572	\$1,412	\$2,200	\$1,412
American Family Mutual Insurance Company	\$999	\$1,136	\$1,569	\$1,734	\$1,304	\$1,158	\$1,088
Dairyland Insurance	\$2,028	\$2,364	\$4,068	\$4,068	\$2,112	\$2,712	\$1,884
Farmers Insurance Exchange	\$1,331	\$1,611	\$2,562	\$2,834	\$2,141	\$1,485	\$1,259
Government Employees Insurance Companies	\$908	\$978	\$1,331	\$1,331	\$920	\$999	\$920
Mid-Century Insurance Company	\$1,877	\$2,257	\$3,307	\$3,970	\$2,759	\$1,936	\$1,668
Nationwide Mutual Insurance Co.	\$1,192	\$1,385	\$1,734	\$1,895	\$1,480	\$1,587	\$1,316
Progressive Halcyon Insurance	\$1,644	\$1,684	\$2,964	\$3,036	\$1,916	\$1,880	\$1,488
Progressive Northern Insurance Company	\$1,667	\$1,775	\$3,133	\$3,633	\$2,133	\$1,888	\$1,484
State Farm Fire and Casualty Company	\$1,239	\$1,411	\$1,976	\$2,177	\$1,666	\$1,443	\$1,338
State Farm Mutual Automobile Insurance Company	\$1,190	\$1,355	\$1,898	\$2,091	\$1,549	\$1,386	\$1,285
United Services Automobile Association*	\$1,097	\$1,154	\$1,445	\$1,529	\$1,061	\$1,222	\$1,061
USAA Casualty Insurance Company**	\$1,164	\$1,207	\$1,494	\$1,573	\$1,119	\$1,259	\$1,119
Western United Insurance Company dba AAA Insurance Company	\$996	\$1,021	\$1,903	\$1,903	\$1,284	\$1,349	\$1,021

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE U

Vehicle 1: 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8

Liability Limits: \$100,000 per person/\$300,000 per accident/\$50,000 per accident Property Damage

Forty-five-year old single female. Clean driving record. No previous insurance for past 30 days. Drives 10 miles round trip to work daily. Annual mileage is 12,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$1,615	\$1,936	\$3,474	\$2,968	\$1,693	\$2,461	\$1,693
American Family Mutual Insurance Company	\$2,050	\$2,330	\$3,209	\$3,548	\$2,675	\$2,373	\$2,233
Dairyland Insurance	\$2,136	\$2,484	\$4,332	\$4,332	\$2,232	\$2,844	\$1,980
Government Employees Insurance Companies	\$860	\$927	\$1,262	\$1,262	\$869	\$945	\$869
Mid-Century Insurance Company	\$1,619	\$1,946	\$2,882	\$3,450	\$2,381	\$2,448	\$1,429
Progressive Halcyon Insurance	\$1,464	\$1,504	\$2,604	\$2,674	\$1,720	\$1,666	\$1,328
Progressive Northern Insurance Company	\$1,312	\$1,406	\$2,441	\$2,831	\$1,679	\$1,482	\$1,172
State Farm Fire and Casualty Company	\$2,065	\$2,352	\$3,290	\$3,627	\$2,770	\$2,407	\$2,231
United Services Automobile Association*	\$938	\$985	\$1,227	\$1,299	\$912	\$1,039	\$912
USAA Casualty Insurance Company**	\$998	\$1,049	\$1,280	\$1,356	\$981	\$1,090	\$981
Western United Insurance Company dba AAA Insurance Company	\$1,435	\$1,479	\$2,713	\$2,713	\$1,851	\$1,928	\$1,479

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE V

Vehicle 1: 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8

Liability Limits: \$100,000 per person/\$300,000 per accident/\$50,000 per accident Property Damage

Fifty-five-year-old married female, principal operator of vehicle, retired husband occasional operator with a clean driving record. Female has one ticket for running a red light within past 12 months. One "at fault" accident within past 21 months (over \$1,000 damage). Drives 20 miles round trip to work daily. Drives over 15,000 miles annually.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$1,488	\$1,785	\$3,233	\$2,759	\$1,552	\$2,287	\$1,552
American Family Mutual Insurance Company	\$1,855	\$2,115	\$2,936	\$3,239	\$2,431	\$2,155	\$1,994
Dairyland Insurance	\$2,712	\$3,168	\$5,400	\$5,400	\$2,772	\$3,576	\$2,412
Government Employees Insurance Companies	\$1,574	\$1,698	\$2,306	\$2,306	\$1,596	\$1,728	\$1,596
Mid-Century Insurance Company	\$3,075	\$3,633	\$6,866	\$4,251	\$4,429	\$3,136	\$2,777
Progressive Halcyon Insurance	\$1,928	\$1,982	\$3,566	\$3,660	\$2,310	\$2,230	\$1,744
Progressive Northern Insurance Company	\$2,273	\$2,407	\$4,355	\$5,061	\$2,958	\$2,600	\$2,011
State Farm Fire and Casualty Company	\$2,353	\$2,703	\$3,836	\$4,211	\$3,176	\$2,766	\$2,469
United Services Automobile Association*	\$1,662	\$1,756	\$2,272	\$2,408	\$1,586	\$1,891	\$1,586
USAA Casualty Insurance Company**	\$1,662	\$1,758	\$2,185	\$2,319	\$1,621	\$1,840	\$1,621
Western United Insurance Company dba AAA Insurance Company	\$839	\$849	\$1,590	\$1,590	\$1,078	\$1,140	\$849

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

*Availability is restricted to commissioned and non-commissioned military officers and their dependents.

**Availability is restricted to enlisted military personnel and ex-dependents of USAA members.

EXAMPLE W

Vehicle 1: 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8

Liability Limits: \$100,000 per person/\$300,000 per accident/\$50,000 per accident Property Damage

Married retired couple both seventy-years old. Pleasure use of vehicle. Wife has one ticket for passing a stopped school bus within the past 12 months and the husband has a clean driving record. Senior citizen or other age-related discounts applied if applicable. Annual mileage is under 5,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$900	\$996	\$1,411	\$1,642	\$881	\$1,411	\$881
American Family Mutual Insurance Company	\$938	\$1,065	\$1,476	\$1,629	\$1,223	\$1,086	\$1,017
American National Property And Casualty Company	\$1,345	\$1,549	\$1,955	\$2,309	\$1,559	\$1,329	\$1,489
Dairyland Insurance	\$2,580	\$2,976	\$5,160	\$5,160	\$2,616	\$3,420	\$2,352
Farmers Insurance Exchange	\$789	\$1,216	\$1,828	\$2,053	\$1,766	\$1,096	\$1,079
Government Employees Insurance Companies	\$725	\$777	\$1,061	\$1,061	\$732	\$798	\$732
Mid-Century Insurance Company	\$3,375	\$3,990	\$5,749	\$6,925	\$4,862	\$3,488	\$3,061
Progressive Halcyon Insurance	\$1,682	\$1,732	\$3,062	\$3,150	\$2,026	\$1,934	\$1,530
Progressive Northern Insurance Company	\$1,584	\$1,669	\$3,066	\$3,565	\$2,067	\$1,819	\$1,397
State Farm Fire and Casualty Company	\$1,153	\$1,306	\$1,840	\$2,021	\$1,565	\$1,335	\$1,246
State Farm Mutual Automobile Insurance Company	\$874	\$992	\$1,394	\$1,533	\$1,132	\$1,014	\$945
United Services Automobile Association*	\$2,193	\$2,296	\$2,904	\$3,093	\$2,143	\$2,438	\$2,143
USAA Casualty Insurance Company**	\$2,389	\$2,504	\$3,155	\$3,283	\$2,367	\$2,605	\$2,367
Western United Insurance Company dba AAA Insurance Company	\$719	\$705	\$1,381	\$1,381	\$912	\$997	\$705

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

*Availability is restricted to commissioned and non-commissioned military officers and their dependents.

