

Nevada 2008 Consumer's Guide to Auto Insurance Rates

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

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Consumer's Guide to Auto Insurance Rates

Pursuant to NRS 679B.145, the Division is required to publish a guide to rates for policies of insurance for motor vehicles. This booklet is designed 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 at the numbers listed below.

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.

It is important to verify that your auto policy was issued by a licensed and authorized Nevada insurance agent and company. Every industry has its share of "scam artists" that prey on unsuspecting consumers, including selling phony auto insurance. If you purchase insurance from an unlicensed or non-existent insurance company, you may not have coverage to respond when a claim arises. To verify that the insurance agent or company with whom you are dealing is indeed licensed and authorized to offer insurance in Nevada, please go to <http://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. The "Vehicle Insurance Shopping List" near the end of this booklet 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 by calling:

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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State of Nevada
Department of Business & Industry
Division of Insurance
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Carson City, Nevada 89701-5491
(775) 687 - 4270

Southern Nevada

State of Nevada
Department of Business & Industry
Division of Insurance
2501 East Sahara Ave., Room 302
Las Vegas, Nevada 89104
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DIVISION OF INSURANCE WEB SITE

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RATING EXAMPLES

Example A - Liability Option 1 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 15/30/10.....40

Sixteen-year-old single male. Clean driving record. Good student (“A” average) with driver’s education. Drives 10 miles round trip to school daily. Annual mileage is 2,900. Rated on father’s policy from Example E. Multi-car discount applies.

Example A - Liability Option 2 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 100/300/50.....41

Sixteen-year-old single male. Clean driving record. Good student (“A” average) with driver’s education. Drives 10 miles round trip to school daily. Annual mileage is 2,900. Rated on father’s policy from Example E. Multi-car discount applies.

Example B - Liability Option 1 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 15/30/10.....42

Seventeen-year-old single male. Average student (“C” average). One ticket 20 miles over the speed limit within past 12 months. Drives 10 miles round trip to school daily. Annual mileage is 4,000. Rated on father’s policy from Example E. Multi-car discount applies.

Example B - Liability Option 2 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 100/300/50.....43

Seventeen-year-old single male. Average student (“C” average). One ticket 20 miles over the speed limit within past 12 months. Drives 10 miles round trip to school daily. Annual mileage is 4,000. Rated on father’s policy from Example E. Multi-car discount applies.

Example C - Liability Option 1 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 15/30/10.....44

Twenty-one-year-old single female. “At Fault” accident within past 12 months (under \$900 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 14,000.

Example C - Liability Option 2 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 100/300/50.....45

Twenty-one-year-old single female. “At Fault” accident within past 12 months (under \$900 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 14,000.

Example D - Liability Option 1 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 15/30/10.....46

Twenty-four-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 10 miles round trip to work daily. Annual mileage is 4,500.

Example D - Liability Option 2 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 100/300/50.....47

Twenty-four-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 10 miles round trip to work daily. Annual mileage is 4,500.

Example E - Liability Option 1 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 15/30/10.....48

Married couple both forty years old. Clean driving records. Each drives 30 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies.

Example E - Liability Option 2 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 100/300/50.....49

Married couple both forty years old. Clean driving records. Each drives 30 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies.

Example F - Liability Option 1 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 15/30/10.....50

Forty-five-year-old married male. Husband is the primary driver and drives 25 miles round trip to work daily. Husband has one speeding ticket 10 miles over the speed limit within the past 6 months. Forty-year-old wife drives 10 miles round trip to work in a secondary vehicle and has a clean driving record. Annual mileage on primary vehicle is 12,000.

Example F - Liability Option 2 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 100/300/50.....51

Forty-five-year-old married male. Husband is the primary driver and drives 25 miles round trip to work daily. Husband has one speeding ticket 10 miles over the speed limit within the past 6 months. Forty-year-old wife drives 10 miles round trip to work in a secondary vehicle and has a clean driving record. Annual mileage on primary vehicle is 12,000.

Example G - Liability Option 1 - 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 15/30/10.....52

Fifty-five-year-old married female, principal operator of vehicle, retired sixty-five-year-old retired husband occasional operator with a clean driving record. Female has one ticket for running a red light within past 12 months and one “at fault” accident within past 21 months (over \$2,000 damage). Drives 20 miles round trip to work daily. Drives 17,000 miles annually.

Example G - Liability Option 2 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 100/300/50.....53

Fifty-five-year-old married female, principal operator of vehicle, retired sixty-five-year-old retired husband occasional operator with a clean driving record. Female has one ticket for running a red light within past 12 months and one “at fault” accident within past 21 months (over \$2,000 damage). Drives 20 miles round trip to work daily. Drives 17,000 miles annually.

Example H - Liability Option 1 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 15/30/10.....54

Married retired couple both sixty-eight years old. Pleasure use of vehicle. Husband is primary driver. Wife has one ticket for passing a stopped school bus within the past 12 months and the husband has a clean driving record. Annual mileage is 2,900. One vehicle; no multi-car discount.

Example H - Liability Option 2 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 100/300/50.....55

Married retired couple both sixty-eight years old. Pleasure use of vehicle. Husband is primary driver. Wife has one ticket for passing a stopped school bus within the past 12 months and the husband has a clean driving record. Annual mileage is 2,900. One vehicle; no multi-car discount.

Example I - Liability Option 1 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 15/30/10.....56

Seventy-eight-year-old married retired male. Wife does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course.

Example I - Liability Option 2 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 100/300/50.....57

Seventy-eight-year-old married retired male. Wife does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course.

Example J - Liability Option 1 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 15/30/10.....58

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

Example J - Liability Option 2 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 100/300/50.....59

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

Example K - Liability Option 1 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

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

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

Example K – Liability Option 2 - 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 100/300/50.....61

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

Example L - Liability Option 1 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

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

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

Example L – Liability Option 2 - 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 100/300/50.....63

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

Example M - Liability Option 1 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

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

Forty-year old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

Example M – Liability Option 2 - 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 100/300/50.....65

Forty-year old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

Example N - Liability Option 1 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

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

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

Example N – Liability Option 2 - 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 100/300/50.....67

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

Example O - Liability Option 1 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

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

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

Example O – Liability Option 2 - 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

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

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

Example P - Liability Option 1 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 15/30/10.....70

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as best possible credit-based insurance score.

Example P – Liability Option 2 - 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

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

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as best possible credit-based insurance score.

Example Q - Liability Option 1 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 15/30/10.....72

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as average/neutral credit-based insurance score.

Example Q – Liability Option 2 - 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

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

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as average/neutral credit-based insurance score.

Example R - Liability Option 1 – 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Liability 15/30/10.....74

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as worst possible credit-based insurance score.

Example R – Liability Option 2 - 2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

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

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as worst possible credit-based insurance score.

Example A - Liability Option 1 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 15/30/10.....76

Sixteen-year-old single male. Clean driving record. Good student (“A” average) with driver’s education. Drives 10 miles round trip to school daily. Annual mileage is 2,900. Rated on father’s policy from Example E. Multi-car discount applies.

Example A - Liability Option 2 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

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

Sixteen-year-old single male. Clean driving record. Good student (“A” average) with driver’s education. Drives 10 miles round trip to school daily. Annual mileage is 2,900. Rated on father’s policy from Example E. Multi-car discount applies.

Example B - Liability Option 1 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 15/30/10.....78

Seventeen-year-old single male. Average student (“C” average). One ticket 20 miles over the speed limit within past 12 months. Drives 10 miles round trip to school daily. Annual mileage is 4,000. Rated on father’s policy from Example E. Multi-car discount applies.

Example B - Liability Option 2 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

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

Seventeen-year-old single male. Average student (“C” average). One ticket 20 miles over the speed limit within past 12 months. Drives 10 miles round trip to school daily. Annual mileage is 4,000. Rated on father’s policy from Example E. Multi-car discount applies.

Example C - Liability Option 1 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 15/30/10.....80

Twenty-one-year-old single female. “At Fault” accident within past 12 months (under \$900 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 14,000.

Example C - Liability Option 2 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 100/300/50.....81

Twenty-one-year-old single female. “At Fault” accident within past 12 months (under \$900 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 14,000.

Example D - Liability Option 1 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 15/30/10.....82

Twenty-four-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 10 miles round trip to work daily. Annual mileage is 4,500.

Example D - Liability Option 2 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 100/300/50.....83

Twenty-four-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 10 miles round trip to work daily. Annual mileage is 4,500.

Example E - Liability Option 1 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 15/30/10.....84

Married couple both forty years old. Clean driving records. Each drives 30 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies.

Example E - Liability Option 2 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 100/300/50.....85

Married couple both forty years old. Clean driving records. Each drives 30 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies.

Example F - Liability Option 1 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 15/30/10.....86

Forty-five-year-old married male. Husband is the primary driver and drives 25 miles round trip to work daily. Husband has one speeding ticket 10 miles over the speed limit within the past 6 months. Forty-year-old wife drives 10 miles round trip to work in a secondary vehicle and has a clean driving record. Annual mileage on primary vehicle is 12,000.

Example F - Liability Option 2 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 100/300/50.....87

Forty-five-year-old married male. Husband is the primary driver and drives 25 miles round trip to work daily. Husband has one speeding ticket 10 miles over the speed limit within the past 6 months. Forty-year-old wife drives 10 miles round trip to work in a secondary vehicle and has a clean driving record. Annual mileage on primary vehicle is 12,000.

Example G - Liability Option 1 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 15/30/10.....88

Fifty-five-year-old married female, principal operator of vehicle, retired sixty-five-year-old retired husband occasional operator with a clean driving record. Female has one ticket for running a red light within past 12 months and one “at fault” accident within past 21 months (over \$2,000 damage). Drives 20 miles round trip to work daily. Drives 17,000 miles annually.

Example G - Liability Option 2 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 100/300/50.....89

Fifty-five-year-old married female, principal operator of vehicle, retired sixty-five-year-old retired husband occasional operator with a clean driving record. Female has one ticket for running a red light within past 12 months and one “at fault” accident within past 21 months (over \$2,000 damage). Drives 20 miles round trip to work daily. Drives 17,000 miles annually.

Example H - Liability Option 1 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 15/30/10.....90

Married retired couple both sixty-eight years old. Pleasure use of vehicle. Husband is primary driver. Wife has one ticket for passing a stopped school bus within the past 12 months and the husband has a clean driving record. Annual mileage is 2,900. One vehicle; no multi-car discount.

Example H - Liability Option 2 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 100/300/50.....91

Married retired couple both sixty-eight years old. Pleasure use of vehicle. Husband is primary driver. Wife has one ticket for passing a stopped school bus within the past 12 months and the husband has a clean driving record. Annual mileage is 2,900. One vehicle; no multi-car discount.

Example I - Liability Option 1 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 15/30/10.....92

Seventy-eight-year-old married retired male. Wife does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course.

Example I - Liability Option 2 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 100/300/50.....93

Seventy-eight-year-old married retired male. Wife does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course.

Example J - Liability Option 1 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 15/30/10.....94

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

Example J - Liability Option 2 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 100/300/50.....95

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

Example K - Liability Option 1 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 15/30/10.....96

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

Example K – Liability Option 2 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 100/300/50.....97

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

Example L - Liability Option 1 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 15/30/10.....98

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

Example L – Liability Option 2 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 100/300/50.....99

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

Example M - Liability Option 1 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 15/30/10.....100

Forty-year old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

Example M – Liability Option 2 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 100/300/50.....101

Forty-year old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

Example N - Liability Option 1 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 15/30/10.....102

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

Example N – Liability Option 2 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 100/300/50.....103

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

Example O - Liability Option 1 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 15/30/10.....104

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

Example O – Liability Option 2 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 100/300/50.....105

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

Example P - Liability Option 1 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 15/30/10.....106

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as best possible credit-based insurance score.

Example P – Liability Option 2 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 100/300/50.....107

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as best possible credit-based insurance score.

Example Q - Liability Option 1 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 15/30/10.....108

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as average/neutral credit-based insurance score.

Example Q – Liability Option 2 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 100/300/50.....109

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as average/neutral credit-based insurance score.

Example R - Liability Option 1 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 15/30/10.....110

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as worst possible credit-based insurance score.

Example R – Liability Option 2 – 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

Liability 100/300/50.....111

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as worst possible credit-based insurance score.

ACKNOWLEDGEMENTS

The Division of Insurance would like to acknowledge AARoads.com (Alex Nitzman and Andy Field) for this publication's cover of Lake Mead National Recreation Area. Picture was taken going northbound on Northshore Drive leaving Redstone.

The Division of Insurance would also like to acknowledge the following insurance companies for their participation and rate information, which is the backbone of the Auto Guide:

Allstate Fire & Casualty Insurance Company, Allstate Indemnity Company, Allstate Insurance Company, Allstate Property & Casualty Insurance Company, American Family Mutual Insurance Company, American National Property and Casualty Company, American Sterling Insurance Company, COUNTRY Mutual Insurance Company, COUNTRY Preferred Insurance Company, Dairyland Insurance Company, Esurance Insurance Company, Farmers Insurance Exchange, Financial Indemnity Company, GEICO General Insurance Company, Government Employees Insurance Company, Hartford Insurance Company of the Midwest, Infinity Auto Insurance Company, Liberty Mutual Fire Insurance Company, Mendakota Insurance Company, Mid-Century Insurance Company, Nationwide Insurance Company of America, Nevada General Insurance Company, Primero Insurance Company, Progressive Direct Insurance Company, Progressive Northern Insurance Company, Safeco Insurance Company of Illinois, State Farm Fire & Casualty Company, State Farm Mutual Automobile Insurance Company, United Services Automobile Association, USAA Casualty Insurance Company, Viking Insurance Company of Wisconsin and Western United Insurance Company.

INTRODUCTION

Auto insurance is an expensive, but necessary, 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 2008 National Association of Insurance Commissioners (NAIC) report found that, in 2006, the average automobile insurance premium expenditure countrywide for private passenger auto insurance was \$937 for each vehicle insured for one year. Nevada, by comparison, had an average premium per vehicle of \$1,137 annually.¹ In many states, a year's automobile insurance premium for a vehicle is measured in the thousands of dollars. These figures show 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 make their own decisions wisely.

BUYING AUTOMOBILE INSURANCE

When buying auto insurance, it is recommended that you seek advice from an insurance agent. This booklet should be used as a tool to help you understand the variables of 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 liability coverage as a combined single limit, the liability limit for bodily injury and property damage is combined (e.g.: \$40,000 combined single limit – total amount paid in the event of a loss for all bodily injury and/or property damage). The \$40,000 is the minimum combined single-limit coverage allowable under Nevada law.

Comprehensive and collision coverages 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 by law 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.

¹ 2008 National Association of Insurance Commissioners: 2005-2006 Auto Insurance Database Report

COMMON TERMS RELATED TO PERSONAL AUTOMOBILE INSURANCE

There are seven 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 who 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 resulting from causes other than collision, such as theft, wind damage, falling objects, fire and vandalism.

Collision and comprehensive coverages are subject to a deductible selected by the insured. Other coverages that may be sold include towing, rental/reimbursement and mechanical breakdown.

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 may not include any diminution in value. For claims against negligent parties’ property damage liability policy, such loss of value may be compensable under some circumstances.

Insurance Scores – An insurance score is credit-based information used by some insurance companies to help determine the premium charged for insurance.

An insurance score used in insurance underwriting and premium calculation has no relationship to the FICO score, which is typically used by lenders to evaluate the credit-worthiness of a borrower. Most insurers utilize their own proprietary insurance score methodologies, which can lead to a wide variation in the insurance score from insurer to insurer.

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 Statutes (NRS) 687B.145(3), 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 Statutes 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 whether 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 that 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 relating to lifestyle and income, such as geographic location and use of the vehicle, may be difficult to control but because they can affect claims, 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 advantageous 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, 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.

INFORMATION COMMONLY REQUESTED 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. The insurer will also request a motor vehicle report from the Department of Motor Vehicles (DMV) to compare against the application.
- 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 ever been canceled for non-payment of premiums or other reasons, or if you have ever had any lapse in coverage.
- 6) **Vehicle Use** – You will be asked on the application how often and how far you drive the vehicle that you want to insure. The fewer miles you drive, the less chance you have of getting into an accident. Greater use will generally result in higher premiums because of the increased exposure to risk. Some insurers also offer discounts for drivers who participate in car pools.
- 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. High claims costs are generally attributable to two type of vehicles – higher-valued vehicles, which are more

expensive to repair, and vehicles that have a performance history resulting in a higher severity of bodily injury losses in an accident.

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

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 a driver with similar characteristics but with traffic violations.

DISCOUNTS

Discounts are awarded because the insurance company views you as a “better risk.” Since not all insurers offer the same discounts, you should be aware of the discounts offered by different 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 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 driver 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 older if they successfully complete a driving course approved by the Nevada 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 (AARP).
- 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 claim costs. Many companies offer discounts for anti-theft devices.
- 6) **Good Driver/Renewal** – Some insurers offer discounts to drivers who maintain a good driving record and renew their policy with them.
- 7) **Auto/Home Package or Multiple Policy Discount** – Some insurers offer a discount on one or both policies if an individual buys a homeowners policy and an auto policy from the same insurer. Some insurers now offer a discount for purchase of homeowners, auto and life policies from the same insurer.
- 8) **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.
- 9) **Miscellaneous Discounts** – Some insurers offer special discounts, which are applied in conjunction with new policies only. These discounts are generally reflected in the price of the new policy, tend to be applied at a lesser degree at each subsequent renewal and are eliminated after a certain number of renewals (typically 2 renewals).

Discounts are not only a way for companies to attract customers, but also a means for companies to compete and retain business. So, when you shop, ask about discounts offered and how much you would save. Savings can differ from company to company. Make sure you receive the discounts for which you qualify.

FINANCIAL RESPONSIBILITY

To ensure that innocent parties are adequately compensated for their injuries, Nevada law requires all registered owners of a motor vehicle to have security for 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 each person in an accident, \$30,000 for bodily injury or death of all 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 mandatory liability auto insurance is severe. The Department of Motor Vehicles administers the Insurance Verification Program. Nevada Revised Statutes 482.480 requires you to pay a reinstatement fee to the Department of Motor Vehicles Insurance Verification Program if you are the owner of a motor vehicle that is registered, or should be registered, and are found guilty of operating, or allowing someone to operate, your motor vehicle without insurance. 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 even 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, which must be continuously maintained for a three-year period. Most insurance companies charge an additional fee for this certification (commonly called an SR-22).

Finally, if you were 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 lapse or 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. Third-party bodily injury liability insurance protects you 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 - Nevada law requires that you carry limits of \$15,000 for bodily injury or death of each person injured in an accident and \$30,000 for bodily injury or death of all persons injured 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.

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 damage to the property of others. You may decide to purchase additional coverage.

The policy liability limits may also extend to include a trailer that is designed to be pulled behind a private passenger auto, pickup or van.

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/underinsured motorist coverage in an amount not less than your minimum limits of liability insurance for bodily injury described above. You do not have to purchase this coverage, or you may elect to purchase limits lower than your bodily injury limits of liability, but you will be required to sign a waiver indicating your decision. Nevada law does not require that you carry uninsured/underinsured motorist coverage.

You may purchase higher limits of liability inexpensively under a personal umbrella policy. An umbrella policy provides broad liability protection over and above your auto policy's liability limits. It can be written to include other insurance policies, such as your homeowners, recreational vehicles, or other personal lines insurance products. It will also cover some exposures to loss that are not covered by your auto or homeowner policies.

PHYSICAL DAMAGE COVERAGE

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

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, if your vehicle is financed or leased, 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. The loss settlement agreement for collision coverage allows the insurance company the option to pay for repair or replace your vehicle with like kind or quality. For example, your vehicle is involved in a collision. It is determined it will cost \$10,000 to repair the vehicle; however, the repaired vehicle value would only be worth \$5,000. The company is not responsible to repair the vehicle. If the car is determined to be "totaled" in accordance with NRS 487.790, the insurer will pay you the car's fair market value at the time of loss including all applicable taxes, license fees and other fees incident to transfer of ownership of the replacement vehicle.

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 and comprehensive 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 learn whether their own automobile insurance policy will pay a claim in case of accidental damage to the rented vehicle. Most private passenger auto policies provide collision coverage and will cover repair cost to a damaged rental vehicle subject to the policy deductible, but they do not cover diminution of value. Be sure to check your policy language or ask your agent or insurer if you have this type of coverage before renting a vehicle.

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 certain costs when your vehicle is disabled up to the limit of your policy. These costs may include towing your car to the repair shop, gas delivery, tire changing or labor performed at the location of the breakdown. 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.
5. **Collector Car or Antique Auto coverage** can be purchased for an older or classic vehicle that is driven a minimal number of miles each year. The Division recommends you review this coverage carefully with your agent before the policy is issued. You and your agent must agree together upon the vehicle value before the

policy is issued. A vehicle appraisal may be required to determine the vehicle value. The value of the vehicle may be determined under two different policy types:

- Stated Amount or Stated Value coverage is a policy form that will pay you, if your vehicle is involved in a loss during the policy year, the lesser of: 1) the stated value or amount; 2) the cost to repair the covered auto (not to exceed the Stated Value or Amount); or 3) the actual cash value.
- Agreed Amount or Agreed Value coverage is the only policy form that guarantees you in writing what amount you will receive if your vehicle is involved in a loss during the policy period. The Agreed Amount form states what the insurance company will pay you, the lesser of: 1) the Agreed Amount; or 2) the cost to repair the covered auto (not to exceed the Agreed Amount). The Agreed Amount should represent the true market value of the car at the time the policy is written. If the market value changes during the policy period, the Agreed Amount can be changed by endorsement.

OPERATOR'S POLICY

An operator's policy is different from standard liability insurance. This type of auto insurance is intended primarily to serve the needs of automobile collectors. By law under an operator's policy, 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 and each person in his household who has a driver's license must carry an operator's policy of liability insurance. This insurance coverage protects 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, either with or without your consent.

SMART SHOPPING

The key to comparison shopping is to know what insurance coverage you need before you begin and 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. 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 \$379 to \$2,152 every six months in Las Vegas or \$302 to \$1,505 in Reno to insure a 2007 Toyota Prius.

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 or the Web.

Consumers may also obtain a wide variety of information from the Nevada Division of Insurance. Visit our Web site 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 as described earlier in this guide:

1. A description of your vehicle (year, make, model, vehicle identification number, etc.);
2. Use of vehicle (pleasure, to/from work, etc.);
3. Your driver's license number; state where license has been issued;
4. The number, genders and ages of drivers in your household (including dates of birth);
5. The types of coverage;
6. The limits you want; and
7. Accidents/tickets in the last 3-5 years for each driver in your household.

The company may also obtain a copy of your claims history, motor vehicle report and credit report. It is a good idea for you to know what is contained in the reports.

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 the Division 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-approved product. If you suspect an insurance agent is trying to sell you an unauthorized product, contact the Division of Insurance.
- 3) Make certain 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. Report suspicious activity to the Division of Insurance.
- 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 to be 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. Example D demonstrates 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 Statutes 687B.320. That statute 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 approximately 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 like kind and quality with the exceptions found in Nevada Revised Statutes 487.790 (see the Property Damage Coverage section of this guide). Actual cash value is generally 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 2003. At the time of the accident, I did not seek medical care. In February of 2007, 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 had some personal belongings that were stolen from the trunk 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; however, these belongings may be covered under a homeowner's or renter's policy.

5. 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.

6. I recently moved from Mississippi to Nevada. I went to the DMV to register my vehicle and was asked if I had insurance. Since I still had my policy in force from Mississippi, I told them yes. I was recently pulled over by the Nevada Highway Patrol and received a citation, because I didn't have insurance. Why isn't my previous policy considered insurance?

Nevada law requires automobile insurance to be written with licensed and approved Nevada insurers. Insurance written in another state does not meet this requirement.