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EXAMPLE X

Vehicle 1: 2004 Ford F-150, 2WD, Super Crew, Automatic Transmission, 5.4L V8

Liability Limits: \$100,000 per person/\$300,000 per accident/\$50,000 per accident Property Damage

Seventy-year-old married retired male. Clean driving record. Pleasure use of vehicle. Annual mileage is less than 4,000. Senior citizen or other age-related discounts applied if applicable.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$943	\$1,044	\$1,484	\$1,726	\$917	\$1,484	\$917
American Family Mutual Insurance Company	\$765	\$913	\$1,263	\$1,395	\$1,047	\$931	\$874
American National Property And Casualty Company	\$1,167	\$1,347	\$1,691	\$1,999	\$1,351	\$1,157	\$1,295
Dairyland Insurance	\$2,580	\$2,976	\$5,160	\$5,160	\$2,616	\$3,420	\$2,352
Farmers Insurance Exchange	\$395	\$608	\$914	\$1,027	\$822	\$548	\$540
Government Employees Insurance Companies	\$670	\$718	\$980	\$980	\$676	\$738	\$676
Mid-Century Insurance Company	\$1,686	\$1,995	\$2,874	\$3,462	\$2,431	\$1,744	\$1,530
Nationwide Mutual Insurance Co.	\$1,058	\$1,229	\$1,545	\$1,686	\$1,315	\$1,415	\$1,165
Progressive Halcyon Insurance	\$1,296	\$1,330	\$2,330	\$2,390	\$1,532	\$1,486	\$1,176
Progressive Northern Insurance Company	\$1,291	\$1,363	\$2,491	\$2,891	\$1,679	\$1,482	\$1,141
State Farm Fire and Casualty Company	\$911	\$1,033	\$1,452	\$1,596	\$1,232	\$1,056	\$984
State Farm Mutual Automobile Insurance Company	\$874	\$992	\$1,394	\$1,533	\$1,132	\$1,014	\$945
United Services Automobile Association*	\$763	\$799	\$988	\$1,044	\$742	\$841	\$742
USAA Casualty Insurance Company**	\$810	\$850	\$1,030	\$1,089	\$797	\$882	\$797
Western United Insurance Company dba AAA Insurance Company	\$502	\$501	\$964	\$964	\$640	\$689	\$501

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE AA

Vehicle 2: 2001 Toyota Camry 4 Dr Sedan, Automatic Transmission, Dual front airbags
 Liability Limits: \$15,000 per person/\$30,000 per accident/\$10,000 per accident Property Damage

Sixteen-year-old single male. Clean driving record. Good student with driver's education. Drives 10 miles round trip to school daily. Annual mileage is under 10,000. Rate on father's policy from Example F. Multi-car discount applies.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$2,476	\$2,732	\$3,726	\$4,293	\$2,417	\$3,726	\$2,417
American Family Mutual Insurance Company	\$1,848	\$2,114	\$2,940	\$3,248	\$2,417	\$2,162	\$1,992
American National Property And Casualty Company	\$2,429	\$2,851	\$3,475	\$4,145	\$2,817	\$2,429	\$2,743
Dairyland Insurance	\$3,305	\$3,907	\$6,589	\$6,589	\$3,397	\$4,345	\$3,029
Government Employees Insurance Companies	\$2,169	\$2,373	\$3,196	\$3,196	\$2,168	\$2,348	\$2,168
Mid-Century Insurance Company	\$2,495	\$2,987	\$4,058	\$4,951	\$3,626	\$2,554	\$2,281
Primero Insurance Company	\$4,178	\$5,472	\$7,524	\$7,524	\$3,804	\$4,178	\$3,804
Progressive Halcyon Insurance	\$1,644	\$1,708	\$2,784	\$2,898	\$2,038	\$1,846	\$1,524
Progressive Northern Insurance Company	\$2,125	\$2,349	\$3,668	\$4,244	\$2,721	\$2,350	\$1,928
State Farm Fire and Casualty Company	\$2,487	\$2,862	\$4,038	\$4,449	\$3,242	\$2,938	\$2,652
State Farm Mutual Automobile Insurance Company	\$1,900	\$2,186	\$3,083	\$3,399	\$2,479	\$2,244	\$2,027
United Services Automobile Association*	\$2,089	\$2,220	\$2,773	\$2,923	\$2,014	\$2,306	\$2,014
USAA Casualty Insurance Company**	\$2,676	\$2,846	\$3,503	\$3,716	\$2,627	\$2,943	\$2,627
Western United Insurance Company dba AAA Insurance Company	\$1,342	\$1,327	\$2,464	\$2,464	\$1,704	\$1,785	\$1,327

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE BB

Vehicle 2: 2001 Toyota Camry 4 Dr Sedan, Automatic Transmission, Dual front airbags
 Liability Limits: \$15,000 per person/\$30,000 per accident/\$10,000 per accident Property Damage

Seventeen-year-old single male. One ticket 20 miles over the speed limit in a school zone and one ticket for reckless driving within past 12 months. Drives 10 miles round trip to school daily. Annual mileage is under 10,000. Rate on father's policy from Example F. Multi-car discount applies.

Company Name	Carson City	Reno	Las Vegas Suburban	Las Vegas	Lake Tahoe	Clark County	Remainder of State (Ely)
	89701	89510	89128	89107	89449	89005	89301
American Family Mutual Insurance Company	\$5,521	\$6,361	\$8,944	\$9,857	\$7,285	\$6,509	\$5,819
Dairyland Insurance	\$4,519	\$5,406	\$9,037	\$9,037	\$4,621	\$5,957	\$4,172
Government Employees Insurance Companies	\$3,404	\$3,690	\$4,817	\$4,817	\$3,412	\$3,619	\$3,412
Mid-Century Insurance Company	\$2,968	\$3,558	\$5,006	\$6,071	\$4,341	\$3,048	\$2,690
Primero Insurance Company	\$5,076	\$6,864	\$9,396	\$9,396	\$4,752	\$5,076	\$4,752
Progressive Halcyon Insurance	\$1,864	\$1,936	\$3,172	\$3,298	\$2,302	\$2,096	\$1,720
Progressive Northern Insurance Company	\$2,962	\$3,279	\$5,096	\$5,897	\$3,794	\$3,272	\$2,691
United Services Automobile Association*	\$6,288	\$6,647	\$8,299	\$8,831	\$6,164	\$6,928	\$6,164
USAA Casualty Insurance Company**	\$6,828	\$7,215	\$8,826	\$9,412	\$6,791	\$7,428	\$6,351
Western United Insurance Company dba AAA Insurance Company	\$2,102	\$2,094	\$3,849	\$3,849	\$2,678	\$2,788	\$2,094

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE CC

Vehicle 2: 2001 Toyota Camry 4 Dr Sedan, Automatic Transmission, Dual front airbags
 Liability Limits: \$15,000 per person/\$30,000 per accident/\$10,000 per accident Property Damage

Eighteen-year-old single female. One "At Fault" accident within past 12 months (under \$1,000 damage). Attends college full time and maintains "B" average grades. Drives 25 miles round trip to school and her part-time job daily. Annual mileage is over 12,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$2,436	\$2,877	\$4,793	\$4,119	\$2,527	\$3,507	\$2,527
American Family Mutual Insurance Company	\$2,936	\$3,358	\$4,671	\$5,161	\$3,838	\$3,434	\$3,165
Dairyland Insurance	\$3,384	\$4,020	\$6,792	\$6,792	\$3,480	\$4,452	\$3,108
Government Employees Insurance Companies	\$1,906	\$2,087	\$2,815	\$2,815	\$1,900	\$2,063	\$1,900
Mid-Century Insurance Company	\$2,818	\$3,203	\$4,649	\$5,613	\$3,815	\$2,644	\$2,353
Primero Insurance Company	\$5,220	\$6,972	\$9,564	\$9,564	\$4,836	\$5,220	\$4,836
Progressive Halcyon Insurance	\$3,508	\$3,640	\$6,198	\$6,430	\$4,336	\$3,988	\$3,226
Progressive Northern Insurance Company	\$4,019	\$4,352	\$7,307	\$8,457	\$5,226	\$4,535	\$3,598
State Farm Fire and Casualty Company	\$2,314	\$2,658	\$3,762	\$4,139	\$3,094	\$2,728	\$2,465
State Farm Mutual Automobile Insurance Company	\$1,765	\$2,027	\$2,867	\$3,156	\$2,296	\$2,081	\$1,881
United Services Automobile Association*	\$1,909	\$2,032	\$2,547	\$2,681	\$1,831	\$2,117	\$1,849
USAA Casualty Insurance Company**	\$2,282	\$2,430	\$3,002	\$3,181	\$2,228	\$2,521	\$2,228
Western United Insurance Company dba AAA Insurance Company	\$2,560	\$2,547	\$4,714	\$4,714	\$3,252	\$3,396	\$2,547