7. My car was damaged and my insurance company told me I could get it fixed, so I took it to my body shop. The repair is unsatisfactory and now the insurance company is telling me they will not guarantee the workmanship of my body shop, why not?

Insurance companies will only guarantee the workmanship of repairs done by one of their preferred body shops. If you are unsatisfied with the repairs done by your body shop, it would be an issue between you and your body shop. Therefore, it may be to your benefit to inquire whether or not the insurance company has a preferred shop.

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, if local, call 775-687-4270

1 - 800 - 992 - 0900
Las Vegas - Extension 4009
Or, if local, call 702-486-4009

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

E-mail Address: **insinfo@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

Thirty-two 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:

Vehicle One

2007 Toyota Prius Hybrid, Sedan, Hybrid engine, Continuously Variable Automatic Transmission, 2 Wheel Drive - Front, Four Door

Vehicle Two

2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline engine, Automatic Transmission, 4 Wheel Drive - Rear, Two Door

There are two coverage limit amounts for each vehicle. The coverages are as follows:

Liability: \$15,000 per person/\$30,000 per accident bodily injury liability
\$10,000 per accident property damage liability

Physical Damage: \$250 deductible comprehensive
\$500 deductible collision

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

AND

Liability: \$100,000 per person/\$300,000 per accident bodily injury liability
\$50,000 per accident property damage liability

Physical Damage: \$250 deductible comprehensive
\$500 deductible collision

Other Coverages: \$5,000 medical payments
\$100,000 per person/\$300,000 per accident uninsured/underinsured motorist

Rates quoted in this guide are for SIX MONTH PREMIUMS and may vary from rates quoted by an insurance agent.

EXAMPLE A - Liability OPTION 1 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Sixteen-year-old single male. Clean driving record. Good student ("A" average) with driver's education. Drives 10 miles round trip to school daily. Annual mileage is 2,900. Rated on father's policy from Example E. Multi-car discount applies.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$619	\$645	\$625	\$928	\$1,087	\$1,247	\$649	\$699	\$645
Allstate Indemnity Company	\$1,965	\$2,189	\$2,189	\$2,628	\$3,038	\$3,501	\$2,189	\$2,296	\$2,189
Allstate Insurance Company	\$990	\$987	\$987	\$1,438	\$1,651	\$1,792	\$987	\$1,091	\$987
Allstate Property and Casualty Insurance Company	\$1,115	\$1,105	\$1,105	\$1,631	\$1,869	\$2,032	\$1,105	\$1,231	\$1,105
American Family Mutual Insurance Company	\$1,334	\$1,406	\$1,406	\$2,071	\$2,344	\$2,071	\$1,406	\$1,447	\$1,334
American National Property and Casualty Company	\$703	\$678	\$745	\$1,113	\$1,382	\$1,425	\$986	\$933	\$830
American Sterling Insurance Company	\$2,994	\$2,658	\$2,658	\$3,654	\$4,554	\$4,344	\$2,772	\$3,258	\$3,228
COUNTRY Mutual Insurance Company	\$943	\$920	\$920	\$1,453	\$1,888	\$1,453	\$1,075	\$1,074	\$1,182
Dairyland Insurance Company	\$2,507	\$2,329	\$2,329	\$4,106	\$5,130	\$4,778	\$3,163	\$2,893	\$2,608
Esurance Insurance Company	\$2,530	\$1,872	\$2,071	\$2,780	\$3,062	\$3,626	\$2,677	\$2,092	\$2,557
Financial Indemnity Company	\$2,595	\$2,183	\$2,378	\$3,652	\$3,893	\$4,346	\$3,448	\$2,892	\$3,133
GEICO General Insurance Company	\$1,094	\$1,124	\$1,125	\$1,283	\$1,453	\$1,541	\$1,124	\$1,177	\$1,124
Government Employees Insurance Company (GEICO)	\$1,094	\$1,124	\$1,125	\$1,283	\$1,453	\$1,541	\$1,124	\$1,177	\$1,124
Infinity Auto Insurance Company-Low Cost	\$1,564	\$1,390	\$1,480	\$2,286	\$2,560	\$2,633	\$2,009	\$1,732	\$1,895
Infinity Auto Insurance Company-Value Added	\$1,151	\$1,011	\$1,089	\$1,565	\$1,808	\$1,905	\$1,489	\$1,265	\$1,403
Liberty Mutual Fire Insurance Company	\$2,059	\$2,185	\$2,197	\$2,979	\$3,513	\$3,513	\$2,197	\$2,416	\$2,613
Mendakota Insurance Company	\$2,005	\$1,966	\$2,128	\$3,151	\$3,264	\$3,724	\$2,848	\$2,475	\$2,613
Mid-Century Insurance Company	\$3,839	\$3,117	\$3,117	\$5,402	\$7,787	\$6,855	\$4,767	\$4,135	\$5,799
Nationwide Insurance Company of America	\$738	\$700	\$695	\$1,100	\$1,217	\$1,337	\$750	\$823	\$704
Nevada General Insurance Company	\$2,178	\$2,148	\$2,148	\$2,100	\$2,274	\$2,634	\$2,130	\$2,022	\$2,022
Primero Insurance Company	\$3,355	\$3,155	\$3,155	\$5,696	\$6,566	\$6,134	\$3,876	\$4,533	\$3,155
Progressive Direct Insurance Company	\$1,083	\$1,021	\$1,075	\$1,515	\$1,652	\$1,912	\$1,455	\$1,094	\$1,318
Progressive Northern Insurance Company	\$2,211	\$2,150	\$2,330	\$3,446	\$3,716	\$4,228	\$3,194	\$2,676	\$2,841
Safeco Insurance Company of Illinois	\$945	\$1,062	\$1,077	\$1,789	\$2,062	\$2,099	\$1,453	\$1,172	\$989
State Farm Fire and Casualty Company	\$1,167	\$1,177	\$1,177	\$1,879	\$2,057	\$2,001	\$1,177	\$1,177	\$1,550
State Farm Mutual Automobile Insurance Company	\$1,064	\$1,078	\$1,078	\$1,705	\$1,868	\$1,816	\$1,078	\$1,078	\$1,411
United Services Automobile Association	\$894	\$862	\$862	\$1,203	\$1,225	\$1,272	\$862	\$953	\$862
USAA Casualty Insurance Company	\$912	\$879	\$879	\$1,228	\$1,250	\$1,298	\$879	\$971	\$879
Viking Insurance Company of Wisconsin	\$2,741	\$2,588	\$2,588	\$3,788	\$4,501	\$4,198	\$2,985	\$3,071	\$2,588
Western United Insurance Company	\$1,936	\$1,974	\$1,974	\$2,890	\$3,593	\$3,488	\$2,321	\$1,974	\$2,497

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE A - Liability OPTION 2 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Sixteen-year-old single male. Clean driving record. Good student ("A" average) with driver's education. Drives 10 miles round trip to school daily. Annual mileage is 2,900. Rated on father's policy from Example E. Multi-car discount applies.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$716	\$741	\$718	\$1,151	\$1,354	\$1,601	\$746	\$809	\$741
Allstate Indemnity Company	\$2,325	\$2,494	\$2,494	\$3,308	\$3,939	\$4,562	\$2,494	\$2,762	\$2,494
Allstate Insurance Company	\$1,179	\$1,162	\$1,162	\$1,830	\$2,116	\$2,347	\$1,162	\$1,307	\$1,162
Allstate Property and Casualty Insurance Company	\$1,342	\$1,315	\$1,315	\$2,102	\$2,428	\$2,697	\$1,315	\$1,492	\$1,315
American Family Mutual Insurance Company	\$1,540	\$1,605	\$1,605	\$2,505	\$2,820	\$2,505	\$1,605	\$1,692	\$1,540
American National Property and Casualty Company	\$799	\$768	\$842	\$1,282	\$1,608	\$1,660	\$1,116	\$1,049	\$921
COUNTRY Mutual Insurance Company	\$1,122	\$1,068	\$1,068	\$1,814	\$2,323	\$1,814	\$1,263	\$1,290	\$1,388
COUNTRY Preferred Insurance Company	\$1,015	\$967	\$967	\$1,641	\$2,102	\$1,641	\$1,142	\$1,166	\$1,255
Dairyland Insurance Company	\$3,125	\$2,880	\$2,880	\$5,312	\$6,651	\$6,197	\$3,866	\$3,704	\$3,217
Esurance Insurance Company	\$2,649	\$1,878	\$2,115	\$3,033	\$3,377	\$3,933	\$2,859	\$2,120	\$2,543
Financial Indemnity Company	\$3,056	\$2,508	\$2,806	\$4,527	\$4,904	\$5,391	\$4,090	\$3,329	\$3,690
GEICO General Insurance Company	\$1,371	\$1,396	\$1,396	\$1,696	\$1,947	\$2,036	\$1,395	\$1,456	\$1,395
Government Employees Insurance Company (GEICO)	\$1,371	\$1,396	\$1,396	\$1,696	\$1,947	\$2,036	\$1,395	\$1,456	\$1,395
Infinity Auto Insurance Company-Low Cost	\$1,838	\$1,596	\$1,742	\$2,835	\$3,213	\$3,328	\$2,370	\$1,994	\$2,239
Infinity Auto Insurance Company-Value Added	\$1,571	\$1,327	\$1,486	\$2,336	\$2,759	\$2,976	\$2,042	\$1,664	\$1,928
Liberty Mutual Fire Insurance Company	\$2,370	\$2,449	\$2,470	\$3,519	\$4,116	\$4,116	\$2,470	\$2,774	\$2,986
Mendakota Insurance Company	\$2,106	\$2,024	\$2,220	\$3,558	\$3,731	\$4,252	\$3,125	\$2,534	\$2,735
Mid-Century Insurance Company	\$4,346	\$3,441	\$3,441	\$6,443	\$9,161	\$8,097	\$5,359	\$4,718	\$6,593
Nationwide Insurance Company of America	\$831	\$775	\$769	\$1,324	\$1,475	\$1,640	\$838	\$938	\$785
Nevada General Insurance Company	\$2,490	\$2,430	\$2,430	\$2,502	\$2,700	\$3,108	\$2,478	\$2,310	\$2,310
Progressive Direct Insurance Company	\$1,388	\$1,254	\$1,380	\$2,085	\$2,252	\$2,613	\$1,919	\$1,398	\$1,629
Progressive Northern Insurance Company	\$2,830	\$2,668	\$2,951	\$4,884	\$5,309	\$6,027	\$4,327	\$3,306	\$3,616
Safeco Insurance Company of Illinois	\$1,128	\$1,218	\$1,242	\$2,235	\$2,590	\$2,650	\$1,698	\$1,322	\$1,167
State Farm Fire and Casualty Company	\$1,449	\$1,432	\$1,432	\$2,449	\$2,689	\$2,613	\$1,432	\$1,432	\$1,894
State Farm Mutual Automobile Insurance Company	\$1,313	\$1,303	\$1,303	\$2,210	\$2,427	\$2,357	\$1,303	\$1,303	\$1,717
United Services Automobile Association	\$1,028	\$973	\$973	\$1,450	\$1,469	\$1,527	\$973	\$1,081	\$973
USAA Casualty Insurance Company	\$1,202	\$1,139	\$1,139	\$1,710	\$1,733	\$1,801	\$1,139	\$1,264	\$1,139
Viking Insurance Company of Wisconsin	\$3,348	\$3,243	\$3,243	\$4,945	\$5,883	\$5,512	\$3,812	\$3,952	\$3,243
Western United Insurance Company	\$2,318	\$2,308	\$2,308	\$3,648	\$4,535	\$4,400	\$2,816	\$2,308	\$2,956

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE B - Liability OPTION 1 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventeen-year-old single male. Average student ("C" average). One ticket 20 miles over the speed limit within past 12 months. Drives 10 miles round trip to school daily. Annual mileage is 4,000. Rated on father's policy from Example E. Multi-car discount applies.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$486	\$493	\$476	\$780	\$961	\$1,115	\$505	\$561	\$493
Allstate Indemnity Company	\$2,767	\$3,135	\$3,135	\$3,639	\$4,212	\$4,841	\$3,135	\$3,235	\$3,136
Allstate Insurance Company	\$1,828	\$1,844	\$1,844	\$2,590	\$2,987	\$3,213	\$1,847	\$2,017	\$1,847
Allstate Property and Casualty Insurance Company	\$1,562	\$1,545	\$1,545	\$2,274	\$2,607	\$2,819	\$1,545	\$1,726	\$1,545
American Family Mutual Insurance Company	\$1,927	\$2,016	\$2,016	\$3,031	\$3,412	\$3,031	\$2,016	\$2,097	\$1,927
American National Property and Casualty Company	\$971	\$926	\$1,016	\$1,536	\$1,920	\$1,972	\$1,358	\$1,299	\$1,136
American Sterling Insurance Company	\$2,994	\$2,658	\$2,658	\$3,654	\$4,554	\$4,344	\$2,772	\$3,258	\$3,228
COUNTRY Mutual Insurance Company	\$1,891	\$1,845	\$1,845	\$2,909	\$3,782	\$2,909	\$2,159	\$2,156	\$2,375
Dairyland Insurance Company	\$2,660	\$2,482	\$2,482	\$4,351	\$5,441	\$5,084	\$3,377	\$3,061	\$2,766
Esurance Insurance Company	\$2,914	\$2,153	\$2,384	\$3,201	\$3,530	\$4,183	\$3,086	\$2,409	\$2,948
Financial Indemnity Company	\$2,638	\$2,218	\$2,415	\$3,712	\$3,962	\$4,419	\$3,504	\$2,937	\$3,180
GEICO General Insurance Company	\$1,345	\$1,382	\$1,382	\$1,577	\$1,780	\$1,894	\$1,382	\$1,446	\$1,382
Government Employees Insurance Company (GEICO)	\$1,345	\$1,382	\$1,382	\$1,577	\$1,780	\$1,894	\$1,382	\$1,446	\$1,382
Infinity Auto Insurance Company-Low Cost	\$1,815	\$1,618	\$1,718	\$2,646	\$2,961	\$3,051	\$2,335	\$2,015	\$2,195
Infinity Auto Insurance Company-Value Added	\$1,353	\$1,190	\$1,279	\$1,835	\$2,119	\$2,232	\$1,754	\$1,490	\$1,646
Liberty Mutual Fire Insurance Company	\$2,777	\$2,934	\$2,953	\$4,023	\$4,742	\$4,742	\$2,953	\$3,264	\$3,529
Mendakota Insurance Company	\$2,146	\$2,111	\$2,281	\$3,368	\$3,487	\$3,979	\$3,047	\$2,654	\$2,800
Mid-Century Insurance Company	\$4,850	\$3,942	\$3,942	\$6,821	\$9,834	\$8,650	\$6,020	\$5,226	\$7,329
Nationwide Insurance Company of America	\$1,010	\$953	\$948	\$1,527	\$1,693	\$1,864	\$1,031	\$1,132	\$962
Nevada General Insurance Company	\$1,956	\$1,920	\$1,920	\$1,884	\$2,040	\$2,364	\$1,902	\$1,824	\$1,824
Primero Insurance Company	\$3,822	\$3,590	\$3,590	\$6,489	\$7,483	\$6,977	\$4,418	\$5,163	\$3,590
Progressive Direct Insurance Company	\$1,887	\$1,781	\$1,882	\$2,639	\$2,890	\$3,427	\$2,532	\$1,909	\$2,407
Progressive Northern Insurance Company	\$2,127	\$2,081	\$2,246	\$3,294	\$3,557	\$4,043	\$3,070	\$2,577	\$2,723
Safeco Insurance Company of Illinois	\$955	\$1,082	\$1,096	\$1,805	\$2,077	\$2,121	\$1,477	\$1,193	\$1,003
State Farm Fire and Casualty Company	\$1,767	\$1,783	\$1,783	\$2,845	\$3,112	\$3,026	\$1,783	\$1,783	\$2,350
State Farm Mutual Automobile Insurance Company	\$1,468	\$1,482	\$1,482	\$2,362	\$2,582	\$2,511	\$1,482	\$1,482	\$1,954
United Services Automobile Association	\$908	\$876	\$876	\$1,220	\$1,242	\$1,288	\$876	\$967	\$876
USAA Casualty Insurance Company	\$925	\$893	\$893	\$1,247	\$1,266	\$1,316	\$893	\$985	\$893
Viking Insurance Company of Wisconsin	\$2,644	\$2,602	\$2,602	\$3,801	\$4,517	\$4,210	\$2,997	\$3,081	\$2,602
Western United Insurance Company	\$3,029	\$3,099	\$3,099	\$4,511	\$5,606	\$5,440	\$3,638	\$3,099	\$3,914

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE B - Liability OPTION 2 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventeen-year-old single male. Average student ("C" average). One ticket 20 miles over the speed limit within past 12 months. Drives 10 miles round trip to school daily. Annual mileage is 4,000. Rated on father's policy from Example E. Multi-car discount applies.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$605	\$569	\$548	\$930	\$1,282	\$1,537	\$623	\$697	\$610
Allstate Indemnity Company	\$3,188	\$3,493	\$3,493	\$4,436	\$5,270	\$6,088	\$3,493	\$3,781	\$3,494
Allstate Insurance Company	\$2,106	\$2,070	\$2,070	\$3,058	\$3,665	\$4,001	\$2,108	\$2,342	\$2,108
Allstate Property and Casualty Insurance Company	\$1,869	\$1,787	\$1,787	\$2,780	\$3,349	\$3,684	\$1,828	\$2,081	\$1,828
American Family Mutual Insurance Company	\$2,221	\$2,301	\$2,301	\$3,656	\$4,100	\$3,656	\$2,301	\$2,451	\$2,221
American National Property and Casualty Company	\$1,099	\$1,044	\$1,142	\$1,764	\$2,218	\$2,288	\$1,537	\$1,457	\$1,260
COUNTRY Mutual Insurance Company	\$2,220	\$2,111	\$2,111	\$3,579	\$4,590	\$3,579	\$2,505	\$2,560	\$2,759
Dairyland Insurance Company	\$3,298	\$3,043	\$3,043	\$5,598	\$6,998	\$6,534	\$4,106	\$3,893	\$3,390
Esurance Insurance Company	\$3,043	\$2,172	\$2,432	\$3,518	\$3,870	\$4,567	\$3,287	\$2,455	\$2,928
Financial Indemnity Company	\$3,108	\$2,551	\$2,850	\$4,604	\$4,992	\$5,485	\$4,159	\$3,382	\$3,749
GEICO General Insurance Company	\$1,685	\$1,716	\$1,716	\$2,084	\$2,393	\$2,503	\$1,716	\$1,789	\$1,716
Government Employees Insurance Company (GEICO)	\$1,685	\$1,716	\$1,716	\$2,084	\$2,393	\$2,503	\$1,716	\$1,789	\$1,716
Infinity Auto Insurance Company-Low Cost	\$2,127	\$1,855	\$2,015	\$3,268	\$3,704	\$3,843	\$2,746	\$2,313	\$2,588
Infinity Auto Insurance Company-Value Added	\$1,838	\$1,557	\$1,740	\$2,731	\$3,222	\$3,474	\$2,376	\$1,952	\$2,256
Liberty Mutual Fire Insurance Company	\$3,179	\$3,273	\$3,306	\$4,733	\$5,541	\$5,541	\$3,306	\$3,730	\$4,015
Mendakota Insurance Company	\$2,249	\$2,163	\$2,370	\$3,785	\$3,968	\$4,522	\$3,331	\$2,709	\$2,919
Mid-Century Insurance Company	\$5,475	\$4,346	\$4,346	\$8,111	\$11,537	\$10,180	\$6,745	\$5,948	\$8,316
Nationwide Insurance Company of America	\$1,135	\$1,055	\$1,048	\$1,832	\$2,046	\$2,273	\$1,144	\$1,289	\$1,071
Nevada General Insurance Company	\$2,250	\$2,184	\$2,184	\$2,256	\$2,442	\$2,802	\$2,226	\$2,082	\$2,082
Progressive Direct Insurance Company	\$2,376	\$2,156	\$2,372	\$3,550	\$3,852	\$4,548	\$3,276	\$2,398	\$2,913
Progressive Northern Insurance Company	\$2,707	\$2,570	\$2,830	\$4,649	\$5,059	\$5,739	\$4,138	\$3,169	\$3,451
Safeco Insurance Company of Illinois	\$1,131	\$1,231	\$1,252	\$2,236	\$2,587	\$2,651	\$1,711	\$1,334	\$1,174
State Farm Fire and Casualty Company	\$2,183	\$2,159	\$2,159	\$3,687	\$4,043	\$3,928	\$2,159	\$2,159	\$2,861
State Farm Mutual Automobile Insurance Company	\$1,804	\$1,786	\$1,786	\$3,046	\$3,334	\$3,238	\$1,786	\$1,786	\$2,370
United Services Automobile Association	\$1,043	\$989	\$989	\$1,470	\$1,490	\$1,548	\$989	\$1,096	\$989
USAA Casualty Insurance Company	\$1,221	\$1,159	\$1,159	\$1,734	\$1,757	\$1,827	\$1,159	\$1,282	\$1,159
Viking Insurance Company of Wisconsin	\$3,360	\$3,258	\$3,258	\$4,960	\$5,900	\$5,526	\$3,825	\$3,962	\$3,258
Western United Insurance Company	\$3,599	\$3,599	\$3,599	\$5,643	\$7,015	\$6,804	\$4,377	\$3,599	\$4,599

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE C - Liability OPTION 1 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. "At Fault" accident within past 12 months (under \$900 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 14,000.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$583	\$611	\$594	\$864	\$1,010	\$1,153	\$616	\$656	\$611
Allstate Indemnity Company	\$1,769	\$1,955	\$1,955	\$2,341	\$2,696	\$3,086	\$1,955	\$2,049	\$1,958
Allstate Insurance Company	\$1,127	\$1,136	\$1,136	\$1,571	\$1,793	\$1,934	\$1,136	\$1,229	\$1,136
Allstate Property and Casualty Insurance Company	\$1,128	\$1,123	\$1,123	\$1,641	\$1,882	\$2,044	\$1,123	\$1,245	\$1,123
American Family Mutual Insurance Company	\$845	\$885	\$885	\$1,328	\$1,499	\$1,328	\$885	\$919	\$845
American National Property and Casualty Company	\$995	\$945	\$1,043	\$1,580	\$1,974	\$2,029	\$1,391	\$1,329	\$1,159
American Sterling Insurance Company	\$1,926	\$1,716	\$1,716	\$2,274	\$2,826	\$2,694	\$1,794	\$2,052	\$2,070
Dairyland Insurance Company	\$1,883	\$1,759	\$1,759	\$3,076	\$3,863	\$3,614	\$2,389	\$2,146	\$1,958
Esurance Insurance Company	\$1,255	\$958	\$1,045	\$1,371	\$1,513	\$1,767	\$1,337	\$1,061	\$1,263
Financial Indemnity Company	\$988	\$832	\$906	\$1,413	\$1,527	\$1,689	\$1,319	\$1,095	\$1,183
GEICO General Insurance Company	\$667	\$685	\$685	\$783	\$886	\$935	\$685	\$711	\$685
Government Employees Insurance Company (GEICO)	\$667	\$685	\$685	\$783	\$886	\$935	\$685	\$711	\$685
Infinity Auto Insurance Company-Low Cost	\$903	\$801	\$853	\$1,330	\$1,509	\$1,548	\$1,161	\$996	\$1,083
Infinity Auto Insurance Company-Value Added	\$651	\$570	\$615	\$897	\$1,047	\$1,102	\$844	\$715	\$787
Liberty Mutual Fire Insurance Company	\$744	\$774	\$785	\$1,091	\$1,277	\$1,277	\$785	\$874	\$943
Mendakota Insurance Company	\$1,052	\$1,031	\$1,114	\$1,676	\$1,757	\$1,998	\$1,514	\$1,286	\$1,360
Mid-Century Insurance Company	\$2,248	\$1,780	\$1,780	\$3,341	\$4,749	\$4,190	\$2,770	\$2,445	\$3,418
Nationwide Insurance Company of America	\$804	\$767	\$759	\$1,198	\$1,328	\$1,462	\$825	\$895	\$772
Nevada General Insurance Company	\$2,004	\$1,962	\$1,962	\$1,968	\$2,136	\$2,460	\$1,962	\$1,866	\$1,866
Primero Insurance Company	\$2,796	\$2,600	\$2,600	\$4,630	\$5,296	\$4,923	\$3,173	\$3,696	\$2,600
Progressive Direct Insurance Company	\$1,393	\$1,311	\$1,387	\$1,958	\$2,151	\$2,537	\$1,877	\$1,411	\$1,760
Progressive Northern Insurance Company	\$963	\$921	\$1,008	\$1,533	\$1,651	\$1,879	\$1,401	\$1,156	\$1,244
Safeco Insurance Company of Illinois	\$1,359	\$1,513	\$1,534	\$2,553	\$2,938	\$3,006	\$2,077	\$1,672	\$1,403
State Farm Fire and Casualty Company	\$845	\$844	\$844	\$1,369	\$1,503	\$1,463	\$844	\$844	\$1,117
State Farm Mutual Automobile Insurance Company	\$620	\$623	\$623	\$999	\$1,098	\$1,068	\$623	\$623	\$819
United Services Automobile Association	\$610	\$594	\$594	\$792	\$807	\$835	\$594	\$644	\$594
USAA Casualty Insurance Company	\$627	\$611	\$611	\$820	\$835	\$865	\$611	\$664	\$611
Viking Insurance Company of Wisconsin	\$1,690	\$1,678	\$1,678	\$2,404	\$2,842	\$2,645	\$1,911	\$1,944	\$1,678
Western United Insurance Company	\$1,166	\$1,213	\$1,213	\$1,758	\$2,177	\$2,121	\$1,422	\$1,213	\$1,514