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE DD

Vehicle 2: 2001 Toyota Camry 4 Dr Sedan, Automatic Transmission, Dual front airbags
 Liability Limits: \$15,000 per person/\$30,000 per accident/\$10,000 per accident Property Damage

Twenty-four-year-old male and twenty-one-year-old female married couple. Husband is the primary driver and drives 10 miles round trip to work daily. Husband has one speeding ticket 15 miles over the speed limit within past 12 months. Wife is a homemaker and occasional driver with a clean driving record. Annual mileage is under 10,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$946	\$1,039	\$1,429	\$1,653	\$934	\$1,429	\$934
American Family Mutual Insurance Company	\$1,058	\$1,209	\$1,689	\$1,863	\$1,380	\$1,236	\$1,136
American National Property And Casualty Company	\$2,195	\$2,571	\$3,153	\$3,757	\$2,549	\$2,183	\$2,465
Dairyland Insurance	\$1,992	\$2,340	\$4,032	\$4,032	\$2,052	\$2,628	\$1,836
Government Employees Insurance Companies	\$842	\$901	\$1,214	\$1,214	\$845	\$916	\$845
Mid-Century Insurance Company	\$3,414	\$3,989	\$5,552	\$6,699	\$3,674	\$4,742	\$3,131
Primero Insurance Company	\$2,412	\$3,216	\$4,356	\$4,356	\$2,304	\$2,412	\$2,304
Progressive Halcyon Insurance	\$1,212	\$1,252	\$1,988	\$2,060	\$1,430	\$1,338	\$1,120
Progressive Northern Insurance Company	\$1,509	\$1,655	\$2,605	\$2,998	\$1,878	\$1,660	\$1,366
State Farm Fire and Casualty Company	\$1,307	\$1,493	\$2,131	\$2,335	\$1,769	\$1,531	\$1,389
State Farm Mutual Automobile Insurance Company	\$992	\$1,134	\$1,615	\$1,772	\$1,279	\$1,163	\$1,055
United Services Automobile Association*	\$877	\$926	\$1,133	\$1,180	\$840	\$948	\$840
USAA Casualty Insurance Company**	\$1,006	\$1,063	\$1,285	\$1,357	\$991	\$1,095	\$991
Western United Insurance Company dba AAA Insurance Company	\$699	\$716	\$1,308	\$1,308	\$894	\$925	\$716

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE EE

Vehicle 2: 2001 Toyota Camry 4 Dr Sedan, Automatic Transmission, Dual front airbags
 Liability Limits: \$15,000 per person/\$30,000 per accident/\$10,000 per accident Property Damage

Thirty-five-year-old single male. Driving under the influence within past 12 months - SR 22 filing required.
 Drives 15 miles round trip to work daily. Annual mileage is under 10,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
American Family Mutual Insurance Company	\$1,480	\$1,694	\$2,380	\$2,621	\$1,934	\$1,732	\$1,575
Dairyland Insurance	\$1,956	\$2,280	\$3,924	\$3,924	\$2,028	\$2,592	\$1,800
Government Employees Insurance Companies	\$1,514	\$1,608	\$2,100	\$2,100	\$1,525	\$1,617	\$1,525
Mid-Century Insurance Company	\$1,624	\$1,921	\$2,745	\$3,299	\$2,207	\$1,672	\$1,462
Primero Insurance Company	\$2,328	\$3,060	\$4,164	\$4,164	\$2,256	\$2,328	\$2,256
Progressive Halcyon Insurance	\$1,148	\$1,190	\$1,870	\$1,944	\$1,374	\$1,268	\$1,070
Progressive Northern Insurance Company	\$1,351	\$1,497	\$2,305	\$2,662	\$1,696	\$1,480	\$1,233
United Services Automobile Association*	\$3,900	\$4,116	\$5,112	\$5,429	\$3,825	\$4,276	\$3,825
USAA Casualty Insurance Company**	\$4,237	\$4,470	\$5,440	\$5,797	\$4,222	\$4,594	\$4,222
Western United Insurance Company dba AAA Insurance Company	\$1,079	\$1,113	\$1,992	\$1,992	\$1,387	\$1,416	\$1,113

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE FF

Vehicle 2: 2001 Toyota Camry 4 Dr Sedan, Automatic Transmission, Dual front airbags
 Liability Limits: \$15,000 per person/\$30,000 per accident/\$10,000 per accident Property Damage

Forty-year-old married male and forty-year old female married couple with a good credit score. Husband is the primary driver and drives 10 miles round trip to work daily. Husband has one speeding ticket 10 miles over the speed limit within the past 12 months. Wife is homemaker and occasional driver with a clean driving record. Annual mileage is under 10,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$759	\$833	\$1,165	\$1,347	\$745	\$1,165	\$745
American Family Mutual Insurance Company	\$853	\$974	\$1,363	\$1,502	\$1,111	\$995	\$916
American National Property And Casualty Company	\$1,645	\$1,925	\$2,367	\$2,815	\$1,907	\$1,635	\$1,845
Dairyland Insurance	\$1,356	\$1,608	\$2,784	\$2,784	\$1,428	\$1,812	\$1,260
Farmers Insurance Exchange	\$1,216	\$1,448	\$2,181	\$2,446	\$1,962	\$1,308	\$1,170
Government Employees Insurance Companies	\$650	\$696	\$940	\$940	\$650	\$707	\$650
Mid-Century Insurance Company	\$2,558	\$3,004	\$4,211	\$5,081	\$3,616	\$2,311	\$2,331
Primero Insurance Company	\$1,788	\$2,232	\$3,108	\$3,108	\$1,656	\$1,788	\$1,656
Progressive Halcyon Insurance	\$720	\$742	\$1,174	\$1,214	\$850	\$804	\$670
Progressive Northern Insurance Company	\$938	\$1,028	\$1,652	\$1,912	\$1,188	\$1,039	\$850
State Farm Fire and Casualty Company	\$950	\$1,081	\$1,553	\$1,696	\$1,300	\$1,107	\$1,008
State Farm Mutual Automobile Insurance Company	\$718	\$817	\$1,172	\$1,281	\$919	\$837	\$762
United Services Automobile Association*	\$761	\$802	\$978	\$1,015	\$726	\$819	\$726
USAA Casualty Insurance Company**	\$817	\$862	\$1,037	\$1,091	\$804	\$888	\$804
Western United Insurance Company dba AAA Insurance Company	\$547	\$547	\$1,016	\$1,016	\$694	\$725	\$547

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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**Availability is restricted to enlisted military personnel and ex-dependents of USAA members.

EXAMPLE GG

Vehicle 2: 2001 Toyota Camry 4 Dr Sedan, Automatic Transmission, Dual front airbags
 Liability Limits: \$15,000 per person/\$30,000 per accident/\$10,000 per accident Property Damage

Forty-two-year-old married male. Clean driving record. Drives 15 miles round trip to work daily. Annual mileage is 12,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$756	\$831	\$1,162	\$1,343	\$741	\$1,162	\$741
American Family Mutual Insurance Company	\$695	\$792	\$1,108	\$1,221	\$903	\$810	\$748
American National Property And Casualty Company	\$1,427	\$1,671	\$2,049	\$2,439	\$1,655	\$1,429	\$1,611
Dairyland Insurance	\$1,356	\$1,608	\$2,784	\$2,784	\$1,428	\$1,812	\$1,260
Farmers Insurance Exchange	\$1,040	\$1,252	\$2,042	\$2,245	\$1,675	\$1,167	\$971
Government Employees Insurance Companies	\$650	\$696	\$940	\$940	\$650	\$707	\$650
Mid-Century Insurance Company	\$1,577	\$1,865	\$2,674	\$3,212	\$2,273	\$1,625	\$1,418
Nationwide Mutual Insurance Co.	\$812	\$945	\$1,197	\$1,300	\$1,009	\$1,099	\$885
Primerio Insurance Company	\$1,788	\$2,232	\$3,108	\$3,108	\$1,656	\$1,788	\$1,656
Progressive Halcyon Insurance	\$890	\$916	\$1,482	\$1,526	\$1,032	\$986	\$816
Progressive Northern Insurance Company	\$898	\$979	\$1,595	\$1,845	\$1,132	\$996	\$811
State Farm Fire and Casualty Company	\$843	\$961	\$1,375	\$1,506	\$1,143	\$985	\$895
State Farm Mutual Automobile Insurance Company	\$809	\$923	\$1,320	\$1,445	\$1,039	\$946	\$859
United Services Automobile Association*	\$707	\$745	\$904	\$937	\$675	\$758	\$675
USAA Casualty Insurance Company**	\$760	\$801	\$959	\$1,008	\$749	\$823	\$749
Western United Insurance Company dba AAA Insurance Company	\$412	\$410	\$774	\$774	\$519	\$549	\$410

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE HH

Vehicle 2: 2001 Toyota Camry 4 Dr Sedan, Automatic Transmission, Dual front airbags
 Liability Limits: \$15,000 per person/\$30,000 per accident/\$10,000 per accident Property Damage

Forty-year-old married male. Poor credit score; 60 days behind in house payment, has missed a Visa card payment three times within the last year and has not made a child support payment for the past two years. Drives 15 miles round trip to work daily. Clean driving record. Annual mileage is 12,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$1,114	\$1,226	\$1,682	\$1,956	\$1,106	\$1,682	\$1,106
American Family Mutual Insurance Company	\$695	\$792	\$1,108	\$1,221	\$903	\$810	\$748
Dairyland Insurance	\$1,356	\$1,608	\$2,784	\$2,784	\$1,428	\$1,812	\$1,260
Farmers Insurance Exchange	\$1,040	\$1,252	\$2,042	\$2,245	\$1,675	\$1,167	\$971
Government Employees Insurance Companies	\$650	\$696	\$940	\$940	\$650	\$707	\$650
Mid-Century Insurance Company	\$1,577	\$1,895	\$2,674	\$3,212	\$2,273	\$1,625	\$1,418
Nationwide Mutual Insurance Co.	\$812	\$945	\$1,197	\$1,300	\$1,009	\$1,099	\$885
Primero Insurance Company	\$1,788	\$2,232	\$3,108	\$3,108	\$1,884	\$1,788	\$1,884
Progressive Halcyon Insurance	\$1,202	\$1,236	\$2,030	\$2,090	\$1,394	\$1,344	\$1,106
Progressive Northern Insurance Company	\$1,189	\$1,289	\$2,133	\$2,470	\$1,499	\$1,322	\$1,071
State Farm Fire and Casualty Company	\$843	\$961	\$1,375	\$1,506	\$1,143	\$985	\$895
State Farm Mutual Automobile Insurance Company	\$809	\$923	\$1,320	\$1,445	\$1,039	\$946	\$859
United Services Automobile Association*	\$810	\$856	\$1,048	\$1,104	\$771	\$877	\$771
USAA Casualty Insurance Company**	\$869	\$918	\$1,109	\$1,169	\$852	\$948	\$852
Western United Insurance Company dba AAA Insurance Company	\$752	\$758	\$1,417	\$1,417	\$954	\$997	\$758

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

*Availability is restricted to commissioned and non-commissioned military officers and their dependents.

**Availability is restricted to enlisted military personnel and ex-dependents of USAA members.

EXAMPLE II

Vehicle 2: 2001 Toyota Camry 4 Dr Sedan, Automatic Transmission, Dual front airbags
 Liability Limits: \$15,000 per person/\$30,000 per accident/\$10,000 per accident Property Damage

Forty-five-year old single female. Clean driving record. No previous insurance for past 30 days. Drives 10 miles round trip to work daily. Annual mileage is 12,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$1,151	\$1,355	\$2,299	\$1,986	\$1,228	\$1,689	\$1,228
American Family Mutual Insurance Company	\$1,435	\$1,636	\$2,287	\$2,521	\$1,866	\$1,672	\$1,544
Dairyland Insurance	\$1,428	\$1,668	\$2,952	\$2,952	\$1,488	\$1,896	\$1,332
Government Employees Insurance Companies	\$615	\$660	\$893	\$893	\$615	\$669	\$615
Mid-Century Insurance Company	\$1,386	\$1,643	\$2,396	\$2,869	\$2,006	\$1,430	\$1,235
Primero Insurance Company	\$1,764	\$2,316	\$3,096	\$3,096	\$1,632	\$1,764	\$1,632
Progressive Halcyon Insurance	\$1,078	\$1,112	\$1,800	\$1,860	\$1,264	\$1,198	\$998
Progressive Northern Insurance Company	\$929	\$1,016	\$1,638	\$1,896	\$1,170	\$1,028	\$841
State Farm Fire and Casualty Company	\$1,069	\$1,218	\$1,746	\$1,909	\$1,457	\$1,248	\$1,135
United Services Automobile Association*	\$707	\$745	\$904	\$953	\$712	\$758	\$675
USAA Casualty Insurance Company**	\$760	\$801	\$959	\$1,011	\$749	\$823	\$749
Western United Insurance Company dba AAA Insurance Company	\$1,080	\$1,099	\$2,021	\$2,021	\$1,378	\$1,426	\$1,099

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

*Availability is restricted to commissioned and non-commissioned military officers and their dependents.

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EXAMPLE JJ

Vehicle 2: 2001 Toyota Camry 4 Dr Sedan, Automatic Transmission, Dual front airbags
 Liability Limits: \$15,000 per person/\$30,000 per accident/\$10,000 per accident Property Damage

Fifty-five-year-old married female, principal operator of vehicle, retired husband occasional operator with a clean driving record. Female has one ticket for running a red light within past 12 months. One "at fault" accident within past 21 months (over \$1,000 damage). Drives 20 miles round trip to work daily. Drives over 15,000 miles annually.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$1,056	\$1,242	\$2,128	\$1,836	\$1,122	\$1,563	\$1,122
American Family Mutual Insurance Company	\$1,301	\$1,489	\$2,094	\$2,304	\$1,699	\$1,522	\$1,384
Dairyland Insurance	\$1,812	\$2,124	\$3,648	\$3,648	\$1,848	\$2,400	\$1,656
Government Employees Insurance Companies	\$1,121	\$1,205	\$1,622	\$1,622	\$1,124	\$1,217	\$1,124
Mid-Century Insurance Company	\$2,636	\$2,851	\$4,330	\$5,209	\$3,313	\$2,721	\$2,408
Primero Insurance Company	\$2,016	\$2,592	\$3,528	\$3,528	\$1,896	\$2,016	\$1,896
Progressive Halcyon Insurance	\$1,324	\$1,370	\$2,268	\$2,348	\$1,598	\$1,488	\$1,222
Progressive Northern Insurance Company	\$1,506	\$1,637	\$2,706	\$3,130	\$1,930	\$1,687	\$1,354
State Farm Fire and Casualty Company	\$1,604	\$1,848	\$2,664	\$2,913	\$2,174	\$1,897	\$1,666
United Services Automobile Association*	\$1,336	\$1,418	\$1,761	\$1,862	\$1,279	\$1,468	\$1,279
USAA Casualty Insurance Company**	\$1,243	\$1,319	\$1,612	\$1,704	\$1,215	\$1,366	\$1,215
Western United Insurance Company dba AAA Insurance Company	\$615	\$617	\$1,142	\$1,142	\$782	\$817	\$617

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE KK

Vehicle 2: 2001 Toyota Camry 4 Dr Sedan, Automatic Transmission, Dual front airbags
 Liability Limits: \$15,000 per person/\$30,000 per accident/\$10,000 per accident Property Damage