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE C - Liability OPTION 2 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. "At Fault" accident within past 12 months (under \$900 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 14,000.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$687	\$712	\$692	\$1,095	\$1,282	\$1,511	\$716	\$772	\$712
Allstate Indemnity Company	\$2,031	\$2,177	\$2,177	\$2,837	\$3,354	\$3,861	\$2,177	\$2,389	\$2,181
Allstate Insurance Company	\$1,315	\$1,309	\$1,309	\$1,963	\$2,257	\$2,487	\$1,309	\$1,444	\$1,309
Allstate Property and Casualty Insurance Company	\$1,359	\$1,335	\$1,335	\$2,121	\$2,450	\$2,718	\$1,335	\$1,510	\$1,335
American Family Mutual Insurance Company	\$993	\$1,029	\$1,029	\$1,638	\$1,837	\$1,638	\$1,029	\$1,094	\$993
American National Property and Casualty Company	\$1,134	\$1,077	\$1,178	\$1,831	\$2,294	\$2,375	\$1,580	\$1,504	\$1,301
Dairyland Insurance Company	\$2,323	\$2,155	\$2,155	\$3,968	\$4,959	\$4,646	\$2,897	\$2,715	\$2,393
Esurance Insurance Company	\$1,239	\$900	\$1,002	\$1,418	\$1,580	\$1,818	\$1,351	\$1,007	\$1,178
Financial Indemnity Company	\$1,201	\$984	\$1,104	\$1,822	\$1,999	\$2,177	\$1,618	\$1,295	\$1,442
GEICO General Insurance Company	\$862	\$872	\$872	\$1,072	\$1,230	\$1,278	\$872	\$902	\$872
Government Employees Insurance Company (GEICO)	\$862	\$872	\$872	\$1,072	\$1,230	\$1,278	\$872	\$902	\$872
Infinity Auto Insurance Company-Low Cost	\$1,079	\$934	\$1,019	\$1,678	\$1,926	\$1,997	\$1,392	\$1,163	\$1,302
Infinity Auto Insurance Company-Value Added	\$911	\$767	\$861	\$1,376	\$1,635	\$1,771	\$1,186	\$961	\$1,111
Liberty Mutual Fire Insurance Company	\$897	\$908	\$923	\$1,341	\$1,549	\$1,549	\$923	\$1,045	\$1,117
Mendakota Insurance Company	\$1,019	\$975	\$1,071	\$1,765	\$1,873	\$2,127	\$1,544	\$1,211	\$1,313
Mid-Century Insurance Company	\$2,707	\$2,068	\$2,068	\$4,294	\$5,980	\$5,329	\$3,308	\$2,964	\$4,122
Nationwide Insurance Company of America	\$888	\$832	\$827	\$1,418	\$1,586	\$1,765	\$900	\$1,003	\$844
Nevada General Insurance Company	\$2,346	\$2,268	\$2,268	\$2,406	\$2,604	\$2,970	\$2,352	\$2,178	\$2,178
Progressive Direct Insurance Company	\$1,778	\$1,605	\$1,772	\$2,677	\$2,910	\$3,423	\$2,462	\$1,796	\$2,158
Progressive Northern Insurance Company	\$1,271	\$1,181	\$1,317	\$2,251	\$2,446	\$2,779	\$1,965	\$1,470	\$1,629
Safeco Insurance Company of Illinois	\$1,644	\$1,759	\$1,793	\$3,235	\$3,744	\$3,847	\$2,461	\$1,912	\$1,681
State Farm Fire and Casualty Company	\$1,086	\$1,059	\$1,059	\$1,844	\$2,043	\$1,990	\$1,059	\$1,059	\$1,399
State Farm Mutual Automobile Insurance Company	\$789	\$775	\$775	\$1,334	\$1,477	\$1,437	\$775	\$775	\$1,019
United Services Automobile Association	\$726	\$696	\$696	\$982	\$996	\$1,031	\$696	\$758	\$696
USAA Casualty Insurance Company	\$788	\$756	\$756	\$1,072	\$1,086	\$1,124	\$756	\$823	\$756
Viking Insurance Company of Wisconsin	\$2,179	\$2,134	\$2,134	\$3,184	\$3,759	\$3,523	\$2,474	\$2,527	\$2,134
Western United Insurance Company	\$1,412	\$1,426	\$1,426	\$2,248	\$2,782	\$2,713	\$1,741	\$1,426	\$1,806

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE D - Liability OPTION 1 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-four-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 10 miles round trip to work daily. Annual mileage is 4,500.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Staterline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$514	\$541	\$527	\$766	\$899	\$1,031	\$546	\$577	\$541
Allstate Indemnity Company	\$1,503	\$1,684	\$1,684	\$2,016	\$2,334	\$2,683	\$1,684	\$1,755	\$1,684
Allstate Insurance Company	\$1,126	\$1,136	\$1,136	\$1,615	\$1,860	\$2,014	\$1,136	\$1,239	\$1,136
Allstate Property and Casualty Insurance Company	\$1,013	\$1,017	\$1,017	\$1,471	\$1,692	\$1,841	\$1,017	\$1,116	\$1,017
American Family Mutual Insurance Company	\$1,622	\$1,699	\$1,699	\$2,547	\$2,877	\$2,547	\$1,699	\$1,765	\$1,622
American National Property and Casualty Company	\$767	\$736	\$814	\$1,219	\$1,515	\$1,560	\$1,072	\$1,019	\$898
American Sterling Insurance Company	\$1,530	\$1,362	\$1,362	\$1,818	\$2,250	\$2,148	\$1,422	\$1,632	\$1,644
Dairyland Insurance Company	\$1,110	\$1,044	\$1,044	\$1,855	\$2,286	\$2,154	\$1,444	\$1,264	\$1,157
Esurance Insurance Company	\$1,088	\$840	\$910	\$1,195	\$1,318	\$1,522	\$1,161	\$928	\$1,077
Financial Indemnity Company	\$801	\$670	\$733	\$1,156	\$1,259	\$1,386	\$1,069	\$881	\$956
GEICO General Insurance Company	\$566	\$554	\$554	\$631	\$713	\$750	\$554	\$569	\$554
Government Employees Insurance Company (GEICO)	\$566	\$554	\$554	\$631	\$713	\$750	\$554	\$569	\$554
Infinity Auto Insurance Company-Low Cost	\$967	\$865	\$913	\$1,412	\$1,600	\$1,653	\$1,247	\$1,071	\$1,155
Infinity Auto Insurance Company-Value Added	\$736	\$649	\$695	\$1,008	\$1,176	\$1,236	\$956	\$808	\$887
Liberty Mutual Fire Insurance Company	\$1,030	\$1,091	\$1,098	\$1,493	\$1,756	\$1,756	\$1,098	\$1,206	\$1,303
Mendakota Insurance Company	\$735	\$730	\$783	\$1,172	\$1,240	\$1,406	\$1,069	\$899	\$943
Mid-Century Insurance Company	\$1,422	\$1,134	\$1,134	\$2,082	\$2,983	\$2,641	\$1,759	\$1,535	\$2,139
Nationwide Insurance Company of America	\$706	\$676	\$671	\$1,045	\$1,160	\$1,274	\$726	\$783	\$682
Nevada General Insurance Company	\$1,560	\$1,530	\$1,530	\$1,542	\$1,668	\$1,920	\$1,536	\$1,458	\$1,458
Primero Insurance Company	\$2,459	\$2,301	\$2,301	\$4,052	\$4,622	\$4,347	\$2,825	\$3,272	\$2,301
Progressive Direct Insurance Company	\$904	\$862	\$893	\$1,252	\$1,381	\$1,611	\$1,217	\$914	\$1,117
Progressive Northern Insurance Company	\$604	\$587	\$638	\$958	\$1,037	\$1,178	\$884	\$728	\$774
Safeco Insurance Company of Illinois	\$625	\$740	\$738	\$1,191	\$1,364	\$1,396	\$997	\$803	\$681
State Farm Fire and Casualty Company	\$919	\$924	\$924	\$1,481	\$1,627	\$1,583	\$924	\$924	\$1,214
United Services Automobile Association	\$519	\$511	\$511	\$659	\$671	\$692	\$511	\$547	\$511
USAA Casualty Insurance Company	\$523	\$513	\$513	\$672	\$684	\$706	\$513	\$551	\$513
Viking Insurance Company of Wisconsin	\$1,413	\$1,411	\$1,411	\$1,996	\$2,352	\$2,187	\$1,596	\$1,615	\$1,411
Western United Insurance Company	\$726	\$760	\$760	\$1,107	\$1,367	\$1,338	\$895	\$760	\$943

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE D - Liability OPTION 2 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-four-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 10 miles round trip to work daily. Annual mileage is 4,500.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$645	\$669	\$650	\$1,047	\$1,233	\$1,463	\$673	\$727	\$669
Allstate Indemnity Company	\$1,755	\$1,898	\$1,898	\$2,493	\$2,966	\$3,427	\$1,898	\$2,083	\$1,898
Allstate Insurance Company	\$1,331	\$1,324	\$1,324	\$2,039	\$2,363	\$2,609	\$1,324	\$1,474	\$1,324
Allstate Property and Casualty Insurance Company	\$1,223	\$1,209	\$1,209	\$1,911	\$2,212	\$2,463	\$1,209	\$1,357	\$1,209
American Family Mutual Insurance Company	\$1,886	\$1,956	\$1,956	\$3,103	\$3,485	\$3,103	\$1,956	\$2,081	\$1,886
American National Property and Casualty Company	\$878	\$840	\$922	\$1,419	\$1,771	\$1,838	\$1,222	\$1,155	\$1,010
Dairyland Insurance Company	\$1,379	\$1,289	\$1,289	\$2,459	\$2,996	\$2,828	\$1,766	\$1,606	\$1,434
Esurance Insurance Company	\$1,352	\$1,000	\$1,099	\$1,572	\$1,726	\$1,999	\$1,475	\$1,117	\$1,272
Financial Indemnity Company	\$992	\$808	\$913	\$1,526	\$1,686	\$1,827	\$1,339	\$1,063	\$1,190
GEICO General Insurance Company	\$744	\$713	\$713	\$880	\$1,010	\$1,044	\$713	\$732	\$713
Government Employees Insurance Company (GEICO)	\$744	\$713	\$713	\$880	\$1,010	\$1,044	\$713	\$732	\$713
Infinity Auto Insurance Company-Low Cost	\$1,149	\$1,003	\$1,087	\$1,778	\$2,034	\$2,125	\$1,488	\$1,244	\$1,385
Infinity Auto Insurance Company-Value Added	\$1,021	\$863	\$965	\$1,533	\$1,820	\$1,968	\$1,329	\$1,079	\$1,241
Liberty Mutual Fire Insurance Company	\$1,218	\$1,256	\$1,268	\$1,805	\$2,099	\$2,099	\$1,268	\$1,417	\$1,521
Mendakota Insurance Company	\$802	\$773	\$846	\$1,393	\$1,487	\$1,686	\$1,225	\$951	\$1,025
Mid-Century Insurance Company	\$1,708	\$1,306	\$1,306	\$2,668	\$3,740	\$3,360	\$2,105	\$1,852	\$2,565
Nationwide Insurance Company of America	\$784	\$737	\$733	\$1,246	\$1,394	\$1,551	\$796	\$883	\$748
Nevada General Insurance Company	\$1,854	\$1,794	\$1,794	\$1,932	\$2,094	\$2,370	\$1,866	\$1,722	\$1,722
Progressive Direct Insurance Company	\$1,153	\$1,051	\$1,141	\$1,719	\$1,869	\$2,182	\$1,594	\$1,163	\$1,370
Progressive Northern Insurance Company	\$801	\$754	\$835	\$1,421	\$1,549	\$1,757	\$1,248	\$928	\$1,021
Safeco Insurance Company of Illinois	\$708	\$802	\$808	\$1,407	\$1,621	\$1,665	\$1,102	\$863	\$761
State Farm Fire and Casualty Company	\$1,170	\$1,149	\$1,149	\$1,979	\$2,190	\$2,132	\$1,149	\$1,149	\$1,510
United Services Automobile Association	\$604	\$583	\$583	\$800	\$812	\$839	\$583	\$630	\$583
USAA Casualty Insurance Company	\$650	\$628	\$628	\$867	\$880	\$909	\$628	\$678	\$628
Viking Insurance Company of Wisconsin	\$1,820	\$1,793	\$1,793	\$2,639	\$3,104	\$2,907	\$2,063	\$2,093	\$1,793
Western United Insurance Company	\$903	\$913	\$913	\$1,464	\$1,804	\$1,771	\$1,128	\$913	\$1,152

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE E - Liability OPTION 1 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Married couple both forty years old. Clean driving records. Each drives 30 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$395	\$415	\$405	\$596	\$700	\$807	\$420	\$443	\$415
Allstate Indemnity Company	\$959	\$1,082	\$1,082	\$1,306	\$1,520	\$1,746	\$1,082	\$1,122	\$1,082
Allstate Insurance Company	\$530	\$539	\$539	\$775	\$896	\$986	\$539	\$581	\$539
Allstate Property and Casualty Insurance Company	\$586	\$587	\$587	\$874	\$1,007	\$1,112	\$587	\$645	\$587
American Family Mutual Insurance Company	\$479	\$509	\$509	\$750	\$847	\$750	\$509	\$518	\$479
American National Property and Casualty Company	\$360	\$352	\$385	\$575	\$715	\$735	\$504	\$475	\$423
American Sterling Insurance Company	\$906	\$810	\$810	\$1,092	\$1,338	\$1,278	\$846	\$978	\$972
COUNTRY Mutual Insurance Company	\$452	\$441	\$441	\$698	\$905	\$698	\$513	\$513	\$563
Dairyland Insurance Company	\$767	\$713	\$713	\$1,261	\$1,571	\$1,476	\$967	\$877	\$797
Esurance Insurance Company	\$643	\$500	\$539	\$713	\$786	\$905	\$689	\$550	\$629
Farmers Insurance Exchange	\$591	\$589	\$589	\$986	\$1,349	\$1,321	\$863	\$726	\$1,050
Financial Indemnity Company	\$458	\$391	\$422	\$666	\$726	\$799	\$618	\$506	\$545
GEICO General Insurance Company	\$289	\$296	\$296	\$339	\$381	\$400	\$296	\$302	\$296
Government Employees Insurance Company (GEICO)	\$289	\$296	\$296	\$339	\$381	\$400	\$296	\$302	\$296
Infinity Auto Insurance Company-Low Cost	\$557	\$498	\$527	\$828	\$946	\$990	\$722	\$615	\$663
Infinity Auto Insurance Company-Value Added	\$405	\$358	\$384	\$569	\$665	\$707	\$530	\$444	\$487
Liberty Mutual Fire Insurance Company	\$588	\$622	\$625	\$854	\$1,000	\$1,000	\$625	\$685	\$739
Mendakota Insurance Company	\$361	\$360	\$384	\$569	\$605	\$684	\$523	\$440	\$458
Mid-Century Insurance Company	\$895	\$723	\$723	\$1,302	\$1,886	\$1,670	\$1,108	\$961	\$1,330
Nationwide Insurance Company of America	\$367	\$354	\$351	\$516	\$568	\$623	\$373	\$399	\$356
Nevada General Insurance Company	\$720	\$714	\$714	\$708	\$768	\$876	\$708	\$678	\$678
Primero Insurance Company	\$1,159	\$1,115	\$1,115	\$1,893	\$2,152	\$2,057	\$1,306	\$1,505	\$1,115
Progressive Direct Insurance Company	\$982	\$929	\$963	\$1,397	\$1,552	\$1,809	\$1,332	\$991	\$1,185
Progressive Northern Insurance Company	\$804	\$779	\$846	\$1,286	\$1,403	\$1,587	\$1,182	\$959	\$1,021
Safeco Insurance Company of Illinois	\$418	\$523	\$516	\$814	\$928	\$950	\$694	\$560	\$479
State Farm Fire and Casualty Company	\$397	\$398	\$398	\$640	\$706	\$688	\$398	\$398	\$521
State Farm Mutual Automobile Insurance Company	\$360	\$363	\$363	\$578	\$638	\$621	\$363	\$363	\$473
United Services Automobile Association	\$300	\$296	\$296	\$374	\$379	\$391	\$296	\$314	\$296
USAA Casualty Insurance Company	\$303	\$299	\$299	\$379	\$385	\$398	\$299	\$318	\$299
Viking Insurance Company of Wisconsin	\$807	\$804	\$804	\$1,148	\$1,356	\$1,256	\$911	\$920	\$804
Western United Insurance Company	\$493	\$523	\$523	\$761	\$936	\$921	\$619	\$523	\$641

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE E - Liability OPTION 2 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Married couple both forty years old. Clean driving records. Each drives 30 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$473	\$492	\$481	\$783	\$920	\$1,103	\$496	\$529	\$492
Allstate Indemnity Company	\$1,134	\$1,230	\$1,230	\$1,635	\$1,956	\$2,254	\$1,230	\$1,348	\$1,230
Allstate Insurance Company	\$645	\$646	\$646	\$1,028	\$1,193	\$1,357	\$646	\$710	\$646
Allstate Property and Casualty Insurance Company	\$731	\$722	\$722	\$1,190	\$1,380	\$1,572	\$722	\$809	\$722
American Family Mutual Insurance Company	\$571	\$599	\$599	\$939	\$1,052	\$939	\$599	\$625	\$571
American National Property and Casualty Company	\$416	\$406	\$444	\$677	\$847	\$880	\$585	\$541	\$479
COUNTRY Mutual Insurance Company	\$522	\$498	\$498	\$848	\$1,083	\$848	\$584	\$595	\$639
COUNTRY Preferred Insurance Company	\$475	\$454	\$454	\$773	\$986	\$773	\$530	\$541	\$580
Dairyland Insurance Company	\$962	\$890	\$890	\$1,691	\$2,075	\$1,954	\$1,192	\$1,121	\$998
Esurance Insurance Company	\$626	\$467	\$511	\$734	\$805	\$927	\$687	\$520	\$581
Farmers Insurance Exchange	\$387	\$366	\$366	\$707	\$990	\$968	\$605	\$480	\$687
Financial Indemnity Company	\$575	\$474	\$532	\$891	\$988	\$1,068	\$783	\$618	\$687
GEICO General Insurance Company	\$387	\$389	\$389	\$468	\$553	\$569	\$389	\$396	\$389
Government Employees Insurance Company (GEICO)	\$387	\$389	\$389	\$468	\$553	\$569	\$389	\$396	\$389
Infinity Auto Insurance Company-Low Cost	\$691	\$600	\$655	\$1,098	\$1,264	\$1,350	\$901	\$743	\$832
Infinity Auto Insurance Company-Value Added	\$592	\$499	\$561	\$921	\$1,093	\$1,201	\$776	\$622	\$722
Liberty Mutual Fire Insurance Company	\$717	\$739	\$744	\$1,058	\$1,222	\$1,222	\$744	\$828	\$886
Mendakota Insurance Company	\$391	\$382	\$416	\$677	\$723	\$820	\$600	\$467	\$501
Mid-Century Insurance Company	\$1,075	\$828	\$828	\$1,668	\$2,356	\$2,124	\$1,328	\$1,156	\$1,592
Nationwide Insurance Company of America	\$425	\$402	\$399	\$647	\$719	\$802	\$429	\$468	\$410
Nevada General Insurance Company	\$858	\$840	\$840	\$888	\$972	\$1,098	\$864	\$804	\$804
Progressive Direct Insurance Company	\$1,328	\$1,173	\$1,310	\$2,050	\$2,237	\$2,608	\$1,862	\$1,337	\$1,542
Progressive Northern Insurance Company	\$1,084	\$967	\$1,123	\$1,935	\$2,121	\$2,398	\$1,994	\$1,241	\$1,369
Safeco Insurance Company of Illinois	\$457	\$549	\$547	\$924	\$1,059	\$1,088	\$742	\$586	\$517
State Farm Fire and Casualty Company	\$520	\$507	\$507	\$880	\$982	\$957	\$507	\$507	\$661
State Farm Mutual Automobile Insurance Company	\$466	\$457	\$457	\$786	\$876	\$853	\$457	\$457	\$595
United Services Automobile Association	\$356	\$347	\$347	\$457	\$463	\$478	\$347	\$370	\$347
USAA Casualty Insurance Company	\$412	\$400	\$400	\$533	\$539	\$557	\$400	\$428	\$400
Viking Insurance Company of Wisconsin	\$1,058	\$1,040	\$1,040	\$1,544	\$1,818	\$1,699	\$1,199	\$1,215	\$1,040
Western United Insurance Company	\$633	\$641	\$641	\$1,043	\$1,277	\$1,264	\$802	\$641	\$803

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE F - Liability OPTION 1 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Forty-five-year-old married male. Husband is the primary driver and drives 25 miles round trip to work daily. Husband has one speeding ticket 10 miles over the speed limit within the past 6 months. Forty-year-old wife drives 10 miles round trip to work in a secondary vehicle and has a clean driving record. Annual mileage on primary vehicle is 12,000.

Company Name	Carson	Elko	Fallon	Henderson	Las	North Las	Pahrump	Reno	Stateline
	City				Vegas	Vegas			
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$435	\$457	\$445	\$656	\$769	\$885	\$462	\$489	\$457
Allstate Indemnity Company	\$983	\$1,105	\$1,105	\$1,342	\$1,564	\$1,797	\$1,105	\$1,151	\$1,106
Allstate Insurance Company	\$530	\$539	\$539	\$775	\$896	\$986	\$539	\$581	\$539
Allstate Property and Casualty Insurance Company	\$604	\$604	\$604	\$903	\$1,042	\$1,148	\$604	\$665	\$604
American Family Mutual Insurance Company	\$559	\$593	\$593	\$876	\$989	\$876	\$593	\$606	\$559
American National Property and Casualty Company	\$337	\$324	\$358	\$535	\$665	\$686	\$468	\$443	\$393
American Sterling Insurance Company	\$1,050	\$942	\$942	\$1,260	\$1,560	\$1,488	\$984	\$1,140	\$1,140
COUNTRY Mutual Insurance Company	\$506	\$494	\$494	\$781	\$1,014	\$781	\$575	\$575	\$631
Dairyland Insurance Company	\$987	\$917	\$917	\$1,618	\$2,011	\$1,908	\$1,260	\$1,114	\$1,018
Esurance Insurance Company	\$837	\$647	\$703	\$920	\$1,016	\$1,172	\$894	\$716	\$829
Farmers Insurance Exchange	\$572	\$569	\$569	\$958	\$1,311	\$1,283	\$839	\$704	\$1,019
Financial Indemnity Company	\$681	\$576	\$625	\$981	\$1,060	\$1,171	\$913	\$753	\$814
GEICO General Insurance Company	\$289	\$296	\$296	\$339	\$381	\$400	\$296	\$302	\$296
Government Employees Insurance Company (GEICO)	\$289	\$296	\$296	\$339	\$381	\$400	\$296	\$302	\$296
Infinity Auto Insurance Company-Low Cost	\$914	\$809	\$865	\$1,364	\$1,549	\$1,609	\$1,178	\$1,003	\$1,097
Infinity Auto Insurance Company-Value Added	\$670	\$585	\$632	\$939	\$1,097	\$1,165	\$869	\$729	\$812
Liberty Mutual Fire Insurance Company	\$576	\$600	\$607	\$843	\$986	\$986	\$607	\$675	\$727
Mendakota Insurance Company	\$553	\$550	\$590	\$871	\$918	\$1,041	\$797	\$681	\$711
Mid-Century Insurance Company	\$870	\$701	\$701	\$1,264	\$1,828	\$1,621	\$1,077	\$933	\$1,293
Nationwide Insurance Company of America	\$396	\$382	\$379	\$562	\$618	\$677	\$405	\$432	\$385
Nevada General Insurance Company	\$954	\$948	\$946	\$942	\$1,026	\$1,170	\$942	\$894	\$894
Primero Insurance Company	\$1,159	\$1,115	\$1,115	\$1,893	\$2,152	\$2,057	\$1,306	\$1,505	\$1,115
Progressive Direct Insurance Company	\$1,134	\$1,047	\$1,118	\$1,619	\$1,792	\$2,094	\$1,539	\$1,146	\$1,383
Progressive Northern Insurance Company	\$885	\$861	\$931	\$1,397	\$1,517	\$1,720	\$1,292	\$1,061	\$1,125
Safeco Insurance Company of Illinois	\$632	\$750	\$753	\$1,204	\$1,375	\$1,414	\$1,010	\$821	\$690
State Farm Fire and Casualty Company	\$477	\$478	\$478	\$770	\$849	\$827	\$478	\$478	\$626
State Farm Mutual Automobile Insurance Company	\$392	\$394	\$394	\$633	\$696	\$678	\$394	\$394	\$517
United Services Automobile Association	\$344	\$339	\$339	\$433	\$441	\$455	\$339	\$361	\$339
USAA Casualty Insurance Company	\$349	\$344	\$344	\$441	\$448	\$462	\$344	\$366	\$344
Viking Insurance Company of Wisconsin	\$882	\$877	\$877	\$1,256	\$1,485	\$1,377	\$996	\$1,007	\$877
Western United Insurance Company	\$569	\$602	\$602	\$871	\$1,075	\$1,053	\$707	\$602	\$740

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE F - Liability OPTION 2 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Forty-five-year-old married male. Husband is the primary driver and drives 25 miles round trip to work daily. Husband has one speeding ticket 10 miles over the speed limit within the past 6 months. Forty-year-old wife drives 10 miles round trip to work in a secondary vehicle and has a clean driving record. Annual mileage on primary vehicle is 12,000.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$517	\$537	\$524	\$848	\$995	\$1,189	\$541	\$579	\$537
Allstate Indemnity Company	\$1,158	\$1,253	\$1,253	\$1,671	\$2,000	\$2,305	\$1,253	\$1,377	\$1,254
Allstate Insurance Company	\$645	\$646	\$646	\$1,028	\$1,193	\$1,357	\$646	\$710	\$646
Allstate Property and Casualty Insurance Company	\$756	\$744	\$744	\$1,231	\$1,427	\$1,624	\$744	\$837	\$744
American Family Mutual Insurance Company	\$665	\$696	\$696	\$1,093	\$1,225	\$1,093	\$696	\$728	\$665
American National Property and Casualty Company	\$390	\$374	\$412	\$633	\$793	\$824	\$544	\$507	\$446
COUNTRY Mutual Insurance Company	\$616	\$587	\$587	\$999	\$1,277	\$999	\$690	\$704	\$756
Dairyland Insurance Company	\$1,232	\$1,135	\$1,135	\$2,153	\$2,642	\$2,513	\$1,547	\$1,419	\$1,265
Esurance Insurance Company	\$814	\$603	\$662	\$950	\$1,041	\$1,202	\$890	\$673	\$761
Farmers Insurance Exchange	\$701	\$662	\$662	\$1,256	\$1,741	\$1,702	\$1,071	\$867	\$1,243
Financial Indemnity Company	\$845	\$693	\$779	\$1,295	\$1,424	\$1,548	\$1,143	\$909	\$1,012
GEICO General Insurance Company	\$387	\$389	\$389	\$468	\$553	\$569	\$389	\$396	\$389
Government Employees Insurance Company (GEICO)	\$387	\$389	\$389	\$468	\$553	\$569	\$389	\$396	\$389
Infinity Auto Insurance Company-Low Cost	\$1,129	\$970	\$1,069	\$1,791	\$2,059	\$2,172	\$1,461	\$1,208	\$1,368
Infinity Auto Insurance Company-Value Added	\$975	\$816	\$924	\$1,514	\$1,796	\$1,968	\$1,272	\$1,020	\$1,195
Liberty Mutual Fire Insurance Company	\$704	\$713	\$724	\$1,045	\$1,208	\$1,208	\$724	\$817	\$872
Mendakota Insurance Company	\$581	\$565	\$615	\$994	\$1,056	\$1,198	\$878	\$694	\$745
Mid-Century Insurance Company	\$1,045	\$804	\$804	\$1,621	\$2,287	\$2,065	\$1,292	\$1,124	\$1,548
Nationwide Insurance Company of America	\$457	\$431	\$429	\$698	\$778	\$868	\$463	\$505	\$439
Nevada General Insurance Company	\$1,140	\$1,122	\$1,122	\$1,182	\$1,290	\$1,470	\$1,146	\$1,062	\$1,062
Progressive Direct Insurance Company	\$1,528	\$1,350	\$1,513	\$2,359	\$2,569	\$3,001	\$2,140	\$1,540	\$1,787
Progressive Northern Insurance Company	\$1,163	\$1,097	\$1,211	\$2,048	\$2,240	\$2,536	\$1,807	\$1,344	\$1,475
Safeco Insurance Company of Illinois	\$715	\$814	\$824	\$1,417	\$1,629	\$1,678	\$1,117	\$883	\$770
State Farm Fire and Casualty Company	\$626	\$610	\$610	\$1,060	\$1,185	\$1,155	\$610	\$610	\$796
State Farm Mutual Automobile Insurance Company	\$506	\$495	\$495	\$856	\$952	\$927	\$495	\$495	\$649
United Services Automobile Association	\$413	\$402	\$402	\$534	\$540	\$557	\$402	\$430	\$402
USAA Casualty Insurance Company	\$480	\$467	\$467	\$625	\$632	\$653	\$467	\$498	\$467
Viking Insurance Company of Wisconsin	\$1,161	\$1,139	\$1,139	\$1,697	\$1,998	\$1,869	\$1,316	\$1,335	\$1,139
Western United Insurance Company	\$715	\$726	\$726	\$1,165	\$1,434	\$1,409	\$898	\$726	\$911

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE G - Liability OPTION 1 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Fifty-five-year-old married female, principal operator of vehicle, retired sixty-five-year-old retired husband occasional operator with a clean driving record. Female has one ticket for running a red light within past 12 months and one "at fault" accident within past 21 months (over \$2,000 damage). Drives 20 miles round trip to work daily. Drives 17,000 miles annually.

Company Name	Carson	Elko	Fallon	Henderson	Las	North Las	Pahrump	Reno	Stateline
	City				Vegas	Vegas			
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$416	\$433	\$421	\$635	\$746	\$862	\$437	\$468	\$433
Allstate Indemnity Company	\$1,219	\$1,338	\$1,338	\$1,656	\$1,924	\$2,207	\$1,338	\$1,420	\$1,343
Allstate Insurance Company	\$731	\$736	\$736	\$1,043	\$1,197	\$1,304	\$736	\$798	\$736
Allstate Property and Casualty Insurance Company	\$745	\$738	\$738	\$1,114	\$1,285	\$1,408	\$738	\$822	\$738
American Family Mutual Insurance Company	\$1,019	\$1,058	\$1,058	\$1,606	\$1,808	\$1,606	\$1,058	\$1,111	\$1,019
American National Property and Casualty Company	\$868	\$815	\$903	\$1,378	\$1,723	\$1,768	\$1,209	\$1,158	\$1,002
American Sterling Insurance Company	\$1,326	\$1,182	\$1,182	\$1,566	\$1,938	\$1,848	\$1,236	\$1,416	\$1,422
Dairyland Insurance Company	\$1,306	\$1,208	\$1,208	\$2,109	\$2,648	\$2,502	\$1,665	\$1,465	\$1,348
Esurance Insurance Company	\$1,062	\$811	\$885	\$1,166	\$1,281	\$1,493	\$1,128	\$897	\$1,062
Financial Indemnity Company	\$896	\$755	\$823	\$1,280	\$1,375	\$1,527	\$1,199	\$994	\$1,078
GEICO General Insurance Company	\$659	\$680	\$680	\$769	\$866	\$911	\$680	\$693	\$680
Government Employees Insurance Company (GEICO)	\$659	\$680	\$680	\$769	\$866	\$911	\$680	\$693	\$680
Hartford insurance Company of the Midwest	\$516	\$463	\$463	\$643	\$734	\$741	\$463	\$534	\$587
Infinity Auto Insurance Company-Low Cost	\$798	\$701	\$752	\$1,188	\$1,350	\$1,385	\$1,022	\$874	\$959
Infinity Auto Insurance Company-Value Added	\$587	\$509	\$552	\$816	\$955	\$1,011	\$758	\$637	\$712
Liberty Mutual Fire Insurance Company	\$835	\$859	\$875	\$1,234	\$1,442	\$1,442	\$875	\$985	\$1,063
Mendakota Insurance Company	\$937	\$920	\$995	\$1,495	\$1,573	\$1,784	\$1,351	\$1,145	\$1,210
Mid-Century Insurance Company	\$1,954	\$1,574	\$1,574	\$2,882	\$4,151	\$3,657	\$2,405	\$2,111	\$2,931
Nationwide Insurance Company of America	\$576	\$552	\$548	\$842	\$933	\$1,024	\$591	\$635	\$556
Nevada General Insurance Company	\$1,176	\$1,158	\$1,158	\$1,152	\$1,248	\$1,440	\$1,146	\$1,092	\$1,092
Primero Insurance Company	\$1,255	\$1,185	\$1,185	\$1,996	\$2,323	\$2,134	\$1,381	\$1,589	\$1,185
Progressive Direct Insurance Company	\$1,205	\$1,122	\$1,202	\$1,714	\$1,875	\$2,216	\$1,629	\$1,219	\$1,520
Progressive Northern Insurance Company	\$691	\$667	\$726	\$1,085	\$1,164	\$1,329	\$1,000	\$834	\$891
Safeco Insurance Company of Illinois	\$652	\$769	\$775	\$1,245	\$1,422	\$1,462	\$1,039	\$845	\$710
State Farm Fire and Casualty Company	\$717	\$709	\$709	\$1,171	\$1,284	\$1,252	\$709	\$709	\$948
State Farm Mutual Automobile Insurance Company	\$419	\$420	\$420	\$676	\$745	\$726	\$420	\$420	\$551
United Services Automobile Association	\$424	\$414	\$414	\$541	\$551	\$569	\$414	\$447	\$414
USAA Casualty Insurance Company	\$431	\$421	\$421	\$551	\$560	\$579	\$421	\$454	\$421
Viking Insurance Company of Wisconsin	\$1,054	\$1,048	\$1,048	\$1,500	\$1,770	\$1,646	\$1,191	\$1,208	\$1,048
Western United Insurance Company	\$631	\$666	\$666	\$956	\$1,183	\$1,157	\$779	\$666	\$822

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE G - Liability OPTION 2 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Fifty-five-year-old married female, principal operator of vehicle, retired sixty-five-year-old retired husband occasional operator with a clean driving record. Female has one ticket for running a red light within past 12 months and one "at fault" accident within past 21 months (over \$2,000 damage). Drives 20 miles round trip to work daily. Drives 17,000 miles annually.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$491	\$508	\$494	\$821	\$965	\$1,160	\$511	\$552	\$508
Allstate Indemnity Company	\$1,408	\$1,498	\$1,498	\$2,013	\$2,397	\$2,762	\$1,498	\$1,665	\$1,503
Allstate Insurance Company	\$875	\$870	\$870	\$1,351	\$1,560	\$1,747	\$870	\$961	\$870
Allstate Property and Casualty Insurance Company	\$934	\$912	\$912	\$1,513	\$1,755	\$1,976	\$912	\$1,037	\$912
American Family Mutual Insurance Company	\$1,205	\$1,239	\$1,239	\$1,993	\$2,229	\$1,993	\$1,239	\$1,329	\$1,205
American National Property and Casualty Company	\$990	\$938	\$1,025	\$1,601	\$2,013	\$2,082	\$1,378	\$1,314	\$1,128
Dairyland Insurance Company	\$1,594	\$1,475	\$1,475	\$2,737	\$3,393	\$3,209	\$2,001	\$1,840	\$1,637
Esurance Insurance Company	\$1,070	\$784	\$867	\$1,236	\$1,357	\$1,579	\$1,160	\$877	\$1,017
Financial Indemnity Company	\$1,091	\$892	\$1,004	\$1,651	\$1,804	\$1,970	\$1,471	\$1,178	\$1,312
GEICO General Insurance Company	\$847	\$859	\$859	\$1,047	\$1,197	\$1,239	\$859	\$876	\$859
Government Employees Insurance Company (GEICO)	\$847	\$859	\$859	\$1,047	\$1,197	\$1,239	\$859	\$876	\$859
Hartford Insurance Company of the Midwest	\$611	\$541	\$541	\$782	\$896	\$892	\$541	\$634	\$687
Infinity Auto Insurance Company-Low Cost	\$970	\$831	\$916	\$1,531	\$1,761	\$1,832	\$1,249	\$1,038	\$1,176
Infinity Auto Insurance Company-Value Added	\$842	\$702	\$795	\$1,283	\$1,538	\$1,672	\$1,093	\$881	\$1,031
Liberty Mutual Fire Insurance Company	\$1,007	\$1,010	\$1,030	\$1,514	\$1,751	\$1,751	\$1,030	\$1,177	\$1,260
Mendakota Insurance Company	\$974	\$932	\$1,023	\$1,676	\$1,779	\$2,019	\$1,469	\$1,158	\$1,253
Mid-Century Insurance Company	\$2,343	\$1,814	\$1,814	\$3,693	\$5,188	\$4,631	\$2,864	\$2,547	\$3,519
Nationwide Insurance Company of America	\$648	\$609	\$604	\$1,017	\$1,139	\$1,270	\$655	\$725	\$619
Nevada General Insurance Company	\$1,386	\$1,356	\$1,356	\$1,422	\$1,554	\$1,770	\$1,392	\$1,296	\$1,296
Progressive Direct Insurance Company	\$1,562	\$1,397	\$1,560	\$2,384	\$2,580	\$3,038	\$2,174	\$1,575	\$1,889
Progressive Northern Insurance Company	\$900	\$844	\$936	\$1,576	\$1,708	\$1,942	\$1,385	\$1,047	\$1,153
Safeco Insurance Company of Illinois	\$751	\$849	\$862	\$1,489	\$1,711	\$1,764	\$1,168	\$923	\$805
State Farm Fire and Casualty Company	\$935	\$903	\$903	\$1,599	\$1,774	\$1,729	\$903	\$903	\$1,201
State Farm Mutual Automobile Insurance Company	\$546	\$533	\$533	\$925	\$1,032	\$1,005	\$533	\$533	\$697
United Services Automobile Association	\$511	\$494	\$494	\$669	\$679	\$700	\$494	\$532	\$494
USAA Casualty Insurance Company	\$595	\$575	\$575	\$786	\$795	\$822	\$575	\$620	\$575
Viking Insurance Company of Wisconsin	\$1,283	\$1,260	\$1,260	\$1,872	\$2,204	\$2,066	\$1,456	\$1,481	\$1,260
Western United Insurance Company	\$768	\$784	\$784	\$1,233	\$1,525	\$1,490	\$959	\$784	\$986

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE H - Liability OPTION 1 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Married retired couple both sixty-eight years old. Pleasure use of vehicle. Husband is primary driver. Wife has one ticket for passing a stopped school bus within the past 12 months and the husband has a clean driving record. Annual mileage is 2,900. One vehicle; no multi-car discount.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$242	\$243	\$234	\$414	\$503	\$599	\$247	\$278	\$243
Allstate Indemnity Company	\$1,072	\$1,197	\$1,197	\$1,469	\$1,712	\$1,968	\$1,197	\$1,257	\$1,198
Allstate Insurance Company	\$572	\$579	\$579	\$842	\$973	\$1,069	\$579	\$629	\$579
Allstate Property and Casualty Insurance Company	\$594	\$590	\$590	\$911	\$1,056	\$1,167	\$590	\$658	\$590
American Family Mutual Insurance Company	\$505	\$530	\$530	\$789	\$889	\$789	\$530	\$547	\$505
American National Property and Casualty Company	\$357	\$342	\$376	\$569	\$710	\$730	\$497	\$472	\$415
American Sterling Insurance Company	\$1,272	\$1,140	\$1,140	\$1,512	\$1,872	\$1,782	\$1,194	\$1,362	\$1,374
COUNTRY Mutual Insurance Company	\$544	\$531	\$531	\$841	\$1,090	\$841	\$618	\$617	\$678
Dairyland Insurance Company	\$938	\$874	\$874	\$1,553	\$1,935	\$1,822	\$1,184	\$1,082	\$975
Esurance Insurance Company	\$924	\$707	\$773	\$1,015	\$1,113	\$1,293	\$980	\$783	\$921
Farmers Insurance Exchange	\$621	\$601	\$601	\$1,045	\$1,405	\$1,375	\$930	\$770	\$1,155
Financial Indemnity Company	\$724	\$597	\$662	\$1,048	\$1,132	\$1,250	\$959	\$793	\$872
GEICO General Insurance Company	\$285	\$292	\$292	\$336	\$379	\$396	\$292	\$298	\$292
Government Employees Insurance Company (GEICO)	\$285	\$292	\$292	\$336	\$379	\$396	\$292	\$298	\$292
Hartford insurance Company of the Midwest	\$390	\$352	\$352	\$479	\$541	\$547	\$352	\$404	\$440
Infinity Auto Insurance Company-Low Cost	\$951	\$827	\$897	\$1,424	\$1,613	\$1,641	\$1,214	\$1,039	\$1,156
Infinity Auto Insurance Company-Value Added	\$722	\$621	\$680	\$1,001	\$1,170	\$1,236	\$926	\$782	\$883
Liberty Mutual Fire Insurance Company	\$1,379	\$1,356	\$1,407	\$2,064	\$2,415	\$2,415	\$1,407	\$1,648	\$1,767
Mendakota Insurance Company	\$772	\$762	\$823	\$1,224	\$1,275	\$1,453	\$1,108	\$953	\$1,003
Mid-Century Insurance Company	\$1,019	\$812	\$812	\$1,476	\$2,117	\$1,885	\$1,268	\$1,094	\$1,524
Nationwide Insurance Company of America	\$452	\$432	\$430	\$651	\$717	\$786	\$462	\$498	\$436
Nevada General Insurance Company	\$1,290	\$1,260	\$1,260	\$1,266	\$1,368	\$1,578	\$1,254	\$1,194	\$1,194
Primero Insurance Company	\$1,104	\$1,040	\$1,040	\$1,762	\$1,996	\$1,894	\$1,255	\$1,399	\$1,040
Progressive Direct Insurance Company	\$568	\$529	\$562	\$812	\$891	\$1,042	\$776	\$575	\$697
Progressive Northern Insurance Company	\$461	\$450	\$488	\$716	\$769	\$878	\$666	\$561	\$592
Safeco Insurance Company of Illinois	\$712	\$821	\$835	\$1,356	\$1,554	\$1,592	\$1,116	\$910	\$764
State Farm Fire and Casualty Company	\$354	\$353	\$353	\$572	\$634	\$618	\$353	\$353	\$461
State Farm Mutual Automobile Insurance Company	\$320	\$321	\$321	\$515	\$570	\$555	\$321	\$321	\$418
United Services Automobile Association	\$439	\$424	\$424	\$572	\$581	\$600	\$424	\$461	\$424
USAA Casualty Insurance Company	\$446	\$431	\$431	\$583	\$590	\$611	\$431	\$469	\$431
Viking Insurance Company of Wisconsin	\$874	\$871	\$871	\$1,237	\$1,461	\$1,359	\$987	\$1,001	\$871
Western United Insurance Company	\$506	\$510	\$510	\$784	\$976	\$946	\$610	\$510	\$647

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE H - Liability OPTION 2 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Married retired couple both sixty-eight years old. Pleasure use of vehicle. Husband is primary driver. Wife has one ticket for passing a stopped school bus within the past 12 months and the husband has a clean driving record. Annual mileage is 2,900. One vehicle; no multi-car discount.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$332	\$331	\$320	\$622	\$749	\$928	\$335	\$378	\$331
Allstate Indemnity Company	\$1,261	\$1,357	\$1,357	\$1,825	\$2,185	\$2,524	\$1,357	\$1,502	\$1,358
Allstate Insurance Company	\$698	\$696	\$696	\$1,115	\$1,294	\$1,465	\$696	\$771	\$696
Allstate Property and Casualty Insurance Company	\$767	\$751	\$751	\$1,280	\$1,491	\$1,697	\$751	\$854	\$751
American Family Mutual Insurance Company	\$602	\$626	\$626	\$990	\$1,107	\$990	\$626	\$660	\$602
American National Property and Casualty Company	\$414	\$396	\$434	\$673	\$846	\$878	\$576	\$541	\$472
COUNTRY Mutual Insurance Company	\$667	\$637	\$637	\$1,085	\$1,385	\$1,085	\$746	\$762	\$817
Dairyland Insurance Company	\$1,189	\$1,108	\$1,108	\$2,110	\$2,583	\$2,443	\$1,477	\$1,408	\$1,232
Esurance Insurance Company	\$887	\$653	\$720	\$1,032	\$1,127	\$1,309	\$962	\$728	\$836
Farmers Insurance Exchange	\$748	\$694	\$694	\$1,344	\$1,840	\$1,800	\$1,169	\$932	\$1,383
Financial Indemnity Company	\$896	\$719	\$822	\$1,377	\$1,514	\$1,642	\$1,199	\$956	\$1,081
GEICO General Insurance Company	\$395	\$394	\$394	\$498	\$569	\$584	\$394	\$401	\$394
Government Employees Insurance Company (GEICO)	\$395	\$394	\$394	\$498	\$569	\$584	\$394	\$401	\$394
Hartford insurance Company of the Midwest	\$437	\$393	\$393	\$545	\$614	\$613	\$393	\$450	\$484
Infinity Auto Insurance Company-Low Cost	\$1,152	\$979	\$1,089	\$1,827	\$2,065	\$2,157	\$1,479	\$1,232	\$1,409
Infinity Auto Insurance Company-Value Added	\$1,032	\$854	\$974	\$1,573	\$1,873	\$2,034	\$1,334	\$1,077	\$1,270
Liberty Mutual Fire Insurance Company	\$1,639	\$1,579	\$1,638	\$2,510	\$2,912	\$2,912	\$1,638	\$1,944	\$2,075
Mendakota Insurance Company	\$812	\$781	\$857	\$1,393	\$1,466	\$1,671	\$1,222	\$973	\$1,051
Mid-Century Insurance Company	\$1,227	\$932	\$932	\$1,894	\$2,658	\$2,411	\$1,526	\$1,319	\$1,825
Nationwide Insurance Company of America	\$511	\$479	\$476	\$791	\$881	\$980	\$515	\$568	\$488
Nevada General Insurance Company	\$1,518	\$1,476	\$1,476	\$1,578	\$1,710	\$1,944	\$1,524	\$1,422	\$1,422
Progressive Direct Insurance Company	\$760	\$679	\$754	\$1,172	\$1,271	\$1,484	\$1,068	\$766	\$895
Progressive Northern Insurance Company	\$593	\$563	\$621	\$1,028	\$1,114	\$1,267	\$912	\$695	\$760
Safeco Insurance Company of Illinois	\$835	\$924	\$945	\$1,652	\$1,905	\$1,958	\$1,280	\$1,011	\$883
State Farm Fire and Casualty Company	\$478	\$463	\$463	\$811	\$913	\$892	\$463	\$463	\$599
State Farm Mutual Automobile Insurance Company	\$426	\$415	\$415	\$720	\$809	\$789	\$415	\$415	\$537
United Services Automobile Association	\$543	\$520	\$520	\$726	\$734	\$758	\$520	\$565	\$520
USAA Casualty Insurance Company	\$632	\$605	\$605	\$855	\$863	\$893	\$605	\$657	\$605
Viking Insurance Company of Wisconsin	\$1,112	\$1,093	\$1,093	\$1,615	\$1,905	\$1,784	\$1,261	\$1,282	\$1,093
Western United Insurance Company	\$641	\$628	\$628	\$1,053	\$1,310	\$1,269	\$786	\$628	\$811

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE I - Liability OPTION 1 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventy-eight-year-old married retired male. Wife does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course.