Married retired couple both seventy-years old. Pleasure use of vehicle. Wife has one ticket for passing a stopped school bus within the past 12 months and the husband has a clean driving record. Senior citizen or other age-related discounts applied if applicable. Annual mileage is under 5,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$704	\$773	\$1,086	\$1,255	\$690	\$1,086	\$690
American Family Mutual Insurance Company	\$655	\$747	\$1,048	\$1,153	\$851	\$763	\$703
American National Property And Casualty Company	\$1,083	\$1,265	\$1,565	\$1,857	\$1,253	\$1,077	\$1,215
Dairyland Insurance	\$1,728	\$2,004	\$3,492	\$3,492	\$1,752	\$2,280	\$1,572
Farmers Insurance Exchange	\$1,442	\$2,199	\$3,540	\$3,910	\$2,966	\$2,043	\$1,729
Government Employees Insurance Companies	\$522	\$557	\$756	\$756	\$521	\$570	\$521
Mid-Century Insurance Company	\$2,884	\$3,354	\$4,738	\$5,712	\$4,075	\$2,981	\$2,651
Primero Insurance Company	\$1,788	\$2,232	\$3,108	\$3,108	\$1,656	\$1,788	\$1,656
Progressive Halcyon Insurance	\$1,158	\$1,200	\$1,946	\$2,020	\$1,410	\$1,298	\$1,078
Progressive Northern Insurance Company	\$1,011	\$1,097	\$1,815	\$2,096	\$1,298	\$1,133	\$908
State Farm Fire and Casualty Company	\$800	\$906	\$1,308	\$1,425	\$1,102	\$928	\$849
State Farm Mutual Automobile Insurance Company	\$602	\$684	\$983	\$1,073	\$767	\$700	\$640
United Services Automobile Association*	\$1,608	\$1,692	\$2,078	\$2,207	\$1,567	\$1,746	\$1,567
USAA Casualty Insurance Company**	\$1,740	\$1,831	\$2,207	\$2,344	\$1,731	\$1,880	\$1,731
Western United Insurance Company dba AAA Insurance Company	\$519	\$507	\$973	\$973	\$653	\$701	\$507

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE LL

Vehicle 2: 2001 Toyota Camry 4 Dr Sedan, Automatic Transmission, Dual front airbags
 Liability Limits: \$15,000 per person/\$30,000 per accident/\$10,000 per accident Property Damage

Seventy-year-old married retired male. Clean driving record. Pleasure use of vehicle. Annual mileage is less than 4,000. Senior citizen or other age-related discounts applied if applicable.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$730	\$803	\$1,130	\$1,305	\$713	\$1,130	\$713
American Family Mutual Insurance Company	\$534	\$638	\$895	\$985	\$727	\$652	\$603
American National Property And Casualty Company	\$943	\$1,101	\$1,359	\$1,615	\$1,091	\$939	\$1,057
Dairyland Insurance	\$1,728	\$2,004	\$3,492	\$3,492	\$1,752	\$2,280	\$1,572
Farmers Insurance Exchange	\$721	\$1,099	\$1,770	\$1,955	\$1,483	\$1,021	\$865
Government Employees Insurance Companies	\$482	\$514	\$699	\$699	\$481	\$527	\$481
Mid-Century Insurance Company	\$1,442	\$1,677	\$2,369	\$2,856	\$1,750	\$1,491	\$1,326
Nationwide Mutual Insurance Co.	\$729	\$847	\$1,075	\$1,167	\$905	\$988	\$792
Primero Insurance Company	\$1,584	\$2,076	\$2,796	\$2,796	\$1,476	\$1,584	\$1,476
Progressive Halcyon Insurance	\$922	\$952	\$1,528	\$1,578	\$1,092	\$1,028	\$854
Progressive Northern Insurance Company	\$863	\$932	\$1,568	\$1,811	\$1,105	\$969	\$773
State Farm Fire and Casualty Company	\$627	\$712	\$1,024	\$1,118	\$860	\$730	\$667
State Farm Mutual Automobile Insurance Company	\$602	\$684	\$983	\$1,073	\$767	\$700	\$640
United Services Automobile Association*	\$583	\$612	\$736	\$774	\$554	\$619	\$554
USAA Casualty Insurance Company**	\$624	\$656	\$780	\$820	\$616	\$674	\$608
Western United Insurance Company dba AAA Insurance Company	\$367	\$364	\$693	\$693	\$464	\$493	\$364

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE MM

Vehicle 2: 2001 Toyota Camry 4 Dr Sedan, Automatic Transmission, Dual front airbags
 Liability Limits: \$100,000 per person/\$300,000 per accident/\$50,000 per accident Property Damage

Sixteen-year-old single male. Clean driving record. Good student with driver's education. Drives 10 miles round trip to school daily. Annual mileage is under 10,000. Rate on father's policy from Example F. Multi-car discount applies.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$2,852	\$3,172	\$4,431	\$5,144	\$2,768	\$4,431	\$2,768
American Family Mutual Insurance Company	\$2,159	\$2,476	\$3,606	\$3,983	\$2,850	\$2,597	\$2,289
American National Property And Casualty Company	\$2,695	\$3,107	\$3,905	\$4,645	\$3,127	\$2,679	\$2,983
Dairyland Insurance	\$3,917	\$4,723	\$7,864	\$7,864	\$3,988	\$5,090	\$3,560
Government Employees Insurance Companies	\$2,589	\$2,842	\$3,985	\$3,985	\$2,612	\$2,923	\$2,612
Mid-Century Insurance Company	\$2,888	\$3,517	\$4,997	\$6,062	\$4,292	\$2,966	\$2,591
Progressive Halcyon Insurance	\$1,884	\$1,948	\$3,372	\$3,486	\$2,292	\$2,144	\$1,726
Progressive Northern Insurance Company	\$2,612	\$2,815	\$4,875	\$5,709	\$3,376	\$2,939	\$2,342
State Farm Fire and Casualty Company	\$2,924	\$3,370	\$4,978	\$5,483	\$3,849	\$3,553	\$3,069
State Farm Mutual Automobile Insurance Company	\$2,237	\$2,579	\$3,806	\$4,195	\$2,948	\$2,716	\$2,348
United Services Automobile Association*	\$2,466	\$2,604	\$3,439	\$3,649	\$2,342	\$2,837	\$2,342
USAA Casualty Insurance Company**	\$3,084	\$3,262	\$4,224	\$4,484	\$2,965	\$3,500	\$2,965
Western United Insurance Company dba AAA Insurance Company	\$1,558	\$1,527	\$2,977	\$2,977	\$1,977	\$2,145	\$1,527

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE NN

Vehicle 2: 2001 Toyota Camry 4 Dr Sedan, Automatic Transmission, Dual front airbags
 Liability Limits: \$100,000 per person/\$300,000 per accident/\$50,000 per accident Property Damage

Seventeen-year-old single male. One ticket 20 miles over the speed limit in a school zone and one ticket for reckless driving within past 12 months. Drives 10 miles round trip to school daily. Annual mileage is under 10,000. Rate on father's policy from Example F. Multi-car discount applies.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
American Family Mutual Insurance Company	\$6,477	\$7,472	\$10,993	\$12,115	\$8,614	\$7,847	\$6,730
Dairyland Insurance	\$5,437	\$6,630	\$10,945	\$10,945	\$5,498	\$7,079	\$4,967
Government Employees Insurance Companies	\$4,133	\$4,497	\$6,118	\$6,118	\$4,176	\$4,582	\$4,176
Mid-Century Insurance Company	\$3,503	\$4,281	\$6,286	\$7,586	\$5,248	\$3,609	\$3,112
Progressive Halcyon Insurance	\$2,142	\$2,214	\$3,856	\$3,982	\$2,596	\$2,442	\$1,954
Progressive Northern Insurance Company	\$3,637	\$3,926	\$6,773	\$7,932	\$4,704	\$4,091	\$3,265
United Services Automobile Association*	\$7,539	\$7,916	\$10,517	\$11,213	\$7,217	\$8,657	\$7,217
USAA Casualty Insurance Company**	\$7,954	\$8,360	\$10,822	\$11,540	\$7,725	\$8,970	\$7,285
Western United Insurance Company dba AAA Insurance Company	\$2,430	\$2,398	\$4,628	\$4,628	\$3,094	\$3,335	\$2,398

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE OO

Vehicle 2: 2001 Toyota Camry 4 Dr Sedan, Automatic Transmission, Dual front airbags
 Liability Limits: \$100,000 per person/\$300,000 per accident/\$50,000 per accident Property Damage

Eighteen-year-old single female. One "At Fault" accident within past 12 months (under \$1,000 damage). Attends college full time and maintains "B" average grades. Drives 25 miles round trip to school and her part-time job daily. Annual mileage is over 12,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$2,854	\$3,423	\$6,093	\$5,189	\$2,889	\$4,319	\$2,889
American Family Mutual Insurance Company	\$3,405	\$3,902	\$5,676	\$6,268	\$4,490	\$4,090	\$3,611
Dairyland Insurance	\$4,032	\$4,884	\$8,136	\$8,136	\$4,092	\$5,232	\$3,660
Government Employees Insurance Companies	\$2,273	\$2,497	\$3,506	\$3,506	\$2,289	\$2,566	\$2,289
Mid-Century Insurance Company	\$3,574	\$4,225	\$6,458	\$7,754	\$5,096	\$3,437	\$2,950
Progressive Halcyon Insurance	\$4,044	\$4,176	\$7,516	\$7,748	\$4,904	\$4,654	\$3,680
Progressive Northern Insurance Company	\$5,087	\$5,374	\$9,955	\$11,671	\$6,662	\$5,827	\$4,504
State Farm Fire and Casualty Company	\$2,715	\$3,125	\$4,624	\$5,087	\$3,651	\$3,292	\$2,848
State Farm Mutual Automobile Insurance Company	\$2,074	\$2,387	\$3,530	\$3,886	\$2,725	\$2,514	\$2,176
United Services Automobile Association*	\$2,259	\$2,389	\$3,165	\$3,356	\$2,137	\$2,610	\$2,154
USAA Casualty Insurance Company**	\$2,635	\$2,791	\$3,626	\$3,846	\$2,521	\$3,004	\$2,521
Western United Insurance Company dba AAA Insurance Company	\$2,951	\$2,912	\$5,646	\$5,646	\$3,749	\$4,051	\$2,912

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE PP

Vehicle 2: 2001 Toyota Camry 4 Dr Sedan, Automatic Transmission, Dual front airbags
 Liability Limits: \$100,000 per person/\$300,000 per accident/\$50,000 per accident Property Damage

Twenty-four-year-old male and twenty-one-year-old female married couple. Husband is the primary driver and drives 10 miles round trip to work daily. Husband has one speeding ticket 15 miles over the speed limit within past 12 months. Wife is a homemaker and occasional driver with a clean driving record. Annual mileage is under 10,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$1,080	\$1,196	\$1,679	\$1,954	\$1,058	\$1,679	\$1,058
American Family Mutual Insurance Company	\$1,235	\$1,415	\$2,068	\$2,281	\$1,626	\$1,484	\$1,305
American National Property And Casualty Company	\$2,435	\$2,809	\$3,553	\$4,213	\$2,833	\$2,419	\$2,687
Dairyland Insurance	\$2,292	\$2,748	\$4,668	\$4,668	\$2,340	\$3,000	\$2,100
Government Employees Insurance Companies	\$989	\$1,065	\$1,490	\$1,490	\$1,000	\$1,116	\$1,000
Mid-Century Insurance Company	\$3,903	\$5,675	\$6,719	\$8,080	\$4,501	\$4,020	\$3,516
Progressive Halcyon Insurance	\$1,340	\$1,380	\$2,304	\$2,376	\$1,566	\$1,500	\$1,226
Progressive Northern Insurance Company	\$1,802	\$1,936	\$3,333	\$3,881	\$2,273	\$2,014	\$1,616
State Farm Fire and Casualty Company	\$1,524	\$1,746	\$2,598	\$2,849	\$2,071	\$1,837	\$1,596
State Farm Mutual Automobile Insurance Company	\$1,159	\$1,329	\$1,974	\$2,167	\$1,512	\$1,397	\$1,214
United Services Automobile Association*	\$1,018	\$1,070	\$1,383	\$1,463	\$973	\$1,157	\$973
USAA Casualty Insurance Company**	\$1,144	\$1,204	\$1,528	\$1,616	\$1,105	\$1,283	\$1,105
Western United Insurance Company dba AAA Insurance Company	\$798	\$808	\$1,546	\$1,546	\$1,021	\$1,091	\$808

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE QQ

Vehicle 2: 2001 Toyota Camry 4 Dr Sedan, Automatic Transmission, Dual front airbags
 Liability Limits: \$100,000 per person/\$300,000 per accident/\$50,000 per accident Property Damage

Thirty-five-year-old single male. Driving under the influence within past 12 months - SR 22 filing required.
 Drives 15 miles round trip to work daily. Annual mileage is under 10,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
American Family Mutual Insurance Company	\$1,723	\$1,976	\$2,901	\$3,195	\$2,272	\$2,072	\$1,806
Dairyland Insurance	\$2,244	\$2,664	\$4,536	\$4,536	\$2,304	\$2,940	\$2,052
Government Employees Insurance Companies	\$1,807	\$1,933	\$2,623	\$2,623	\$1,832	\$2,003	\$1,832
Mid-Century Insurance Company	\$1,887	\$2,276	\$3,369	\$4,043	\$2,652	\$1,948	\$1,669
Progressive Halcyon Insurance	\$1,266	\$1,308	\$2,160	\$2,234	\$1,500	\$1,414	\$1,168
Progressive Northern Insurance Company	\$1,608	\$1,743	\$2,940	\$3,433	\$2,040	\$1,790	\$1,450
United Services Automobile Association*	\$4,655	\$4,882	\$6,451	\$6,874	\$4,467	\$5,326	\$4,467
USAA Casualty Insurance Company**	\$4,917	\$5,160	\$6,645	\$7,082	\$4,786	\$5,524	\$4,786
Western United Insurance Company dba AAA Insurance Company	\$1,221	\$1,245	\$2,332	\$2,332	\$1,569	\$1,655	\$1,245

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE RR

Vehicle 2: 2001 Toyota Camry 4 Dr Sedan, Automatic Transmission, Dual front airbags
 Liability Limits: \$100,000 per person/\$300,000 per accident/\$50,000 per accident Property Damage

Forty-year-old married male and forty-year old female married couple with a good credit score. Husband is the primary driver and drives 10 miles round trip to work daily. Husband has one speeding ticket 10 miles over the speed limit within the past 12 months. Wife is homemaker and occasional driver with a clean driving record. Annual mileage is under 10,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$868	\$962	\$1,370	\$1,594	\$847	\$1,370	\$847
American Family Mutual Insurance Company	\$995	\$1,138	\$1,666	\$1,836	\$1,308	\$1,194	\$1,050
American National Property And Casualty Company	\$1,825	\$2,101	\$2,665	\$3,155	\$2,117	\$1,811	\$2,011
Dairyland Insurance	\$1,560	\$1,860	\$3,192	\$3,192	\$1,620	\$2,052	\$1,428
Farmers Insurance Exchange	\$1,395	\$1,691	\$2,618	\$2,916	\$2,256	\$1,545	\$1,321
Government Employees Insurance Companies	\$764	\$824	\$1,155	\$1,155	\$771	\$863	\$771
Mid-Century Insurance Company	\$2,883	\$3,450	\$4,989	\$6,001	\$4,166	\$2,652	\$2,588
Progressive Halcyon Insurance	\$800	\$822	\$1,368	\$1,408	\$936	\$900	\$738
Progressive Northern Insurance Company	\$1,127	\$1,209	\$2,122	\$2,482	\$1,443	\$1,269	\$1,011
State Farm Fire and Casualty Company	\$1,102	\$1,257	\$1,880	\$2,056	\$1,511	\$1,321	\$1,152
State Farm Mutual Automobile Insurance Company	\$835	\$954	\$1,423	\$1,558	\$1,082	\$1,002	\$873
United Services Automobile Association*	\$881	\$925	\$1,190	\$1,257	\$841	\$999	\$841
USAA Casualty Insurance Company**	\$909	\$956	\$1,201	\$1,266	\$880	\$1,015	\$880
Western United Insurance Company dba AAA Insurance Company	\$626	\$620	\$1,203	\$1,203	\$794	\$856	\$620

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE SS

Vehicle 2: 2001 Toyota Camry 4 Dr Sedan, Automatic Transmission, Dual front airbags
 Liability Limits: \$100,000 per person/\$300,000 per accident/\$50,000 per accident Property Damage