Company Name	Carson	Elko	Fallon	Henderson	Las	North Las	Pahrump	Reno	Stateline
	City				Vegas	Vegas			
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$485	\$503	\$487	\$739	\$861	\$995	\$504	\$546	\$503
Allstate Indemnity Company	\$1,038	\$1,165	\$1,165	\$1,414	\$1,645	\$1,890	\$1,165	\$1,214	\$1,165
Allstate Insurance Company	\$506	\$510	\$510	\$746	\$860	\$949	\$510	\$556	\$510
Allstate Property and Casualty Insurance Company	\$501	\$500	\$500	\$752	\$866	\$961	\$500	\$550	\$500
American Family Mutual Insurance Company	\$455	\$475	\$475	\$713	\$803	\$713	\$475	\$493	\$455
American National Property and Casualty Company	\$351	\$334	\$368	\$554	\$693	\$710	\$488	\$464	\$407
American Sterling Insurance Company	\$1,578	\$1,410	\$1,410	\$1,884	\$2,346	\$2,232	\$1,476	\$1,698	\$1,698
COUNTRY Mutual Insurance Company	\$594	\$580	\$580	\$919	\$1,192	\$919	\$676	\$675	\$742
Dairyland Insurance Company	\$1,106	\$1,027	\$1,027	\$1,826	\$2,270	\$2,138	\$1,393	\$1,271	\$1,154
Esurance Insurance Company	\$934	\$713	\$780	\$1,025	\$1,121	\$1,306	\$987	\$788	\$934
Farmers Insurance Exchange	\$769	\$734	\$734	\$1,308	\$1,755	\$1,716	\$1,152	\$957	\$1,425
Financial Indemnity Company	\$789	\$644	\$720	\$1,142	\$1,236	\$1,363	\$1,040	\$862	\$952
GEICO General Insurance Company	\$469	\$483	\$483	\$550	\$620	\$650	\$483	\$492	\$483
Government Employees Insurance Company (GEICO)	\$469	\$483	\$483	\$550	\$620	\$650	\$483	\$492	\$483
Hartford insurance Company of the Midwest	\$474	\$415	\$415	\$584	\$666	\$677	\$415	\$492	\$537
Infinity Auto Insurance Company-Low Cost	\$847	\$730	\$799	\$1,267	\$1,433	\$1,442	\$1,074	\$921	\$1,035
Infinity Auto Insurance Company-Value Added	\$637	\$543	\$601	\$879	\$1,028	\$1,084	\$814	\$690	\$785
Liberty Mutual Fire Insurance Company	\$666	\$706	\$708	\$969	\$1,134	\$1,134	\$708	\$778	\$838
Mendakota Insurance Company	\$755	\$735	\$798	\$1,204	\$1,251	\$1,427	\$1,080	\$924	\$984
Mid-Century Insurance Company	\$1,134	\$899	\$899	\$1,662	\$2,383	\$2,113	\$1,406	\$1,224	\$1,706
Nationwide Insurance Company of America	\$492	\$464	\$462	\$719	\$790	\$868	\$497	\$545	\$468
Nevada General Insurance Company	\$1,350	\$1,320	\$1,320	\$1,332	\$1,452	\$1,662	\$1,320	\$1,254	\$1,254
Primero Insurance Company	\$1,085	\$984	\$984	\$1,719	\$1,953	\$1,833	\$1,230	\$1,424	\$984
Progressive Direct Insurance Company	\$777	\$724	\$774	\$1,115	\$1,218	\$1,433	\$1,058	\$787	\$975
Progressive Northern Insurance Company	\$585	\$559	\$613	\$937	\$1,008	\$1,148	\$852	\$702	\$758
Safeco Insurance Company of Illinois	\$709	\$808	\$828	\$1,360	\$1,560	\$1,598	\$1,106	\$902	\$759
State Farm Fire and Casualty Company	\$379	\$379	\$379	\$611	\$677	\$659	\$379	\$379	\$494
State Farm Mutual Automobile Insurance Company	\$343	\$346	\$346	\$551	\$610	\$594	\$346	\$346	\$448
United Services Automobile Association	\$423	\$404	\$404	\$563	\$572	\$590	\$404	\$447	\$404
USAA Casualty Insurance Company	\$431	\$413	\$413	\$575	\$584	\$605	\$413	\$457	\$413
Viking Insurance Company of Wisconsin	\$1,120	\$1,099	\$1,099	\$1,617	\$1,918	\$1,795	\$1,272	\$1,312	\$1,099
Western United Insurance Company	\$510	\$509	\$509	\$790	\$984	\$954	\$612	\$509	\$650

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE I - Liability OPTION 2 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventy-eight-year-old married retired male. Wife does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$580	\$595	\$577	\$958	\$1,118	\$1,338	\$596	\$653	\$595
Allstate Indemnity Company	\$1,220	\$1,319	\$1,319	\$1,757	\$2,101	\$2,424	\$1,319	\$1,450	\$1,319
Allstate Insurance Company	\$618	\$614	\$614	\$992	\$1,149	\$1,310	\$614	\$681	\$614
Allstate Property and Casualty Insurance Company	\$629	\$620	\$620	\$1,037	\$1,200	\$1,380	\$620	\$695	\$620
American Family Mutual Insurance Company	\$548	\$566	\$566	\$904	\$1,008	\$904	\$566	\$600	\$548
American National Property and Casualty Company	\$404	\$386	\$424	\$651	\$820	\$850	\$564	\$527	\$461
COUNTRY Mutual Insurance Company	\$726	\$693	\$693	\$1,179	\$1,507	\$1,179	\$813	\$830	\$891
COUNTRY Preferred Insurance Company	\$660	\$630	\$630	\$1,073	\$1,370	\$1,073	\$738	\$753	\$808
Dairyland Insurance Company	\$1,393	\$1,289	\$1,289	\$2,449	\$3,009	\$2,841	\$1,732	\$1,641	\$1,444
Esurance Insurance Company	\$936	\$687	\$760	\$1,083	\$1,182	\$1,377	\$1,010	\$767	\$890
Farmers Insurance Exchange	\$931	\$852	\$852	\$1,681	\$2,295	\$2,242	\$1,446	\$1,163	\$1,707
Financial Indemnity Company	\$976	\$776	\$892	\$1,499	\$1,647	\$1,788	\$1,301	\$1,038	\$1,178
GEICO General Insurance Company	\$626	\$630	\$630	\$781	\$896	\$920	\$630	\$642	\$630
Government Employees Insurance Company (GEICO)	\$626	\$630	\$630	\$781	\$896	\$920	\$630	\$642	\$630
Hartford Insurance Company of the Midwest	\$529	\$461	\$461	\$668	\$759	\$764	\$461	\$551	\$592
Infinity Auto Insurance Company-Low Cost	\$1,015	\$857	\$957	\$1,601	\$1,832	\$1,863	\$1,293	\$1,080	\$1,245
Infinity Auto Insurance Company-Value Added	\$900	\$742	\$849	\$1,360	\$1,623	\$1,752	\$1,160	\$939	\$1,113
Liberty Mutual Fire Insurance Company	\$812	\$837	\$843	\$1,199	\$1,385	\$1,385	\$843	\$937	\$1,002
Mendakota Insurance Company	\$794	\$756	\$833	\$1,366	\$1,439	\$1,637	\$1,191	\$947	\$1,028
Mid-Century Insurance Company	\$1,372	\$1,039	\$1,039	\$2,140	\$3,009	\$2,710	\$1,698	\$1,485	\$2,057
Nationwide Insurance Company of America	\$555	\$513	\$512	\$869	\$966	\$1,076	\$554	\$621	\$523
Nevada General Insurance Company	\$1,602	\$1,554	\$1,554	\$1,656	\$1,800	\$2,040	\$1,608	\$1,488	\$1,488
Progressive Direct Insurance Company	\$1,019	\$910	\$1,018	\$1,571	\$1,697	\$1,996	\$1,429	\$1,027	\$1,224
Progressive Northern Insurance Company	\$781	\$723	\$809	\$1,396	\$1,513	\$1,721	\$1,212	\$901	\$1,001
Safeco Insurance Company of Illinois	\$844	\$925	\$950	\$1,681	\$1,938	\$1,994	\$1,288	\$1,017	\$891
State Farm Fire and Casualty Company	\$508	\$493	\$493	\$859	\$967	\$943	\$493	\$493	\$638
State Farm Mutual Automobile Insurance Company	\$453	\$443	\$443	\$764	\$858	\$836	\$443	\$443	\$573
United Services Automobile Association	\$510	\$483	\$483	\$705	\$713	\$737	\$483	\$533	\$483
USAA Casualty Insurance Company	\$594	\$563	\$563	\$829	\$838	\$869	\$563	\$622	\$563
Viking Insurance Company of Wisconsin	\$1,479	\$1,429	\$1,429	\$2,194	\$2,606	\$2,450	\$1,686	\$1,751	\$1,429
Western United Insurance Company	\$651	\$631	\$631	\$1,068	\$1,330	\$1,289	\$794	\$631	\$818

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE J - Liability OPTION 1 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$536	\$565	\$551	\$793	\$930	\$1,063	\$571	\$602	\$565
Allstate Indemnity Company	\$1,299	\$1,452	\$1,452	\$1,752	\$2,026	\$2,333	\$1,452	\$1,517	\$1,452
Allstate Insurance Company	\$905	\$913	\$913	\$1,305	\$1,503	\$1,633	\$913	\$996	\$913
Allstate Property and Casualty Insurance Company	\$648	\$648	\$648	\$955	\$1,097	\$1,207	\$648	\$713	\$648
American Family Mutual Insurance Company	\$930	\$974	\$974	\$1,461	\$1,650	\$1,461	\$974	\$1,012	\$930
American National Property and Casualty Company	\$515	\$494	\$541	\$814	\$1,017	\$1,041	\$718	\$681	\$601
American Sterling Insurance Company	\$1,632	\$1,458	\$1,458	\$1,950	\$2,424	\$2,304	\$1,524	\$1,752	\$1,758
COUNTRY Mutual Insurance Company	\$678	\$662	\$662	\$1,047	\$1,358	\$1,047	\$771	\$770	\$847
Dairyland Insurance Company	\$1,500	\$1,397	\$1,397	\$2,471	\$3,096	\$2,907	\$1,913	\$1,719	\$1,558
Esurance Insurance Company	\$902	\$687	\$751	\$987	\$1,087	\$1,268	\$957	\$762	\$903
Farmers Insurance Exchange	\$657	\$633	\$633	\$1,110	\$1,493	\$1,461	\$978	\$816	\$1,209
Financial Indemnity Company	\$694	\$587	\$637	\$996	\$1,078	\$1,192	\$928	\$769	\$830
GEICO General Insurance Company	\$506	\$520	\$520	\$594	\$672	\$710	\$520	\$539	\$520
Government Employees Insurance Company (GEICO)	\$506	\$520	\$520	\$594	\$672	\$710	\$520	\$539	\$520
Infinity Auto Insurance Company-Low Cost	\$903	\$801	\$853	\$1,330	\$1,509	\$1,548	\$1,161	\$996	\$1,083
Infinity Auto Insurance Company-Value Added	\$523	\$463	\$495	\$705	\$818	\$853	\$679	\$578	\$633
Liberty Mutual Fire Insurance Company	\$713	\$756	\$759	\$1,037	\$1,215	\$1,215	\$759	\$833	\$899
Mendakota Insurance Company	\$595	\$587	\$634	\$940	\$983	\$1,117	\$854	\$733	\$770
Mid-Century Insurance Company	\$1,290	\$1,024	\$1,024	\$1,895	\$2,705	\$2,391	\$1,596	\$1,398	\$1,953
Nationwide Insurance Company of America	\$544	\$518	\$515	\$795	\$880	\$967	\$554	\$600	\$523
Nevada General Insurance Company	\$1,734	\$1,710	\$1,710	\$1,704	\$1,842	\$2,118	\$1,698	\$1,614	\$1,614
Primero Insurance Company	\$1,300	\$1,194	\$1,194	\$2,116	\$2,436	\$2,273	\$1,457	\$1,683	\$1,194
Progressive Direct Insurance Company	\$541	\$511	\$534	\$758	\$839	\$991	\$735	\$547	\$684
Progressive Northern Insurance Company	\$436	\$424	\$460	\$678	\$728	\$831	\$628	\$531	\$564
Safeco Insurance Company of Illinois	\$493	\$594	\$595	\$964	\$1,104	\$1,127	\$798	\$645	\$551
State Farm Fire and Casualty Company	\$489	\$490	\$490	\$789	\$871	\$848	\$490	\$490	\$642
State Farm Mutual Automobile Insurance Company	\$443	\$447	\$447	\$713	\$786	\$765	\$447	\$447	\$582
United Services Automobile Association	\$482	\$471	\$471	\$623	\$634	\$655	\$471	\$509	\$471
USAA Casualty Insurance Company	\$502	\$489	\$489	\$651	\$661	\$684	\$489	\$530	\$489
Viking Insurance Company of Wisconsin	\$1,119	\$1,109	\$1,109	\$1,594	\$1,888	\$1,756	\$1,265	\$1,288	\$1,109
Western United Insurance Company	\$553	\$560	\$560	\$856	\$1,062	\$1,034	\$674	\$560	\$707

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE J - Liability OPTION 2 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$636	\$663	\$646	\$1,017	\$1,194	\$1,410	\$668	\$714	\$663
Allstate Indemnity Company	\$1,514	\$1,635	\$1,635	\$2,159	\$2,566	\$2,971	\$1,635	\$1,796	\$1,635
Allstate Insurance Company	\$1,077	\$1,071	\$1,071	\$1,664	\$1,928	\$2,144	\$1,071	\$1,191	\$1,071
Allstate Property and Casualty Insurance Company	\$793	\$783	\$783	\$1,271	\$1,468	\$1,667	\$783	\$877	\$783
American Family Mutual Insurance Company	\$1,092	\$1,132	\$1,132	\$1,801	\$2,020	\$1,801	\$1,132	\$1,204	\$1,092
American National Property and Casualty Company	\$585	\$561	\$611	\$945	\$1,186	\$1,226	\$818	\$770	\$671
COUNTRY Mutual Insurance Company	\$823	\$785	\$785	\$1,334	\$1,706	\$1,334	\$922	\$941	\$1,011
COUNTRY Preferred Insurance Company	\$747	\$713	\$713	\$1,212	\$1,549	\$1,212	\$837	\$854	\$916
Dairyland Insurance Company	\$1,864	\$1,729	\$1,729	\$3,233	\$4,019	\$3,776	\$2,336	\$2,197	\$1,918
Esurance Insurance Company	\$838	\$622	\$684	\$957	\$1,050	\$1,220	\$901	\$692	\$803
Farmers Insurance Exchange	\$795	\$733	\$733	\$1,428	\$1,953	\$1,908	\$1,226	\$991	\$1,448
Financial Indemnity Company	\$849	\$695	\$783	\$1,292	\$1,420	\$1,545	\$1,145	\$916	\$1,019
GEICO General Insurance Company	\$654	\$662	\$662	\$814	\$934	\$970	\$662	\$685	\$662
Government Employees Insurance Company (GEICO)	\$654	\$662	\$662	\$814	\$934	\$970	\$662	\$685	\$662
Infinity Auto Insurance Company-Low Cost	\$1,079	\$934	\$1,019	\$1,678	\$1,936	\$1,997	\$1,392	\$1,163	\$1,302
Infinity Auto Insurance Company-Value Added	\$696	\$594	\$659	\$1,019	\$1,208	\$1,289	\$906	\$743	\$848
Liberty Mutual Fire Insurance Company	\$854	\$881	\$888	\$1,268	\$1,467	\$1,467	\$888	\$990	\$1,060
Mendakota Insurance Company	\$620	\$598	\$654	\$1,059	\$1,123	\$1,275	\$932	\$740	\$795
Mid-Century Insurance Company	\$1,546	\$1,181	\$1,181	\$2,417	\$3,385	\$3,028	\$1,902	\$1,683	\$2,339
Nationwide Insurance Company of America	\$608	\$568	\$564	\$954	\$1,065	\$1,188	\$611	\$678	\$579
Nevada General Insurance Company	\$2,028	\$1,980	\$1,980	\$2,088	\$2,256	\$2,580	\$2,028	\$1,890	\$1,890
Progressive Direct Insurance Company	\$681	\$620	\$674	\$1,018	\$1,115	\$1,311	\$948	\$687	\$829
Progressive Northern Insurance Company	\$555	\$523	\$560	\$956	\$1,034	\$1,176	\$847	\$632	\$713
Safeco Insurance Company of Illinois	\$571	\$656	\$662	\$1,157	\$1,333	\$1,366	\$899	\$706	\$626
State Farm Fire and Casualty Company	\$641	\$625	\$625	\$1,086	\$1,213	\$1,182	\$625	\$625	\$816
State Farm Mutual Automobile Insurance Company	\$575	\$564	\$564	\$970	\$1,081	\$1,053	\$564	\$564	\$734
United Services Automobile Association	\$577	\$555	\$555	\$773	\$784	\$810	\$555	\$601	\$555
USAA Casualty Insurance Company	\$672	\$646	\$646	\$908	\$921	\$952	\$646	\$700	\$646
Viking Insurance Company of Wisconsin	\$1,436	\$1,402	\$1,402	\$2,101	\$2,488	\$2,328	\$1,629	\$1,667	\$1,402
Western United Insurance Company	\$721	\$703	\$703	\$1,189	\$1,473	\$1,435	\$892	\$703	\$900

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE K - Liability OPTION 1 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$594	\$625	\$609	\$876	\$1,024	\$1,168	\$631	\$668	\$625
Allstate Indemnity Company	\$1,578	\$1,769	\$1,769	\$2,113	\$2,446	\$2,812	\$1,769	\$1,843	\$1,769
Allstate Insurance Company	\$905	\$913	\$913	\$1,305	\$1,503	\$1,633	\$913	\$996	\$913
Allstate Property and Casualty Insurance Company	\$876	\$879	\$879	\$1,280	\$1,472	\$1,606	\$879	\$965	\$879
American Family Mutual Insurance Company	\$930	\$974	\$974	\$1,461	\$1,650	\$1,461	\$974	\$1,012	\$930
American National Property and Casualty Company	\$606	\$583	\$639	\$962	\$1,201	\$1,232	\$847	\$806	\$707
American Sterling Insurance Company	\$1,632	\$1,458	\$1,458	\$1,950	\$2,424	\$2,304	\$1,524	\$1,752	\$1,758
COUNTRY Mutual Insurance Company	\$793	\$774	\$774	\$1,224	\$1,589	\$1,224	\$903	\$902	\$992
Dairyland Insurance Company	\$1,500	\$1,397	\$1,397	\$2,471	\$3,096	\$2,907	\$1,913	\$1,719	\$1,558
Esurance Insurance Company	\$1,175	\$896	\$977	\$1,290	\$1,424	\$1,659	\$1,252	\$993	\$1,174
Farmers Insurance Exchange	\$822	\$791	\$791	\$1,388	\$1,867	\$1,826	\$1,222	\$1,020	\$1,512
Financial Indemnity Company	\$772	\$654	\$709	\$1,105	\$1,197	\$1,323	\$1,032	\$856	\$922
GEICO General Insurance Company	\$560	\$575	\$575	\$658	\$744	\$786	\$575	\$597	\$575
Government Employees Insurance Company (GEICO)	\$560	\$575	\$575	\$658	\$744	\$786	\$575	\$597	\$575
Infinity Auto Insurance Company-Low Cost	\$903	\$801	\$853	\$1,330	\$1,509	\$1,548	\$1,161	\$996	\$1,083
Infinity Auto Insurance Company-Value Added	\$650	\$570	\$615	\$894	\$1,043	\$1,097	\$842	\$713	\$784
Liberty Mutual Fire Insurance Company	\$875	\$927	\$932	\$1,271	\$1,491	\$1,491	\$932	\$1,023	\$1,105
Mendakota Insurance Company	\$774	\$762	\$820	\$1,231	\$1,295	\$1,470	\$1,116	\$945	\$997
Mid-Century Insurance Company	\$1,659	\$1,317	\$1,317	\$2,436	\$3,478	\$3,075	\$2,052	\$1,797	\$2,511
Nationwide Insurance Company of America	\$647	\$614	\$610	\$954	\$1,056	\$1,162	\$660	\$717	\$620
Nevada General Insurance Company	\$1,734	\$1,710	\$1,710	\$1,704	\$1,842	\$2,118	\$1,698	\$1,614	\$1,614
Primero Insurance Company	\$1,091	\$1,204	\$1,204	\$2,116	\$2,436	\$2,273	\$1,457	\$1,683	\$1,204
Progressive Direct Insurance Company	\$974	\$924	\$966	\$1,355	\$1,490	\$1,752	\$1,310	\$986	\$1,223
Progressive Northern Insurance Company	\$688	\$663	\$723	\$1,094	\$1,179	\$1,343	\$1,005	\$829	\$886
Safeco Insurance Company of Illinois	\$706	\$815	\$818	\$1,350	\$1,552	\$1,583	\$1,109	\$891	\$758
State Farm Fire and Casualty Company	\$678	\$681	\$681	\$1,093	\$1,201	\$1,169	\$681	\$681	\$894
State Farm Mutual Automobile Insurance Company	\$616	\$622	\$622	\$989	\$1,087	\$1,058	\$622	\$622	\$812
United Services Automobile Association	\$524	\$512	\$512	\$676	\$687	\$711	\$512	\$552	\$512
USAA Casualty Insurance Company	\$539	\$526	\$526	\$700	\$712	\$736	\$526	\$570	\$526
Viking Insurance Company of Wisconsin	\$1,482	\$1,471	\$1,471	\$2,111	\$2,495	\$2,322	\$1,676	\$1,704	\$1,471
Western United Insurance Company	\$913	\$948	\$948	\$1,379	\$1,705	\$1,664	\$1,115	\$948	\$1,184

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE K - Liability OPTION 2 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$698	\$727	\$707	\$1,107	\$1,296	\$1,526	\$731	\$784	\$727
Allstate Indemnity Company	\$1,840	\$1,991	\$1,991	\$2,609	\$3,103	\$3,586	\$1,991	\$2,183	\$1,991
Allstate Insurance Company	\$1,077	\$1,071	\$1,071	\$1,664	\$1,928	\$2,144	\$1,071	\$1,191	\$1,071
Allstate Property and Casualty Insurance Company	\$1,064	\$1,052	\$1,052	\$1,678	\$1,942	\$2,174	\$1,052	\$1,180	\$1,052
American Family Mutual Insurance Company	\$1,092	\$1,132	\$1,132	\$1,801	\$2,020	\$1,801	\$1,132	\$1,204	\$1,092
American National Property and Casualty Company	\$689	\$663	\$724	\$1,116	\$1,401	\$1,450	\$969	\$910	\$790
COUNTRY Mutual Insurance Company	\$956	\$912	\$912	\$1,549	\$1,982	\$1,549	\$1,073	\$1,096	\$1,178
COUNTRY Preferred Insurance Company	\$867	\$827	\$827	\$1,406	\$1,798	\$1,406	\$973	\$993	\$1,067
Dairyland Insurance Company	\$1,864	\$1,729	\$1,729	\$3,233	\$4,019	\$3,776	\$2,336	\$2,197	\$1,918
Esurance Insurance Company	\$1,152	\$848	\$936	\$1,328	\$1,459	\$1,702	\$1,251	\$950	\$1,101
Farmers Insurance Exchange	\$994	\$917	\$917	\$1,786	\$2,441	\$2,385	\$1,533	\$1,239	\$1,810
Financial Indemnity Company	\$942	\$776	\$868	\$1,432	\$1,575	\$1,714	\$1,272	\$1,018	\$1,128
GEICO General Insurance Company	\$724	\$733	\$733	\$900	\$1,033	\$1,073	\$733	\$858	\$733
Government Employees Insurance Company (GEICO)	\$724	\$733	\$733	\$900	\$1,033	\$1,073	\$733	\$858	\$733
Infinity Auto Insurance Company-Low Cost	\$1,079	\$934	\$1,019	\$1,678	\$1,926	\$1,997	\$1,392	\$1,163	\$1,302
Infinity Auto Insurance Company-Value Added	\$908	\$765	\$858	\$1,371	\$1,629	\$1,765	\$1,183	\$957	\$1,108
Liberty Mutual Fire Insurance Company	\$1,040	\$1,073	\$1,082	\$1,542	\$1,789	\$1,789	\$1,082	\$1,207	\$1,295
Mendakota Insurance Company	\$789	\$756	\$829	\$1,367	\$1,453	\$1,649	\$1,197	\$935	\$1,011
Mid-Century Insurance Company	\$1,987	\$1,518	\$1,518	\$3,108	\$4,352	\$3,893	\$2,445	\$2,164	\$3,007
Nationwide Insurance Company of America	\$722	\$674	\$670	\$1,142	\$1,275	\$1,420	\$728	\$809	\$685
Nevada General Insurance Company	\$2,028	\$1,980	\$1,980	\$2,088	\$2,256	\$2,580	\$2,028	\$1,890	\$1,890
Progressive Direct Insurance Company	\$1,240	\$1,129	\$1,232	\$1,855	\$2,016	\$2,367	\$1,716	\$1,170	\$1,496
Progressive Northern Insurance Company	\$914	\$854	\$950	\$1,624	\$1,796	\$2,006	\$1,421	\$1,058	\$1,168
Safeco Insurance Company of Illinois	\$832	\$919	\$930	\$1,659	\$1,916	\$1,965	\$1,275	\$993	\$880
State Farm Fire and Casualty Company	\$869	\$851	\$851	\$1,470	\$1,631	\$1,587	\$851	\$851	\$1,117
State Farm Mutual Automobile Insurance Company	\$782	\$771	\$771	\$1,318	\$1,461	\$1,421	\$771	\$771	\$1,008
United Services Automobile Association	\$619	\$595	\$595	\$832	\$844	\$873	\$595	\$647	\$595
USAA Casualty Insurance Company	\$672	\$646	\$646	\$908	\$921	\$952	\$646	\$700	\$646
Viking Insurance Company of Wisconsin	\$1,931	\$1,891	\$1,891	\$2,825	\$3,332	\$3,123	\$2,192	\$2,237	\$1,891
Western United Insurance Company	\$1,119	\$1,124	\$1,124	\$1,792	\$2,214	\$2,166	\$1,384	\$1,124	\$1,428

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE L - Liability OPTION 1 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,218	\$1,289	\$1,258	\$1,757	\$2,061	\$2,327	\$1,302	\$1,371	\$1,289
Allstate Indemnity Company	\$2,060	\$2,311	\$2,311	\$2,739	\$3,172	\$3,645	\$2,311	\$2,407	\$2,311
Allstate Insurance Company	\$905	\$913	\$913	\$1,305	\$1,503	\$1,633	\$913	\$996	\$913
Allstate Property and Casualty Insurance Company	\$1,454	\$1,469	\$1,469	\$2,095	\$2,416	\$2,614	\$1,469	\$1,605	\$1,469
American Family Mutual Insurance Company	\$930	\$974	\$974	\$1,461	\$1,650	\$1,461	\$974	\$1,012	\$930
American National Property and Casualty Company	\$932	\$894	\$984	\$1,477	\$1,844	\$1,897	\$1,304	\$1,236	\$1,091
American Sterling Insurance Company	\$1,632	\$1,458	\$1,458	\$1,950	\$2,424	\$2,304	\$1,524	\$1,752	\$1,758
COUNTRY Mutual Insurance Company	\$1,224	\$1,195	\$1,195	\$1,886	\$2,450	\$1,886	\$1,396	\$1,394	\$1,535
Dairyland Insurance Company	\$1,500	\$1,397	\$1,397	\$2,471	\$3,096	\$2,907	\$1,913	\$1,719	\$1,558
Esurance Insurance Company	\$1,742	\$1,340	\$1,456	\$1,909	\$2,101	\$2,439	\$1,855	\$1,480	\$1,737
Farmers Insurance Exchange	\$967	\$930	\$930	\$1,633	\$2,196	\$2,148	\$1,438	\$1,199	\$1,779
Financial Indemnity Company	\$943	\$791	\$863	\$1,354	\$1,471	\$1,621	\$1,257	\$1,040	\$1,128
GEICO General Insurance Company	\$702	\$721	\$721	\$824	\$932	\$984	\$721	\$640	\$721
Government Employees Insurance Company (GEICO)	\$702	\$721	\$721	\$824	\$932	\$984	\$721	\$640	\$721
Infinity Auto Insurance Company-Low Cost	\$903	\$801	\$853	\$1,330	\$1,509	\$1,548	\$1,161	\$996	\$1,083
Infinity Auto Insurance Company-Value Added	\$821	\$714	\$774	\$1,139	\$1,337	\$1,409	\$1,061	\$893	\$992
Liberty Mutual Fire Insurance Company	\$1,273	\$1,350	\$1,357	\$1,845	\$2,170	\$2,170	\$1,357	\$1,492	\$1,612
Mendakota Insurance Company	\$1,187	\$1,163	\$1,258	\$1,906	\$2,015	\$2,284	\$1,721	\$1,443	\$1,526
Mid-Century Insurance Company	\$1,865	\$1,401	\$1,401	\$3,052	\$4,242	\$3,789	\$2,271	\$2,049	\$2,835
Nationwide Insurance Company of America	\$871	\$835	\$829	\$1,283	\$1,425	\$1,568	\$899	\$967	\$841
Nevada General Insurance Company	\$1,734	\$1,710	\$1,710	\$1,704	\$1,842	\$2,118	\$1,698	\$1,614	\$1,614
Primero Insurance Company	\$1,300	\$1,204	\$1,204	\$2,116	\$2,436	\$2,273	\$1,457	\$1,683	\$1,204
Progressive Direct Insurance Company	\$1,799	\$1,716	\$1,780	\$2,473	\$2,717	\$3,171	\$2,404	\$1,823	\$2,223
Progressive Northern Insurance Company	\$1,046	\$1,007	\$1,099	\$1,679	\$1,814	\$2,062	\$1,533	\$1,254	\$1,346
Safeco Insurance Company of Illinois	\$821	\$937	\$939	\$1,562	\$1,796	\$1,834	\$1,279	\$1,023	\$871
State Farm Fire and Casualty Company	\$1,323	\$1,333	\$1,333	\$2,130	\$2,332	\$2,269	\$1,333	\$1,333	\$1,756
State Farm Mutual Automobile Insurance Company	\$1,205	\$1,221	\$1,221	\$1,932	\$2,117	\$2,059	\$1,221	\$1,221	\$1,599
United Services Automobile Association	\$919	\$910	\$910	\$1,170	\$1,192	\$1,235	\$910	\$973	\$910
USAA Casualty Insurance Company	\$949	\$940	\$940	\$1,215	\$1,238	\$1,282	\$940	\$1,005	\$940
Viking Insurance Company of Wisconsin	\$1,954	\$1,943	\$1,944	\$2,776	\$3,279	\$3,046	\$2,207	\$2,236	\$1,944
Western United Insurance Company	\$1,259	\$1,325	\$1,325	\$1,886	\$2,333	\$2,279	\$1,545	\$1,325	\$1,642

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE L - Liability OPTION 2 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,442	\$1,504	\$1,464	\$2,212	\$2,600	\$3,013	\$1,513	\$1,630	\$1,504
Allstate Indemnity Company	\$2,403	\$2,603	\$2,603	\$3,387	\$4,032	\$4,655	\$2,603	\$2,852	\$2,603
Allstate Insurance Company	\$1,077	\$1,071	\$1,071	\$1,664	\$1,928	\$2,144	\$1,071	\$1,191	\$1,071
Allstate Property and Casualty Insurance Company	\$1,752	\$1,740	\$1,740	\$2,706	\$3,141	\$3,458	\$1,740	\$1,950	\$1,740
American Family Mutual Insurance Company	\$1,092	\$1,132	\$1,132	\$1,801	\$2,020	\$1,801	\$1,132	\$1,204	\$1,092
American National Property and Casualty Company	\$1,062	\$1,018	\$1,115	\$1,713	\$2,153	\$2,230	\$1,488	\$1,402	\$1,222
COUNTRY Mutual Insurance Company	\$1,455	\$1,386	\$1,386	\$2,352	\$3,013	\$2,352	\$1,638	\$1,674	\$1,801
COUNTRY Preferred Insurance Company	\$1,316	\$1,254	\$1,254	\$2,128	\$2,726	\$2,128	\$1,481	\$1,513	\$1,627
Dairyland Insurance Company	\$1,864	\$1,729	\$1,729	\$3,233	\$4,019	\$3,776	\$2,336	\$2,197	\$1,918
Esurance Insurance Company	\$1,665	\$1,226	\$1,351	\$1,927	\$2,117	\$2,461	\$1,813	\$1,372	\$1,581
Farmers Insurance Exchange	\$1,170	\$1,079	\$1,079	\$2,100	\$2,872	\$2,806	\$1,803	\$1,458	\$2,130
Financial Indemnity Company	\$1,155	\$943	\$1,062	\$1,763	\$1,942	\$2,109	\$1,555	\$1,242	\$1,385
GEICO General Insurance Company	\$907	\$918	\$918	\$1,128	\$1,295	\$1,345	\$918	\$949	\$918
Government Employees Insurance Company (GEICO)	\$907	\$918	\$918	\$1,128	\$1,295	\$1,345	\$918	\$949	\$918
Infinity Auto Insurance Company-Low Cost	\$1,079	\$934	\$1,019	\$1,678	\$1,926	\$1,997	\$1,392	\$1,163	\$1,302
Infinity Auto Insurance Company-Value Added	\$1,172	\$979	\$1,108	\$1,791	\$2,135	\$2,318	\$1,524	\$1,228	\$1,431
Liberty Mutual Fire Insurance Company	\$1,496	\$1,545	\$1,558	\$2,219	\$2,581	\$2,581	\$1,558	\$1,744	\$1,872
Mendakota Insurance Company	\$1,199	\$1,142	\$1,257	\$2,109	\$2,254	\$2,555	\$1,838	\$1,409	\$1,531
Mid-Century Insurance Company	\$2,208	\$1,687	\$1,687	\$3,453	\$4,836	\$4,326	\$2,717	\$2,405	\$3,341
Nationwide Insurance Company of America	\$953	\$899	\$892	\$1,505	\$1,684	\$1,872	\$973	\$1,074	\$910
Nevada General Insurance Company	\$2,028	\$1,980	\$1,980	\$2,088	\$2,256	\$2,580	\$2,028	\$1,890	\$1,890
Progressive Direct Insurance Company	\$2,269	\$2,077	\$2,249	\$3,357	\$3,646	\$4,256	\$3,121	\$2,287	\$2,706
Progressive Northern Insurance Company	\$1,414	\$1,315	\$1,467	\$2,539	\$2,764	\$3,137	\$2,211	\$1,628	\$1,804
Safeco Insurance Company of Illinois	\$981	\$1,072	\$1,085	\$1,950	\$2,252	\$2,314	\$1,494	\$1,159	\$1,027
State Farm Fire and Casualty Company	\$1,647	\$1,625	\$1,625	\$2,782	\$3,058	\$2,972	\$1,625	\$1,625	\$2,149
State Farm Mutual Automobile Insurance Company	\$1,491	\$1,479	\$1,479	\$2,509	\$2,758	\$2,679	\$1,479	\$1,479	\$1,948
United Services Automobile Association	\$926	\$900	\$900	\$1,230	\$1,249	\$1,293	\$900	\$968	\$900
USAA Casualty Insurance Company	\$963	\$933	\$933	\$1,293	\$1,312	\$1,356	\$933	\$1,007	\$933
Viking Insurance Company of Wisconsin	\$2,544	\$2,497	\$2,497	\$3,713	\$4,376	\$4,097	\$2,886	\$2,935	\$2,497
Western United Insurance Company	\$1,508	\$1,540	\$1,540	\$2,385	\$2,945	\$2,885	\$1,869	\$1,540	\$1,938

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE M - Liability OPTION 1 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las	North Las	Pahrump	Reno	Stateline
	City				Vegas	Vegas			
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$383	\$404	\$395	\$576	\$677	\$780	\$409	\$429	\$404
Allstate Indemnity Company	\$865	\$965	\$965	\$1,192	\$1,386	\$1,596	\$965	\$1,011	\$965
Allstate Insurance Company	\$673	\$684	\$684	\$976	\$1,130	\$1,235	\$684	\$738	\$684
Allstate Property and Casualty Insurance Company	\$481	\$484	\$484	\$718	\$828	\$920	\$484	\$527	\$484
American Family Mutual Insurance Company	\$574	\$604	\$604	\$900	\$1,016	\$900	\$604	\$623	\$574
American National Property and Casualty Company	\$357	\$345	\$377	\$565	\$705	\$724	\$497	\$471	\$417
American Sterling Insurance Company	\$1,164	\$1,044	\$1,044	\$1,404	\$1,734	\$1,656	\$1,092	\$1,254	\$1,254
COUNTRY Mutual Insurance Company	\$413	\$403	\$403	\$639	\$828	\$639	\$468	\$468	\$513
Dairyland Insurance Company	\$1,019	\$944	\$944	\$1,682	\$2,092	\$1,973	\$1,287	\$1,157	\$1,061
Esurance Insurance Company	\$592	\$463	\$500	\$644	\$708	\$816	\$629	\$508	\$592
Farmers Insurance Exchange	\$551	\$529	\$529	\$942	\$1,273	\$1,245	\$825	\$685	\$1,008
Financial Indemnity Company	\$545	\$464	\$503	\$784	\$848	\$938	\$733	\$607	\$653
GEICO General Insurance Company	\$355	\$365	\$365	\$415	\$468	\$491	\$365	\$372	\$365
Government Employees Insurance Company (GEICO)	\$355	\$365	\$365	\$415	\$468	\$491	\$365	\$372	\$365
Infinity Auto Insurance Company-Low Cost	\$698	\$626	\$660	\$1,023	\$1,161	\$1,198	\$903	\$773	\$833
Infinity Auto Insurance Company-Value Added	\$395	\$352	\$374	\$530	\$614	\$638	\$515	\$439	\$475
Liberty Mutual Fire Insurance Company	\$525	\$554	\$557	\$764	\$892	\$892	\$557	\$611	\$658
Mendakota Insurance Company	\$434	\$435	\$465	\$674	\$708	\$804	\$619	\$537	\$558
Mid-Century Insurance Company	\$826	\$653	\$653	\$1,223	\$1,750	\$1,552	\$1,023	\$893	\$1,243
Nationwide Insurance Company of America	\$374	\$359	\$358	\$529	\$581	\$636	\$381	\$407	\$362
Nevada General Insurance Company	\$1,002	\$996	\$996	\$984	\$1,068	\$1,224	\$978	\$936	\$936
Primero Insurance Company	\$1,104	\$1,040	\$1,040	\$1,762	\$1,996	\$1,894	\$1,255	\$1,399	\$1,040
Progressive Direct Insurance Company	\$365	\$344	\$357	\$512	\$570	\$667	\$498	\$368	\$452
Progressive Northern Insurance Company	\$283	\$282	\$302	\$430	\$462	\$526	\$406	\$348	\$364
Safeco Insurance Company of Illinois	\$390	\$491	\$489	\$769	\$876	\$897	\$651	\$530	\$452
State Farm Fire and Casualty Company	\$338	\$337	\$337	\$547	\$607	\$591	\$337	\$337	\$440
State Farm Mutual Automobile Insurance Company	\$306	\$307	\$307	\$493	\$546	\$532	\$307	\$307	\$399
United Services Automobile Association	\$341	\$334	\$334	\$429	\$436	\$449	\$334	\$358	\$334
USAA Casualty Insurance Company	\$371	\$364	\$364	\$470	\$478	\$493	\$364	\$389	\$364
Viking Insurance Company of Wisconsin	\$803	\$797	\$797	\$1,141	\$1,353	\$1,254	\$906	\$919	\$797
Western United Insurance Company	\$285	\$305	\$305	\$438	\$538	\$530	\$356	\$305	\$374

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE M - Liability OPTION 2 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$468	\$487	\$476	\$772	\$907	\$1,086	\$492	\$523	\$487
Allstate Indemnity Company	\$1,019	\$1,096	\$1,096	\$1,484	\$1,773	\$2,052	\$1,096	\$1,211	\$1,096
Allstate Insurance Company	\$809	\$810	\$810	\$1,267	\$1,473	\$1,657	\$810	\$891	\$810
Allstate Property and Casualty Insurance Company	\$598	\$594	\$594	\$981	\$1,136	\$1,311	\$594	\$659	\$594
American Family Mutual Insurance Company	\$684	\$712	\$712	\$1,127	\$1,262	\$1,127	\$712	\$751	\$684
American National Property and Casualty Company	\$410	\$395	\$431	\$663	\$833	\$863	\$572	\$535	\$470
COUNTRY Mutual Insurance Company	\$516	\$493	\$493	\$841	\$1,072	\$841	\$575	\$586	\$628
COUNTRY Preferred Insurance Company	\$470	\$450	\$450	\$768	\$979	\$768	\$524	\$534	\$571
Dairyland Insurance Company	\$1,286	\$1,183	\$1,183	\$2,261	\$2,772	\$2,621	\$1,591	\$1,495	\$1,330
Esurance Insurance Company	\$486	\$376	\$409	\$549	\$597	\$685	\$522	\$415	\$469
Farmers Insurance Exchange	\$325	\$297	\$297	\$609	\$846	\$827	\$521	\$407	\$592
Financial Indemnity Company	\$669	\$552	\$618	\$1,018	\$1,120	\$1,219	\$905	\$724	\$802
GEICO General Insurance Company	\$467	\$471	\$471	\$580	\$664	\$685	\$471	\$480	\$471
Government Employees Insurance Company (GEICO)	\$467	\$471	\$471	\$580	\$664	\$685	\$471	\$480	\$471
Infinity Auto Insurance Company-Low Cost	\$833	\$726	\$788	\$1,291	\$1,481	\$1,545	\$1,079	\$901	\$1,002
Infinity Auto Insurance Company-Value Added	\$521	\$447	\$493	\$758	\$898	\$957	\$679	\$558	\$631
Liberty Mutual Fire Insurance Company	\$645	\$664	\$669	\$955	\$1,098	\$1,098	\$669	\$743	\$793
Mendakota Insurance Company	\$444	\$435	\$471	\$746	\$793	\$898	\$666	\$535	\$568
Mid-Century Insurance Company	\$1,011	\$762	\$762	\$1,594	\$2,235	\$2,015	\$1,250	\$1,095	\$1,515
Nationwide Insurance Company of America	\$422	\$398	\$395	\$643	\$715	\$798	\$427	\$464	\$406
Nevada General Insurance Company	\$1,188	\$1,170	\$1,170	\$1,224	\$1,332	\$1,524	\$1,182	\$1,104	\$1,104
Progressive Direct Insurance Company	\$465	\$421	\$458	\$699	\$771	\$901	\$652	\$469	\$556
Progressive Northern Insurance Company	\$350	\$336	\$366	\$582	\$629	\$716	\$525	\$414	\$446
Safeco Insurance Company of Illinois	\$434	\$530	\$532	\$893	\$1,021	\$1,052	\$713	\$567	\$501
State Farm Fire and Casualty Company	\$460	\$444	\$444	\$779	\$880	\$859	\$444	\$444	\$575
State Farm Mutual Automobile Insurance Company	\$409	\$398	\$398	\$692	\$778	\$759	\$398	\$398	\$515
United Services Automobile Association	\$435	\$420	\$420	\$564	\$572	\$589	\$420	\$452	\$420
USAA Casualty Insurance Company	\$503	\$488	\$488	\$660	\$669	\$690	\$488	\$523	\$488
Viking Insurance Company of Wisconsin	\$1,020	\$998	\$998	\$1,488	\$1,763	\$1,646	\$1,156	\$1,178	\$998
Western United Insurance Company	\$352	\$362	\$362	\$571	\$701	\$691	\$442	\$362	\$453