Forty-two-year-old married male. Clean driving record. Drives 15 miles round trip to work daily. Annual mileage is 12,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$868	\$961	\$1,370	\$1,594	\$845	\$1,370	\$845
American Family Mutual Insurance Company	\$810	\$926	\$1,355	\$1,494	\$1,064	\$971	\$858
American National Property And Casualty Company	\$1,581	\$1,819	\$2,299	\$2,729	\$1,835	\$1,571	\$1,751
Dairyland Insurance	\$1,560	\$1,860	\$3,192	\$3,192	\$1,620	\$2,052	\$1,428
Farmers Insurance Exchange	\$1,161	\$1,416	\$2,336	\$2,562	\$1,873	\$1,326	\$1,073
Government Employees Insurance Companies	\$764	\$824	\$1,155	\$1,155	\$771	\$863	\$771
Mid-Century Insurance Company	\$1,835	\$2,213	\$3,290	\$3,941	\$2,709	\$1,895	\$1,622
Nationwide Mutual Insurance Co.	\$939	\$1,086	\$1,437	\$1,551	\$1,165	\$1,288	\$1,004
Progressive Halcyon Insurance	\$982	\$1,008	\$1,712	\$1,756	\$1,130	\$1,104	\$896
Progressive Northern Insurance Company	\$1,075	\$1,148	\$2,032	\$2,375	\$1,369	\$1,209	\$960
State Farm Fire and Casualty Company	\$982	\$1,124	\$1,674	\$1,835	\$1,337	\$1,181	\$1,028
State Farm Mutual Automobile Insurance Company	\$943	\$1,079	\$1,607	\$1,761	\$1,225	\$1,133	\$987
United Services Automobile Association*	\$816	\$856	\$1,097	\$1,158	\$781	\$923	\$781
USAA Casualty Insurance Company**	\$858	\$901	\$1,133	\$1,193	\$830	\$958	\$830
Western United Insurance Company dba AAA Insurance Company	\$475	\$469	\$924	\$924	\$600	\$655	\$469

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE TT

Vehicle 2: 2001 Toyota Camry 4 Dr Sedan, Automatic Transmission, Dual front airbags
 Liability Limits: \$100,000 per person/\$300,000 per accident/\$50,000 per accident Property Damage

Forty-year-old married male. Poor credit score; 60 days behind in house payment, has missed a Visa card payment three times within the last year and has not made a child support payment for the past two years. Drives 15 miles round trip to work daily. Clean driving record. Annual mileage is 12,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$1,077	\$1,207	\$1,720	\$2,029	\$1,090	\$1,720	\$1,090
American Family Mutual Insurance Company	\$810	\$926	\$1,355	\$1,494	\$1,064	\$971	\$858
Dairyland Insurance	\$1,560	\$1,860	\$3,192	\$3,192	\$1,620	\$2,052	\$1,428
Farmers Insurance Exchange	\$1,161	\$1,416	\$2,336	\$2,562	\$1,873	\$1,326	\$1,073
Government Employees Insurance Companies	\$764	\$824	\$1,155	\$1,155	\$771	\$863	\$771
Mid-Century Insurance Company	\$1,835	\$2,213	\$3,290	\$3,941	\$2,709	\$1,895	\$1,622
Nationwide Mutual Insurance Co.	\$939	\$1,086	\$1,437	\$1,551	\$1,165	\$1,288	\$1,004
Progressive Halcyon Insurance	\$1,330	\$1,364	\$2,346	\$2,406	\$1,530	\$1,502	\$1,214
Progressive Northern Insurance Company	\$1,419	\$1,509	\$2,703	\$3,162	\$1,808	\$1,601	\$1,266
State Farm Fire and Casualty Company	\$982	\$1,124	\$1,674	\$1,835	\$1,337	\$1,181	\$1,028
State Farm Mutual Automobile Insurance Company	\$943	\$1,079	\$1,607	\$1,761	\$1,225	\$1,133	\$987
United Services Automobile Association*	\$940	\$989	\$1,278	\$1,350	\$895	\$1,071	\$895
USAA Casualty Insurance Company**	\$987	\$1,039	\$1,318	\$1,391	\$950	\$1,109	\$950
Western United Insurance Company dba AAA Insurance Company	\$855	\$855	\$1,664	\$1,664	\$1,086	\$1,171	\$855

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE UU

Vehicle 2: 2001 Toyota Camry 4 Dr Sedan, Automatic Transmission, Dual front airbags
 Liability Limits: \$100,000 per person/\$300,000 per accident/\$50,000 per accident Property Damage

Forty-five-year old single female. Clean driving record. No previous insurance for past 30 days. Drives 10 miles round trip to work daily. Annual mileage is 12,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$1,388	\$1,665	\$3,037	\$2,593	\$1,434	\$2,150	\$1,434
American Family Mutual Insurance Company	\$1,659	\$1,897	\$2,767	\$3,050	\$2,177	\$1,986	\$1,757
Dairyland Insurance	\$1,632	\$1,932	\$3,372	\$3,372	\$1,680	\$2,136	\$1,500
Government Employees Insurance Companies	\$724	\$781	\$1,097	\$1,097	\$730	\$818	\$730
Mid-Century Insurance Company	\$1,585	\$1,911	\$2,871	\$3,430	\$2,342	\$1,638	\$1,392
Progressive Halcyon Insurance	\$1,186	\$1,220	\$2,068	\$2,128	\$1,380	\$1,332	\$1,088
Progressive Northern Insurance Company	\$1,106	\$1,186	\$2,079	\$2,431	\$1,409	\$1,243	\$991
State Farm Fire and Casualty Company	\$1,243	\$1,420	\$2,119	\$2,320	\$1,698	\$1,493	\$1,300
United Services Automobile Association*	\$816	\$856	\$748	\$1,158	\$818	\$923	\$781
USAA Casualty Insurance Company**	\$858	\$901	\$1,133	\$1,196	\$830	\$958	\$830
Western United Insurance Company dba AAA Insurance Company	\$1,222	\$1,231	\$2,359	\$2,359	\$1,557	\$1,662	\$1,231

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE VV

Vehicle 2: 2001 Toyota Camry 4 Dr Sedan, Automatic Transmission, Dual front airbags
 Liability Limits: \$100,000 per person/\$300,000 per accident/\$50,000 per accident Property Damage

Fifty-five-year-old married female, principal operator of vehicle, retired husband occasional operator with a clean driving record. Female has one ticket for running a red light within past 12 months. One "at fault" accident within past 21 months (over \$1,000 damage). Drives 20 miles round trip to work daily. Drives over 15,000 miles annually.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$1,659	\$1,537	\$2,831	\$2,414	\$1,318	\$2,002	\$1,318
American Family Mutual Insurance Company	\$1,514	\$1,736	\$2,549	\$2,806	\$1,994	\$1,820	\$1,586
Dairyland Insurance	\$2,100	\$2,508	\$4,248	\$4,248	\$2,124	\$2,736	\$1,908
Government Employees Insurance Companies	\$1,320	\$1,419	\$1,997	\$1,997	\$1,335	\$1,490	\$1,335
Mid-Century Insurance Company	\$2,991	\$3,542	\$5,179	\$6,214	\$3,914	\$3,093	\$2,689
Progressive Halcyon Insurance	\$1,496	\$1,542	\$2,690	\$2,770	\$1,780	\$1,702	\$1,366
Progressive Northern Insurance Company	\$1,857	\$1,973	\$3,577	\$4,187	\$2,403	\$2,111	\$1,652
State Farm Fire and Casualty Company	\$1,893	\$2,184	\$3,285	\$3,597	\$2,575	\$2,303	\$1,941
United Services Automobile Association*	\$1,569	\$1,656	\$2,174	\$2,302	\$1,488	\$1,669	\$1,405
USAA Casualty Insurance Company**	\$1,424	\$1,504	\$1,932	\$2,044	\$1,366	\$1,613	\$1,366
Western United Insurance Company dba AAA Insurance Company	\$710	\$704	\$1,366	\$1,366	\$902	\$975	\$704

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE WW

Vehicle 2: 2001 Toyota Camry 4 Dr Sedan, Automatic Transmission, Dual front airbags
 Liability Limits: \$100,000 per person/\$300,000 per accident/\$50,000 per accident Property Damage