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE N - Liability OPTION 1 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$431	\$455	\$445	\$645	\$757	\$869	\$461	\$484	\$455
Allstate Indemnity Company	\$1,048	\$1,173	\$1,173	\$1,432	\$1,667	\$1,916	\$1,173	\$1,227	\$1,173
Allstate Insurance Company	\$673	\$684	\$684	\$976	\$1,130	\$1,235	\$684	\$738	\$684
Allstate Property and Casualty Insurance Company	\$649	\$655	\$655	\$956	\$1,104	\$1,214	\$655	\$713	\$655
American Family Mutual Insurance Company	\$574	\$604	\$604	\$900	\$1,016	\$900	\$604	\$623	\$574
American National Property and Casualty Company	\$420	\$407	\$445	\$670	\$833	\$856	\$587	\$557	\$491
American Sterling Insurance Company	\$1,164	\$1,044	\$1,044	\$1,404	\$1,734	\$1,656	\$1,092	\$1,254	\$1,254
COUNTRY Mutual Insurance Company	\$481	\$470	\$470	\$745	\$965	\$745	\$547	\$546	\$599
Dairyland Insurance Company	\$1,019	\$944	\$944	\$1,682	\$2,092	\$1,973	\$1,287	\$1,157	\$1,061
Esurance Insurance Company	\$855	\$664	\$718	\$931	\$1,028	\$1,186	\$912	\$733	\$851
Farmers Insurance Exchange	\$689	\$661	\$661	\$1,177	\$1,591	\$1,556	\$1,031	\$856	\$1,260
Financial Indemnity Company	\$627	\$537	\$576	\$895	\$968	\$1,072	\$846	\$698	\$748
GEICO General Insurance Company	\$373	\$384	\$384	\$437	\$492	\$516	\$384	\$392	\$384
Government Employees Insurance Company (GEICO)	\$373	\$384	\$384	\$437	\$492	\$516	\$384	\$392	\$384
Infinity Auto Insurance Company-Low Cost	\$698	\$626	\$660	\$1,023	\$1,161	\$1,198	\$903	\$773	\$833
Infinity Auto Insurance Company-Value Added	\$504	\$445	\$475	\$689	\$805	\$845	\$653	\$554	\$606
Liberty Mutual Fire Insurance Company	\$646	\$684	\$688	\$940	\$1,101	\$1,101	\$688	\$754	\$813
Mendakota Insurance Company	\$561	\$562	\$600	\$882	\$930	\$1,054	\$809	\$690	\$720
Mid-Century Insurance Company	\$1,063	\$840	\$840	\$1,572	\$2,251	\$1,996	\$1,315	\$1,148	\$1,598
Nationwide Insurance Company of America	\$436	\$419	\$417	\$624	\$688	\$754	\$447	\$476	\$423
Nevada General Insurance Company	\$1,002	\$996	\$996	\$984	\$1,068	\$1,224	\$978	\$936	\$936
Primero Insurance Company	\$1,104	\$1,040	\$1,040	\$1,762	\$1,996	\$1,894	\$1,255	\$1,399	\$1,040
Progressive Direct Insurance Company	\$666	\$632	\$654	\$926	\$1,026	\$1,198	\$900	\$673	\$818
Progressive Northern Insurance Company	\$502	\$493	\$532	\$787	\$850	\$967	\$731	\$608	\$644
Safeco Insurance Company of Illinois	\$542	\$654	\$652	\$1,042	\$1,192	\$1,220	\$877	\$708	\$601
State Farm Fire and Casualty Company	\$465	\$466	\$466	\$751	\$829	\$808	\$466	\$466	\$610
State Farm Mutual Automobile Insurance Company	\$422	\$425	\$425	\$678	\$749	\$729	\$425	\$425	\$554
United Services Automobile Association	\$366	\$358	\$358	\$462	\$470	\$484	\$358	\$385	\$358
USAA Casualty Insurance Company	\$371	\$364	\$364	\$470	\$478	\$493	\$364	\$389	\$364
Viking Insurance Company of Wisconsin	\$1,062	\$1,056	\$1,056	\$1,510	\$1,785	\$1,656	\$1,199	\$1,215	\$1,056
Western United Insurance Company	\$454	\$491	\$491	\$693	\$856	\$840	\$571	\$491	\$596

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE N - Liability OPTION 2 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$511	\$533	\$521	\$834	\$979	\$1,167	\$538	\$571	\$533
Allstate Indemnity Company	\$1,237	\$1,334	\$1,334	\$1,788	\$2,140	\$2,471	\$1,334	\$1,472	\$1,334
Allstate Insurance Company	\$809	\$810	\$810	\$1,267	\$1,473	\$1,657	\$810	\$891	\$810
Allstate Property and Casualty Insurance Company	\$797	\$793	\$793	\$1,279	\$1,484	\$1,683	\$793	\$881	\$793
American Family Mutual Insurance Company	\$684	\$712	\$712	\$1,127	\$1,262	\$1,127	\$712	\$751	\$684
American National Property and Casualty Company	\$483	\$467	\$510	\$785	\$983	\$1,019	\$677	\$632	\$554
COUNTRY Mutual Insurance Company	\$595	\$568	\$568	\$968	\$1,236	\$968	\$665	\$678	\$727
COUNTRY Preferred Insurance Company	\$542	\$518	\$518	\$883	\$1,126	\$883	\$605	\$617	\$661
Dairyland Insurance Company	\$1,286	\$1,183	\$1,183	\$2,261	\$2,772	\$2,621	\$1,591	\$1,495	\$1,330
Esurance Insurance Company	\$786	\$590	\$645	\$902	\$990	\$1,144	\$854	\$657	\$747
Farmers Insurance Exchange	\$471	\$460	\$460	\$843	\$1,182	\$1,156	\$735	\$586	\$839
Financial Indemnity Company	\$762	\$633	\$703	\$1,155	\$1,269	\$1,383	\$1,035	\$827	\$911
GEICO General Insurance Company	\$491	\$495	\$495	\$610	\$699	\$720	\$495	\$505	\$495
Government Employees Insurance Company (GEICO)	\$491	\$495	\$495	\$610	\$699	\$720	\$495	\$505	\$495
Infinity Auto Insurance Company-Low Cost	\$833	\$726	\$788	\$1,291	\$1,481	\$1,545	\$1,079	\$901	\$1,002
Infinity Auto Insurance Company-Value Added	\$697	\$592	\$661	\$1,051	\$1,248	\$1,350	\$911	\$739	\$849
Liberty Mutual Fire Insurance Company	\$786	\$810	\$817	\$1,163	\$1,343	\$1,343	\$817	\$909	\$972
Mendakota Insurance Company	\$563	\$548	\$596	\$959	\$1,022	\$1,159	\$852	\$673	\$720
Mid-Century Insurance Company	\$1,343	\$1,052	\$1,052	\$2,037	\$2,987	\$2,645	\$1,666	\$1,450	\$1,989
Nationwide Insurance Company of America	\$491	\$462	\$461	\$755	\$843	\$939	\$497	\$543	\$470
Nevada General Insurance Company	\$1,188	\$1,170	\$1,170	\$1,224	\$1,332	\$1,524	\$1,182	\$1,104	\$1,104
Progressive Direct Insurance Company	\$856	\$777	\$845	\$1,287	\$1,405	\$1,638	\$1,193	\$864	\$1,013
Progressive Northern Insurance Company	\$651	\$618	\$682	\$1,137	\$1,237	\$1,404	\$1,007	\$760	\$832
Safeco Insurance Company of Illinois	\$610	\$705	\$709	\$1,220	\$1,404	\$1,441	\$963	\$757	\$667
State Farm Fire and Casualty Company	\$613	\$597	\$597	\$1,038	\$1,161	\$1,132	\$597	\$597	\$778
State Farm Mutual Automobile Insurance Company	\$549	\$538	\$538	\$926	\$1,034	\$1,007	\$538	\$538	\$700
United Services Automobile Association	\$435	\$420	\$420	\$564	\$572	\$589	\$420	\$452	\$420
USAA Casualty Insurance Company	\$503	\$488	\$488	\$660	\$669	\$690	\$488	\$523	\$488
Viking Insurance Company of Wisconsin	\$1,370	\$1,344	\$1,344	\$1,998	\$2,358	\$2,205	\$1,553	\$1,579	\$1,344
Western United Insurance Company	\$555	\$579	\$579	\$899	\$1,107	\$1,089	\$704	\$579	\$717

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE O - Liability OPTION 1 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$897	\$951	\$929	\$1,300	\$1,532	\$1,734	\$963	\$1,008	\$951
Allstate Indemnity Company	\$1,668	\$1,880	\$1,880	\$2,234	\$2,603	\$2,987	\$1,880	\$1,954	\$1,880
Allstate Insurance Company	\$673	\$684	\$684	\$976	\$1,130	\$1,235	\$684	\$738	\$684
Allstate Property and Casualty Insurance Company	\$1,075	\$1,096	\$1,096	\$1,555	\$1,803	\$1,959	\$1,096	\$1,184	\$1,096
American Family Mutual Insurance Company	\$574	\$604	\$604	\$900	\$1,016	\$900	\$604	\$623	\$574
American National Property and Casualty Company	\$648	\$624	\$687	\$1,026	\$1,281	\$1,318	\$905	\$854	\$758
American Sterling Insurance Company	\$1,164	\$1,044	\$1,044	\$1,404	\$1,734	\$1,656	\$1,092	\$1,254	\$1,254
COUNTRY Mutual Insurance Company	\$738	\$720	\$720	\$1,139	\$1,478	\$1,139	\$840	\$839	\$922
Dairyland Insurance Company	\$1,019	\$944	\$944	\$1,682	\$2,092	\$1,973	\$1,287	\$1,157	\$1,061
Esurance Insurance Company	\$1,245	\$981	\$1,055	\$1,354	\$1,492	\$1,709	\$1,328	\$1,077	\$1,237
Farmers Insurance Exchange	\$811	\$777	\$777	\$1,385	\$1,872	\$1,830	\$1,213	\$1,007	\$1,482
Financial Indemnity Company	\$729	\$618	\$670	\$1,046	\$1,135	\$1,253	\$978	\$808	\$870
GEICO General Insurance Company	\$444	\$457	\$457	\$520	\$585	\$614	\$457	\$466	\$457
Government Employees Insurance Company (GEICO)	\$444	\$457	\$457	\$520	\$585	\$614	\$457	\$466	\$457
Infinity Auto Insurance Company-Low Cost	\$698	\$626	\$660	\$1,023	\$1,161	\$1,198	\$903	\$773	\$833
Infinity Auto Insurance Company-Value Added	\$626	\$551	\$591	\$864	\$1,013	\$1,068	\$813	\$685	\$753
Liberty Mutual Fire Insurance Company	\$936	\$991	\$997	\$1,358	\$1,595	\$1,595	\$997	\$1,095	\$1,182
Mendakota Insurance Company	\$875	\$871	\$932	\$1,385	\$1,469	\$1,663	\$1,267	\$1,070	\$1,118
Mid-Century Insurance Company	\$1,181	\$933	\$933	\$1,746	\$2,501	\$2,217	\$1,462	\$1,276	\$1,776
Nationwide Insurance Company of America	\$638	\$619	\$612	\$924	\$1,028	\$1,128	\$662	\$703	\$623
Nevada General Insurance Company	\$1,002	\$996	\$996	\$984	\$1,068	\$1,224	\$978	\$936	\$936
Primero Insurance Company	\$1,104	\$1,040	\$1,040	\$1,762	\$1,996	\$1,894	\$1,255	\$1,399	\$1,040
Progressive Direct Insurance Company	\$1,270	\$1,208	\$1,246	\$1,737	\$1,918	\$2,212	\$1,693	\$1,282	\$1,528
Progressive Northern Insurance Company	\$766	\$748	\$809	\$1,212	\$1,312	\$1,491	\$1,123	\$924	\$980
Safeco Insurance Company of Illinois	\$618	\$737	\$732	\$1,179	\$1,349	\$1,382	\$991	\$797	\$676
State Farm Fire and Casualty Company	\$900	\$906	\$906	\$1,450	\$1,591	\$1,549	\$906	\$906	\$1,191
State Farm Mutual Automobile Insurance Company	\$819	\$829	\$829	\$1,314	\$1,443	\$1,403	\$829	\$829	\$1,084
United Services Automobile Association	\$666	\$665	\$665	\$833	\$851	\$880	\$665	\$703	\$665
USAA Casualty Insurance Company	\$690	\$686	\$686	\$865	\$883	\$913	\$686	\$726	\$686
Viking Insurance Company of Wisconsin	\$1,407	\$1,402	\$1,402	\$1,995	\$2,359	\$2,189	\$1,587	\$1,601	\$1,402
Western United Insurance Company	\$598	\$669	\$669	\$928	\$1,139	\$1,121	\$772	\$669	\$796

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE O - Liability OPTION 2 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,071	\$1,119	\$1,090	\$1,663	\$1,961	\$2,285	\$1,128	\$1,209	\$1,119
Allstate Indemnity Company	\$1,952	\$2,121	\$2,121	\$2,769	\$3,313	\$3,820	\$2,121	\$2,322	\$2,121
Allstate Insurance Company	\$809	\$810	\$810	\$1,267	\$1,473	\$1,657	\$810	\$891	\$810
Allstate Property and Casualty Insurance Company	\$1,304	\$1,304	\$1,304	\$2,032	\$2,368	\$2,629	\$1,304	\$1,447	\$1,304
American Family Mutual Insurance Company	\$684	\$712	\$712	\$1,127	\$1,262	\$1,127	\$712	\$751	\$684
American National Property and Casualty Company	\$745	\$717	\$786	\$1,204	\$1,513	\$1,568	\$1,040	\$974	\$856
COUNTRY Mutual Insurance Company	\$892	\$850	\$850	\$1,446	\$1,849	\$1,446	\$1,000	\$1,021	\$1,097
COUNTRY Preferred Insurance Company	\$809	\$772	\$772	\$1,312	\$1,678	\$1,312	\$907	\$926	\$994
Dairyland Insurance Company	\$1,286	\$1,183	\$1,183	\$2,261	\$2,772	\$2,621	\$1,591	\$1,495	\$1,330
Esurance Insurance Company	\$1,198	\$901	\$984	\$1,381	\$1,518	\$1,752	\$1,309	\$1,003	\$1,136
Farmers Insurance Exchange	\$637	\$621	\$621	\$1,140	\$1,597	\$1,562	\$992	\$791	\$1,134
Financial Indemnity Company	\$894	\$737	\$823	\$1,364	\$1,502	\$1,631	\$1,209	\$964	\$1,069
GEICO General Insurance Company	\$584	\$590	\$590	\$727	\$831	\$857	\$590	\$601	\$590
Government Employees Insurance Company (GEICO)	\$584	\$590	\$590	\$727	\$831	\$857	\$590	\$601	\$590
Infinity Auto Insurance Company-Low Cost	\$833	\$726	\$788	\$1,291	\$1,481	\$1,545	\$1,079	\$901	\$1,002
Infinity Auto Insurance Company-Value Added	\$886	\$747	\$837	\$1,350	\$1,605	\$1,744	\$1,156	\$932	\$1,079
Liberty Mutual Fire Insurance Company	\$1,123	\$1,159	\$1,169	\$1,660	\$1,925	\$1,925	\$1,169	\$1,303	\$1,398
Mendakota Insurance Company	\$848	\$821	\$896	\$1,464	\$1,569	\$1,776	\$1,295	\$1,005	\$1,079
Mid-Century Insurance Company	\$1,492	\$1,168	\$1,168	\$2,264	\$3,319	\$2,939	\$1,851	\$1,611	\$2,210
Nationwide Insurance Company of America	\$630	\$599	\$595	\$973	\$1,088	\$1,208	\$646	\$701	\$608
Nevada General Insurance Company	\$1,188	\$1,170	\$1,170	\$1,224	\$1,332	\$1,524	\$1,182	\$1,104	\$1,104
Progressive Direct Insurance Company	\$1,606	\$1,471	\$1,585	\$2,373	\$2,587	\$2,995	\$2,211	\$1,619	\$1,876
Progressive Northern Insurance Company	\$1,014	\$956	\$1,058	\$1,793	\$1,955	\$2,217	\$1,579	\$1,177	\$1,290
Safeco Insurance Company of Illinois	\$706	\$805	\$809	\$1,403	\$1,614	\$1,659	\$1,104	\$865	\$761
State Farm Fire and Casualty Company	\$1,137	\$1,118	\$1,118	\$1,922	\$2,122	\$2,064	\$1,118	\$1,118	\$1,473
State Farm Mutual Automobile Insurance Company	\$1,026	\$1,015	\$1,015	\$1,728	\$1,907	\$1,854	\$1,015	\$1,015	\$1,332
United Services Automobile Association	\$688	\$673	\$673	\$890	\$902	\$932	\$673	\$717	\$673
USAA Casualty Insurance Company	\$676	\$658	\$658	\$883	\$896	\$926	\$658	\$703	\$658
Viking Insurance Company of Wisconsin	\$1,811	\$1,781	\$1,781	\$2,636	\$3,110	\$2,903	\$2,051	\$2,078	\$1,781
Western United Insurance Company	\$732	\$783	\$783	\$1,198	\$1,469	\$1,448	\$947	\$783	\$955

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE P - Liability OPTION 1 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as best possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$388	\$404	\$392	\$598	\$699	\$813	\$406	\$437	\$404
Allstate Indemnity Company	\$856	\$957	\$957	\$1,177	\$1,367	\$1,573	\$957	\$1,000	\$957
Allstate Insurance Company	\$483	\$487	\$487	\$717	\$827	\$914	\$487	\$530	\$487
Allstate Property and Casualty Insurance Company	\$357	\$356	\$356	\$550	\$633	\$712	\$356	\$392	\$356
American Family Mutual Insurance Company	\$455	\$475	\$475	\$713	\$803	\$713	\$475	\$493	\$455
American National Property and Casualty Company	\$263	\$252	\$277	\$415	\$518	\$531	\$366	\$345	\$309
American Sterling Insurance Company	\$1,482	\$1,326	\$1,326	\$1,752	\$2,172	\$2,064	\$1,386	\$1,584	\$1,596
COUNTRY Mutual Insurance Company	\$494	\$482	\$482	\$764	\$991	\$764	\$561	\$560	\$615
Dairyland Insurance Company	\$941	\$873	\$873	\$1,561	\$1,942	\$1,825	\$1,186	\$1,081	\$979
Esurance Insurance Company	\$538	\$416	\$452	\$590	\$642	\$742	\$566	\$456	\$535
Farmers Insurance Exchange	\$531	\$513	\$513	\$896	\$1,205	\$1,180	\$794	\$659	\$983
Financial Indemnity Company	\$443	\$365	\$404	\$643	\$699	\$768	\$587	\$485	\$531
GEICO General Insurance Company	\$231	\$231	\$231	\$272	\$307	\$321	\$231	\$242	\$231
Government Employees Insurance Company (GEICO)	\$231	\$231	\$231	\$272	\$307	\$321	\$231	\$242	\$231
Hartford Insurance Company of the Midwest	\$307	\$274	\$274	\$371	\$418	\$426	\$274	\$319	\$345
Infinity Auto Insurance Company-Low Cost	\$647	\$567	\$611	\$962	\$1,089	\$1,114	\$828	\$709	\$783
Infinity Auto Insurance Company-Value Added	\$377	\$329	\$356	\$512	\$595	\$625	\$487	\$413	\$460
Liberty Mutual Fire Insurance Company	\$504	\$534	\$536	\$735	\$858	\$858	\$536	\$587	\$633
Mendakota Insurance Company	\$447	\$441	\$475	\$708	\$734	\$837	\$638	\$552	\$582
Mid-Century Insurance Company	\$840	\$670	\$670	\$1,219	\$1,752	\$1,556	\$1,043	\$903	\$1,257
Nationwide Insurance Company of America	\$330	\$315	\$313	\$461	\$504	\$551	\$333	\$357	\$318
Nevada General Insurance Company	\$1,050	\$1,026	\$1,026	\$1,020	\$1,110	\$1,272	\$1,014	\$972	\$972
Primero Insurance Company	\$888	\$863	\$863	\$1,453	\$1,643	\$1,542	\$1,039	\$1,203	\$863
Progressive Direct Insurance Company	\$315	\$290	\$313	\$461	\$511	\$598	\$438	\$319	\$396
Progressive Northern Insurance Company	\$277	\$264	\$289	\$441	\$476	\$542	\$402	\$331	\$355
Safeco Insurance Company of Illinois	\$328	\$418	\$421	\$663	\$754	\$772	\$554	\$456	\$389
State Farm Fire and Casualty Company	\$259	\$258	\$258	\$419	\$467	\$456	\$258	\$258	\$334
State Farm Mutual Automobile Insurance Company	\$234	\$234	\$234	\$376	\$419	\$408	\$234	\$234	\$302
United Services Automobile Association	\$305	\$297	\$297	\$392	\$398	\$412	\$297	\$322	\$297
USAA Casualty Insurance Company	\$334	\$323	\$323	\$430	\$437	\$452	\$323	\$351	\$323
Viking Insurance Company of Wisconsin	\$629	\$624	\$624	\$893	\$1,057	\$986	\$711	\$725	\$624
Western United Insurance Company	\$220	\$223	\$223	\$336	\$419	\$408	\$265	\$223	\$281

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE P - Liability OPTION 2 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as best possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$485	\$498	\$484	\$816	\$956	\$1,152	\$500	\$545	\$498
Allstate Indemnity Company	\$1,004	\$1,083	\$1,083	\$1,457	\$1,739	\$2,011	\$1,083	\$1,192	\$1,083
Allstate Insurance Company	\$595	\$591	\$591	\$962	\$1,116	\$1,275	\$591	\$655	\$591
Allstate Property and Casualty Insurance Company	\$461	\$453	\$453	\$786	\$908	\$1,067	\$453	\$507	\$453
American Family Mutual Insurance Company	\$548	\$566	\$566	\$904	\$1,008	\$904	\$566	\$600	\$548
American National Property and Casualty Company	\$302	\$289	\$317	\$491	\$618	\$640	\$422	\$394	\$348
COUNTRY Mutual Insurance Company	\$610	\$582	\$582	\$992	\$1,266	\$992	\$681	\$695	\$745
COUNTRY Preferred Insurance Company	\$555	\$531	\$531	\$904	\$1,154	\$904	\$620	\$632	\$677
Dairyland Insurance Company	\$1,198	\$1,104	\$1,104	\$2,123	\$2,599	\$2,452	\$1,479	\$1,405	\$1,238
Esurance Insurance Company	\$475	\$361	\$396	\$543	\$587	\$674	\$506	\$398	\$452
Farmers Insurance Exchange	\$320	\$315	\$315	\$569	\$795	\$779	\$501	\$398	\$578
Financial Indemnity Company	\$551	\$443	\$506	\$852	\$940	\$1,019	\$740	\$588	\$664
GEICO General Insurance Company	\$318	\$318	\$318	\$400	\$457	\$469	\$318	\$323	\$318
Government Employees Insurance Company (GEICO)	\$318	\$318	\$318	\$400	\$457	\$469	\$318	\$323	\$318
Hartford Insurance Company of the Midwest	\$327	\$291	\$291	\$389	\$452	\$456	\$291	\$338	\$363
Infinity Auto Insurance Company-Low Cost	\$781	\$668	\$739	\$1,231	\$1,409	\$1,457	\$1,004	\$837	\$951
Infinity Auto Insurance Company-Value Added	\$516	\$434	\$489	\$769	\$909	\$981	\$671	\$547	\$635
Liberty Mutual Fire Insurance Company	\$623	\$641	\$646	\$921	\$1,060	\$1,060	\$646	\$717	\$766
Mendakota Insurance Company	\$464	\$446	\$488	\$792	\$836	\$951	\$696	\$554	\$599
Mid-Century Insurance Company	\$1,053	\$834	\$834	\$1,568	\$2,311	\$2,048	\$1,311	\$1,130	\$1,549
Nationwide Insurance Company of America	\$378	\$354	\$351	\$571	\$631	\$707	\$377	\$412	\$360
Nevada General Insurance Company	\$1,236	\$1,200	\$1,200	\$1,278	\$1,386	\$1,566	\$1,242	\$1,158	\$1,158
Progressive Direct Insurance Company	\$414	\$367	\$412	\$643	\$700	\$853	\$587	\$418	\$498
Progressive Northern Insurance Company	\$364	\$338	\$377	\$645	\$702	\$796	\$562	\$420	\$465
Safeco Insurance Company of Illinois	\$362	\$442	\$448	\$754	\$863	\$885	\$596	\$478	\$422
State Farm Fire and Casualty Company	\$364	\$349	\$349	\$617	\$703	\$687	\$349	\$349	\$447
State Farm Mutual Automobile Insurance Company	\$322	\$312	\$312	\$544	\$618	\$604	\$312	\$312	\$399
United Services Automobile Association	\$397	\$381	\$381	\$527	\$534	\$551	\$381	\$414	\$381
USAA Casualty Insurance Company	\$462	\$443	\$443	\$618	\$625	\$647	\$443	\$479	\$443
Viking Insurance Company of Wisconsin	\$798	\$780	\$780	\$1,164	\$1,379	\$1,294	\$906	\$926	\$780
Western United Insurance Company	\$276	\$273	\$273	\$451	\$560	\$547	\$341	\$273	\$350

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE Q - Liability OPTION 1 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as average/neutral credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las	North Las	Pahrump	Reno	Stateline
	City				Vegas	Vegas			
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$447	\$465	\$451	\$683	\$797	\$923	\$467	\$504	\$465
Allstate Indemnity Company	\$1,038	\$1,165	\$1,165	\$1,414	\$1,645	\$1,890	\$1,165	\$1,214	\$1,165
Allstate Insurance Company	\$483	\$487	\$487	\$717	\$827	\$914	\$487	\$530	\$487
Allstate Property and Casualty Insurance Company	\$478	\$478	\$478	\$724	\$834	\$928	\$478	\$526	\$478
American Family Mutual Insurance Company	\$455	\$475	\$475	\$713	\$803	\$713	\$475	\$493	\$455
American National Property and Casualty Company	\$309	\$297	\$328	\$490	\$613	\$629	\$431	\$408	\$361
American Sterling Insurance Company	\$1,482	\$1,326	\$1,326	\$1,752	\$2,172	\$2,064	\$1,386	\$1,584	\$1,596
COUNTRY Mutual Insurance Company	\$577	\$563	\$563	\$892	\$1,157	\$892	\$656	\$655	\$720
Dairyland Insurance Company	\$941	\$873	\$873	\$1,561	\$1,942	\$1,825	\$1,186	\$1,081	\$979
Esurance Insurance Company	\$740	\$573	\$623	\$809	\$881	\$1,020	\$780	\$629	\$738
Farmers Insurance Exchange	\$664	\$641	\$641	\$1,120	\$1,507	\$1,475	\$992	\$823	\$1,228
Financial Indemnity Company	\$510	\$424	\$466	\$736	\$796	\$879	\$677	\$569	\$610
GEICO General Insurance Company	\$284	\$284	\$284	\$334	\$376	\$394	\$284	\$297	\$284
Government Employees Insurance Company (GEICO)	\$284	\$284	\$284	\$334	\$376	\$394	\$284	\$297	\$284
Hartford Insurance Company of the Midwest	\$396	\$353	\$353	\$483	\$541	\$556	\$353	\$411	\$446
Infinity Auto Insurance Company-Low Cost	\$647	\$567	\$611	\$962	\$1,089	\$1,114	\$828	\$709	\$783
Infinity Auto Insurance Company-Value Added	\$481	\$416	\$454	\$664	\$774	\$817	\$619	\$524	\$586
Liberty Mutual Fire Insurance Company	\$624	\$662	\$665	\$911	\$1,065	\$1,065	\$665	\$729	\$788
Mendakota Insurance Company	\$580	\$566	\$614	\$926	\$965	\$1,100	\$833	\$710	\$752
Mid-Century Insurance Company	\$1,080	\$861	\$861	\$1,567	\$2,253	\$2,000	\$1,341	\$1,161	\$1,616
Nationwide Insurance Company of America	\$378	\$361	\$360	\$541	\$593	\$650	\$383	\$415	\$364
Nevada General Insurance Company	\$1,050	\$1,026	\$1,026	\$1,020	\$1,110	\$1,272	\$1,014	\$972	\$972
Primero Insurance Company	\$888	\$863	\$863	\$1,453	\$1,643	\$1,542	\$1,039	\$1,203	\$863
Progressive Direct Insurance Company	\$572	\$533	\$569	\$818	\$897	\$1,050	\$778	\$578	\$710
Progressive Northern Insurance Company	\$496	\$474	\$519	\$795	\$860	\$977	\$725	\$593	\$638
Safeco Insurance Company of Illinois	\$445	\$539	\$545	\$875	\$1,000	\$1,023	\$724	\$591	\$503
State Farm Fire and Casualty Company	\$354	\$354	\$354	\$571	\$633	\$617	\$354	\$354	\$461
State Farm Mutual Automobile Insurance Company	\$320	\$322	\$322	\$515	\$570	\$555	\$322	\$322	\$418
United Services Automobile Association	\$327	\$319	\$319	\$422	\$427	\$442	\$319	\$345	\$319
USAA Casualty Insurance Company	\$334	\$323	\$323	\$430	\$437	\$452	\$323	\$351	\$323
Viking Insurance Company of Wisconsin	\$830	\$824	\$824	\$1,178	\$1,391	\$1,298	\$938	\$955	\$824
Western United Insurance Company	\$364	\$365	\$365	\$562	\$701	\$680	\$438	\$365	\$463

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE Q - Liability OPTION 2 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as average/neutral credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$538	\$554	\$538	\$894	\$1,045	\$1,253	\$555	\$605	\$554
Allstate Indemnity Company	\$1,220	\$1,319	\$1,319	\$1,757	\$2,101	\$2,424	\$1,319	\$1,450	\$1,319
Allstate Insurance Company	\$595	\$591	\$591	\$962	\$1,116	\$1,275	\$591	\$655	\$591
Allstate Property and Casualty Insurance Company	\$607	\$598	\$598	\$1,008	\$1,168	\$1,346	\$598	\$671	\$598
American Family Mutual Insurance Company	\$548	\$566	\$566	\$904	\$1,008	\$904	\$566	\$600	\$548
American National Property and Casualty Company	\$357	\$343	\$378	\$579	\$729	\$756	\$500	\$465	\$409
COUNTRY Mutual Insurance Company	\$706	\$674	\$674	\$1,147	\$1,465	\$1,147	\$790	\$806	\$865
COUNTRY Preferred Insurance Company	\$642	\$613	\$613	\$1,043	\$1,332	\$1,043	\$718	\$732	\$785
Dairyland Insurance Company	\$1,198	\$1,104	\$1,104	\$2,123	\$2,599	\$2,452	\$1,479	\$1,405	\$1,238
Esurance Insurance Company	\$703	\$523	\$578	\$813	\$883	\$1,023	\$758	\$583	\$668
Farmers Insurance Exchange	\$428	\$394	\$394	\$791	\$1,097	\$1,073	\$687	\$535	\$789
Financial Indemnity Company	\$630	\$510	\$579	\$969	\$1,065	\$1,156	\$847	\$683	\$756
GEICO General Insurance Company	\$390	\$390	\$390	\$490	\$561	\$576	\$390	\$397	\$390
Government Employees Insurance Company (GEICO)	\$390	\$390	\$390	\$490	\$561	\$576	\$390	\$397	\$390
Hartford Insurance Company of the Midwest	\$449	\$400	\$400	\$556	\$622	\$635	\$400	\$465	\$498
Infinity Auto Insurance Company-Low Cost	\$781	\$668	\$739	\$1,231	\$1,409	\$1,457	\$1,004	\$837	\$951
Infinity Auto Insurance Company-Value Added	\$680	\$567	\$642	\$1,034	\$1,230	\$1,333	\$883	\$713	\$836
Liberty Mutual Fire Insurance Company	\$763	\$787	\$793	\$1,130	\$1,303	\$1,303	\$793	\$882	\$945
Mendakota Insurance Company	\$616	\$590	\$647	\$1,066	\$1,126	\$1,282	\$930	\$733	\$796
Mid-Century Insurance Company	\$1,298	\$988	\$988	\$2,005	\$2,823	\$2,550	\$1,611	\$1,398	\$1,935
Nationwide Insurance Company of America	\$434	\$404	\$403	\$667	\$739	\$823	\$434	\$480	\$412
Nevada General Insurance Company	\$1,236	\$1,200	\$1,200	\$1,278	\$1,386	\$1,566	\$1,242	\$1,158	\$1,158
Progressive Direct Insurance Company	\$746	\$668	\$744	\$1,148	\$1,244	\$1,455	\$1,047	\$753	\$892
Progressive Northern Insurance Company	\$666	\$617	\$690	\$1,194	\$1,300	\$1,475	\$1,038	\$767	\$852
Safeco Insurance Company of Illinois	\$510	\$592	\$601	\$1,036	\$1,190	\$1,223	\$809	\$642	\$566
State Farm Fire and Casualty Company	\$478	\$463	\$463	\$809	\$912	\$890	\$463	\$463	\$599
State Farm Mutual Automobile Insurance Company	\$426	\$416	\$416	\$719	\$808	\$788	\$416	\$416	\$537
United Services Automobile Association	\$397	\$381	\$381	\$527	\$534	\$551	\$381	\$414	\$381
USAA Casualty Insurance Company	\$462	\$443	\$443	\$618	\$625	\$647	\$443	\$479	\$443
Viking Insurance Company of Wisconsin	\$1,066	\$1,043	\$1,043	\$1,553	\$1,835	\$1,723	\$99,451	\$1,233	\$1,043
Western United Insurance Company	\$465	\$454	\$454	\$766	\$952	\$925	\$570	\$454	\$585

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE R - Liability OPTION 1 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as worst possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$924	\$964	\$936	\$1,377	\$1,609	\$1,841	\$969	\$1,045	\$964
Allstate Indemnity Company	\$1,652	\$1,867	\$1,867	\$2,207	\$2,570	\$2,947	\$1,867	\$1,934	\$1,867
Allstate Insurance Company	\$483	\$487	\$487	\$717	\$827	\$914	\$487	\$530	\$487
Allstate Property and Casualty Insurance Company	\$782	\$788	\$788	\$1,157	\$1,339	\$1,466	\$788	\$863	\$788
American Family Mutual Insurance Company	\$455	\$475	\$475	\$713	\$803	\$713	\$475	\$493	\$455
American National Property and Casualty Company	\$476	\$456	\$505	\$753	\$941	\$969	\$665	\$625	\$556
American Sterling Insurance Company	\$1,482	\$1,326	\$1,326	\$1,752	\$2,172	\$2,064	\$1,386	\$1,584	\$1,596
COUNTRY Mutual Insurance Company	\$887	\$866	\$866	\$1,368	\$1,776	\$1,368	\$1,010	\$1,009	\$1,110
Dairyland Insurance Company	\$941	\$873	\$873	\$1,561	\$1,942	\$1,825	\$1,186	\$1,081	\$979
Esurance Insurance Company	\$714	\$556	\$604	\$784	\$852	\$987	\$756	\$609	\$715
Farmers Insurance Exchange	\$781	\$754	\$754	\$1,317	\$1,773	\$1,735	\$1,167	\$969	\$1,445
Financial Indemnity Company	\$567	\$469	\$518	\$824	\$895	\$983	\$754	\$620	\$682
GEICO General Insurance Company	\$355	\$364	\$364	\$418	\$471	\$493	\$364	\$371	\$364
Government Employees Insurance Company (GEICO)	\$355	\$364	\$364	\$418	\$471	\$493	\$364	\$371	\$364
Hartford Insurance Company of the Midwest	\$519	\$468	\$468	\$640	\$726	\$738	\$468	\$538	\$591
Infinity Auto Insurance Company-Low Cost	\$647	\$567	\$611	\$962	\$1,089	\$1,114	\$828	\$709	\$783
Infinity Auto Insurance Company-Value Added	\$577	\$496	\$544	\$806	\$942	\$997	\$741	\$624	\$703
Liberty Mutual Fire Insurance Company	\$909	\$963	\$968	\$1,320	\$1,548	\$1,548	\$968	\$1,063	\$1,148
Mendakota Insurance Company	\$902	\$878	\$953	\$1,452	\$1,522	\$1,731	\$1,301	\$1,098	\$1,168
Mid-Century Insurance Company	\$1,199	\$957	\$957	\$1,741	\$2,503	\$2,223	\$1,490	\$1,290	\$1,796
Nationwide Insurance Company of America	\$539	\$518	\$512	\$782	\$864	\$950	\$553	\$595	\$521
Nevada General Insurance Company	\$1,050	\$1,026	\$1,026	\$1,020	\$1,110	\$1,272	\$1,014	\$972	\$972
Primero Insurance Company	\$888	\$863	\$863	\$1,453	\$1,643	\$1,542	\$1,039	\$1,203	\$863
Progressive Direct Insurance Company	\$1,083	\$1,021	\$1,075	\$1,515	\$1,652	\$1,912	\$1,455	\$1,094	\$1,318
Progressive Northern Insurance Company	\$724	\$691	\$763	\$1,173	\$1,266	\$1,241	\$1,062	\$864	\$932
Safeco Insurance Company of Illinois	\$506	\$604	\$609	\$988	\$1,129	\$1,157	\$815	\$662	\$563
State Farm Fire and Casualty Company	\$678	\$683	\$683	\$1,091	\$1,200	\$1,168	\$683	\$683	\$894
State Farm Mutual Automobile Insurance Company	\$617	\$624	\$624	\$988	\$1,087	\$1,057	\$624	\$624	\$813
United Services Automobile Association	\$580	\$568	\$568	\$744	\$755	\$782	\$568	\$612	\$568
USAA Casualty Insurance Company	\$600	\$586	\$586	\$774	\$786	\$814	\$586	\$634	\$586
Viking Insurance Company of Wisconsin	\$1,090	\$1,085	\$1,085	\$1,542	\$1,820	\$1,696	\$1,231	\$1,249	\$1,085
Western United Insurance Company	\$477	\$499	\$499	\$740	\$916	\$893	\$590	\$499	\$618

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE R - Liability OPTION 2 - TOYOTA PRIUS

Vehicle 1: 2007 Toyota Prius Hybrid, Sedan, Hybrid Engine, Continuously Variable Automatic Transmission, Two Wheel Drive - Front, Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as worst possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,136	\$1,167	\$1,131	\$1,808	\$2,120	\$2,493	\$1,169	\$1,289	\$1,167
Allstate Indemnity Company	\$1,925	\$2,098	\$2,098	\$2,722	\$3,253	\$3,748	\$2,098	\$2,288	\$2,098
Allstate Insurance Company	\$595	\$591	\$591	\$962	\$1,116	\$1,275	\$591	\$655	\$591
Allstate Property and Casualty Insurance Company	\$975	\$965	\$965	\$1,566	\$1,822	\$2,047	\$965	\$1,084	\$965
American Family Mutual Insurance Company	\$548	\$566	\$566	\$904	\$1,008	\$904	\$566	\$600	\$548
American National Property and Casualty Company	\$550	\$527	\$581	\$890	\$1,121	\$1,162	\$769	\$716	\$631
COUNTRY Mutual Insurance Company	\$1,065	\$1,014	\$1,014	\$1,723	\$2,206	\$1,723	\$1,196	\$1,221	\$1,313
COUNTRY Preferred Insurance Company	\$965	\$920	\$920	\$1,563	\$1,999	\$1,563	\$1,083	\$1,106	\$1,188
Dairyland Insurance Company	\$1,198	\$1,104	\$1,104	\$2,123	\$2,599	\$2,452	\$1,479	\$1,405	\$1,238
Esurance Insurance Company	\$671	\$499	\$549	\$775	\$844	\$978	\$724	\$554	\$635
Farmers Insurance Exchange	\$605	\$594	\$594	\$1,072	\$1,500	\$1,469	\$945	\$750	\$1,090
Financial Indemnity Company	\$707	\$569	\$649	\$1,093	\$1,205	\$1,305	\$950	\$753	\$852
GEICO General Insurance Company	\$488	\$488	\$488	\$613	\$702	\$720	\$488	\$496	\$488
Government Employees Insurance Company (GEICO)	\$488	\$488	\$488	\$613	\$702	\$720	\$488	\$496	\$488
Hartford Insurance Company of the Midwest	\$578	\$517	\$517	\$724	\$820	\$821	\$517	\$596	\$646
Infinity Auto Insurance Company-Low Cost	\$781	\$668	\$739	\$1,231	\$1,409	\$1,457	\$1,004	\$837	\$951
Infinity Auto Insurance Company-Value Added	\$835	\$691	\$789	\$1,287	\$1,531	\$1,669	\$1,083	\$870	\$1,026
Liberty Mutual Fire Insurance Company	\$1,095	\$1,128	\$1,137	\$1,615	\$1,872	\$1,872	\$1,137	\$1,269	\$1,360
Mendakota Insurance Company	\$889	\$845	\$932	\$1,566	\$1,665	\$1,891	\$1,358	\$1,049	\$1,144
Mid-Century Insurance Company	\$1,504	\$1,192	\$1,192	\$2,240	\$3,301	\$2,927	\$1,872	\$1,614	\$2,214
Nationwide Insurance Company of America	\$542	\$512	\$509	\$840	\$935	\$1,041	\$550	\$606	\$519
Nevada General Insurance Company	\$1,236	\$1,200	\$1,200	\$1,278	\$1,386	\$1,566	\$1,242	\$1,158	\$1,158
Progressive Direct Insurance Company	\$1,388	\$1,254	\$1,380	\$2,085	\$2,252	\$2,613	\$1,919	\$1,398	\$1,629
Progressive Northern Insurance Company	\$994	\$918	\$1,030	\$1,810	\$1,969	\$2,038	\$1,564	\$1,140	\$1,271
Safeco Insurance Company of Illinois	\$591	\$673	\$685	\$1,194	\$1,372	\$1,412	\$927	\$732	\$645
State Farm Fire and Casualty Company	\$868	\$852	\$852	\$1,465	\$1,627	\$1,583	\$852	\$852	\$1,116
State Farm Mutual Automobile Insurance Company	\$782	\$772	\$772	\$1,315	\$1,457	\$1,418	\$772	\$772	\$1,008
United Services Automobile Association	\$617	\$595	\$595	\$818	\$827	\$855	\$595	\$643	\$595
USAA Casualty Insurance Company	\$612	\$588	\$588	\$822	\$832	\$859	\$588	\$638	\$588
Viking Insurance Company of Wisconsin	\$1,400	\$1,374	\$1,374	\$2,035	\$2,402	\$2,254	\$1,587	\$1,613	\$1,374
Western United Insurance Company	\$597	\$605	\$605	\$983	\$1,218	\$1,188	\$750	\$605	\$764

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE A - Liability OPTION 1 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Sixteen-year-old single male. Clean driving record. Good student ("A" average) with driver's education. Drives 10 miles round trip to school daily. Annual mileage is 2,900. Rated on father's policy from Example E. Multi-car discount applies.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$537	\$551	\$532	\$834	\$992	\$1,148	\$557	\$612	\$551
Allstate Indemnity Company	\$1,316	\$1,415	\$1,415	\$1,859	\$2,189	\$2,538	\$1,415	\$1,556	\$1,415
Allstate Insurance Company	\$756	\$741	\$741	\$1,145	\$1,326	\$1,448	\$741	\$836	\$741
Allstate Property and Casualty Insurance Company	\$530	\$498	\$498	\$879	\$1,037	\$1,149	\$498	\$587	\$498
American Family Mutual Insurance Company	\$1,008	\$1,040	\$1,040	\$1,667	\$1,875	\$1,667	\$1,040	\$1,112	\$1,008
American National Property and Casualty Company	\$514	\$492	\$522	\$846	\$1,053	\$1,099	\$707	\$701	\$573
American Sterling Insurance Company	\$2,232	\$1,974	\$1,974	\$2,844	\$3,534	\$3,372	\$2,052	\$2,496	\$2,400
COUNTRY Mutual Insurance Company	\$774	\$733	\$733	\$1,248	\$1,600	\$1,248	\$870	\$891	\$963
Dairyland Insurance Company	\$1,829	\$1,681	\$1,681	\$3,061	\$3,855	\$3,585	\$2,270	\$2,168	\$1,879
Esurance Insurance Company	\$2,082	\$1,514	\$1,687	\$2,291	\$2,544	\$2,995	\$2,181	\$1,704	\$2,071
Financial Indemnity Company	\$2,621	\$2,197	\$2,398	\$3,724	\$4,019	\$4,453	\$3,479	\$2,901	\$3,145
GEICO General Insurance Company	\$854	\$875	\$875	\$1,048	\$1,193	\$1,269	\$875	\$935	\$875
Government Employees Insurance Company (GEICO)	\$854	\$875	\$875	\$1,048	\$1,193	\$1,269	\$875	\$935	\$875
Infinity Auto Insurance Company-Low Cost	\$1,550	\$1,379	\$1,462	\$2,221	\$2,493	\$2,525	\$1,978	\$1,722	\$1,871
Infinity Auto Insurance Company-Value Added	\$1,135	\$996	\$1,071	\$1,505	\$1,744	\$1,812	\$1,460	\$1,253	\$1,381
Liberty Mutual Fire Insurance Company	\$1,479	\$1,503	\$1,522	\$2,251	\$2,634	\$2,634	\$1,522	\$1,741	\$1,866
Mendakota Insurance Company	\$1,785	\$1,687	\$1,854	\$2,843	\$3,002	\$3,400	\$2,526	\$2,142	\$2,310
Mid-Century Insurance Company	\$3,432	\$2,765	\$2,765	\$5,007	\$7,210	\$6,321	\$4,230	\$3,724	\$5,200
Nationwide Insurance Company of America	\$642	\$600	\$598	\$977	\$1,084	\$1,189	\$647	\$717	\$608
Nevada General Insurance Company	\$2,154	\$2,076	\$2,076	\$2,172	\$2,334	\$2,682	\$2,142	\$1,998	\$1,998
Primero Insurance Company	\$2,513	\$2,364	\$2,364	\$4,349	\$5,031	\$4,692	\$2,920	\$3,433	\$2,364
Progressive Direct Insurance Company	\$1,677	\$1,497	\$1,668	\$2,461	\$2,706	\$3,225	\$2,278	\$1,691	\$2,063
Progressive Northern Insurance Company	\$2,211	\$2,150	\$2,330	\$3,446	\$3,716	\$4,228	\$3,194	\$2,676	\$2,841
Safeco Insurance Company of Illinois	\$963	\$1,060	\$1,085	\$1,819	\$2,107	\$2,127	\$1,459	\$1,180	\$995
State Farm Fire and Casualty Company	\$996	\$983	\$983	\$1,694	\$1,849	\$1,793	\$983	\$983	\$1,315
State Farm Mutual Automobile Insurance Company	\$905	\$897	\$897	\$1,534	\$1,674	\$1,623	\$897	\$897	\$1,195
United Services Automobile Association	\$838	\$784	\$784	\$1,188	\$1,205	\$1,250	\$784	\$890	\$784
USAA Casualty Insurance Company	\$848	\$794	\$794	\$1,202	\$1,219	\$1,264	\$794	\$900	\$794
Viking Insurance Company of Wisconsin	\$2,238	\$2,163	\$2,163	\$3,297	\$3,959	\$3,688	\$2,543	\$2,642	\$2,162
Western United Insurance Company	\$1,739	\$1,723	\$1,723	\$2,662	\$3,331	\$3,214	\$2,060	\$1,723	\$2,213

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE A - Liability OPTION 2 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Sixteen-year-old single male. Clean driving record. Good student ("A" average) with driver's education. Drives 10 miles round trip to school daily. Annual mileage is 2,900. Rated on father's policy from Example E. Multi-car discount applies.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$642	\$655	\$633	\$1,069	\$1,276	\$1,523	\$662	\$731	\$655
Allstate Indemnity Company	\$1,661	\$1,710	\$1,710	\$2,518	\$3,060	\$3,576	\$1,710	\$2,004	\$1,710
Allstate Insurance Company	\$948	\$920	\$920	\$1,542	\$1,798	\$2,011	\$920	\$1,055	\$920
Allstate Property and Casualty Insurance Company	\$757	\$710	\$710	\$1,350	\$1,595	\$1,814	\$710	\$848	\$710
American Family Mutual Insurance Company	\$1,214	\$1,239	\$1,239	\$2,101	\$2,352	\$2,101	\$1,239	\$