Married retired couple both seventy-years old. Pleasure use of vehicle. Wife has one ticket for passing a stopped school bus within the past 12 months and the husband has a clean driving record. Senior citizen or other age-related discounts applied if applicable. Annual mileage is under 5,000.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$805	\$891	\$1,274	\$1,482	\$784	\$1,274	\$784
American Family Mutual Insurance Company	\$763	\$871	\$1,278	\$1,407	\$1,000	\$913	\$805
American National Property And Casualty Company	\$1,201	\$1,381	\$1,759	\$2,081	\$1,389	\$1,191	\$1,323
Dairyland Insurance	\$1,992	\$2,340	\$4,044	\$4,044	\$2,004	\$2,592	\$1,800
Farmers Insurance Exchange	\$1,596	\$2,406	\$3,913	\$4,311	\$3,217	\$2,245	\$1,859
Government Employees Insurance Companies	\$611	\$656	\$924	\$924	\$615	\$692	\$615
Mid-Century Insurance Company	\$3,238	\$3,833	\$5,584	\$6,713	\$4,674	\$3,352	\$2,930
Progressive Halcyon Insurance	\$1,302	\$1,344	\$2,304	\$2,378	\$1,564	\$1,480	\$1,202
Progressive Northern Insurance Company	\$1,260	\$1,336	\$2,434	\$2,848	\$1,634	\$1,436	\$1,119
State Farm Fire and Casualty Company	\$924	\$1,050	\$1,574	\$1,718	\$1,274	\$1,102	\$967
State Farm Mutual Automobile Insurance Company	\$698	\$794	\$1,188	\$1,299	\$899	\$834	\$731
United Services Automobile Association*	\$1,901	\$1,989	\$2,597	\$2,760	\$1,825	\$2,162	\$1,825
USAA Casualty Insurance Company**	\$2,003	\$2,098	\$2,674	\$2,842	\$1,950	\$2,241	\$1,950
Western United Insurance Company dba AAA Insurance Company	\$613	\$594	\$1,198	\$1,198	\$773	\$859	\$594

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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EXAMPLE XX

Vehicle 2: 2001 Toyota Camry 4 Dr Sedan, Automatic Transmission, Dual front airbags
 Liability Limits: \$100,000 per person/\$300,000 per accident/\$50,000 per accident Property Damage

Seventy-year-old married retired male. Clean driving record. Pleasure use of vehicle. Annual mileage is less than 4,000. Senior citizen or other age-related discounts applied if applicable.

Company Name	Carson City 89701	Reno 89510	Las Vegas Suburban 89128	Las Vegas 89107	Lake Tahoe 89449	Clark County 89005	Remainder of State (Ely) 89301
Allstate Property & Casualty and Allstate Indemnity Companies	\$842	\$933	\$1,338	\$1,556	\$817	\$1,338	\$817
American Family Mutual Insurance Company	\$622	\$745	\$1,092	\$1,203	\$855	\$781	\$691
American National Property And Casualty Company	\$1,041	\$1,201	\$1,523	\$1,803	\$1,207	\$1,037	\$1,153
Dairyland Insurance	\$1,992	\$2,340	\$4,044	\$4,044	\$2,004	\$2,592	\$1,800
Farmers Insurance Exchange	\$798	\$1,203	\$1,956	\$2,155	\$1,609	\$1,123	\$929
Government Employees Insurance Companies	\$565	\$607	\$853	\$853	\$568	\$640	\$568
Mid-Century Insurance Company	\$1,619	\$1,916	\$2,792	\$3,357	\$2,049	\$1,676	\$1,465
Nationwide Mutual Insurance Co.	\$842	\$974	\$1,290	\$1,392	\$1,045	\$1,158	\$899
Progressive Halcyon Insurance	\$1,028	\$1,058	\$1,788	\$1,838	\$1,206	\$1,160	\$942
Progressive Northern Insurance Company	\$1,065	\$1,124	\$2,065	\$2,416	\$1,374	\$1,212	\$944
State Farm Fire and Casualty Company	\$727	\$827	\$1,238	\$1,353	\$998	\$869	\$761
State Farm Mutual Automobile Insurance Company	\$698	\$794	\$1,188	\$1,299	\$899	\$834	\$731
United Services Automobile Association*	\$667	\$698	\$886	\$934	\$640	\$751	\$640
USAA Casualty Insurance Company**	\$701	\$735	\$915	\$964	\$679	\$779	\$671
Western United Insurance Company dba AAA Insurance Company	\$428	\$421	\$839	\$839	\$543	\$597	\$421

GEICO and GEICO General Insurance Co. rates were used in examples A,C,D and F through L.

GEICO Indemnity Company rates were used in examples B and E.

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VEHICLE INSURANCE SHOPPING LIST

1. *Select the coverage amount you desire and enter on the column labeled "Coverage Amount."*
2. *Ask your insurance agent to complete the premium quotation column. Seek premium quotations from more than one insurer for the best insurance value.*

	Coverage Amount	Company 1	Company 2	Company 3
Bodily Injury Liability:				
<i>Per Person</i>	_____	_____	_____	_____
<i>Per Accident</i>	_____	_____	_____	_____
<i>Combined Single Limit</i>	_____	_____	_____	_____
Property damage Liability:	_____	_____	_____	_____
Uninsured Motorist:				
<i>Per Person</i>	_____	_____	_____	_____
<i>Per Accident</i>	_____	_____	_____	_____
<i>Combined Single Limit</i>	_____	_____	_____	_____
Uninsured/Underinsured Motorist:				
<i>Per Person</i>	_____	_____	_____	_____
<i>Per Accident</i>	_____	_____	_____	_____
<i>Combined Single Limit</i>	_____	_____	_____	_____
Medical Payments:	_____	_____	_____	_____
Collision:				
<i>Deductible Amount</i>	_____	_____	_____	_____
Comprehensive:				
<i>Deductible Amount</i>	_____	_____	_____	_____
<u>SUBTOTAL A:</u>	_____	_____	_____	_____
Other Charges or Discounts:				
<i>Membership Policy Fees</i>	_____	_____	_____	_____
<i>SR22 Filing Fees</i>	_____	_____	_____	_____
<i>Discounts (subtract)</i>	_____	_____	_____	_____
<i>Other</i>	_____	_____	_____	_____
<u>SUBTOTAL B:</u>	_____	_____	_____	_____
TOTAL PREMIUM:	_____	_____	_____	_____
<i>(Add Subtotal A and B)</i>				

Vehicle Accident Guide

If you have had an accident this sheet will help to record important information while at the scene of the accident or as soon as possible.

Where and when accident occurred:

Date _____ Time _____

Place _____

City _____ State _____

Weather and Street Conditions:

Were others involved in the accident: Driver Passenger Pedestrian

Name _____

Address _____ City _____ State _____

Zip _____ Phone _____

Insured with _____ Phone Number _____

Vehicle (Year/Make/Model) _____

Vehicle Plate Number _____ State Registered _____

Were there any injuries in the accident: Driver Passenger Pedestrian Animal

Name _____

Address _____ City _____ State _____

Phone _____

Damage to My Vehicle:

Exterior _____

Interior _____

Damage to Other Vehicle:

Exterior _____

Interior _____

Property Damage:

Witness:

Name _____

Address _____ **City** _____ **State** _____

Phone _____

Police Involvement:

Name _____ **Badge Number** _____

Address _____ **City** _____ **State** _____

Phone _____

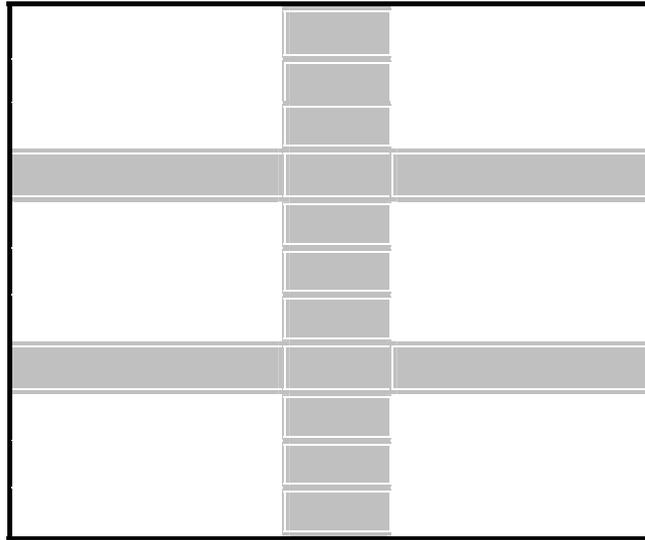
Towing Service:

Name _____

Address _____ **City** _____ **State** _____

Phone _____

Draw accident scene, including street names and addresses:



Notes: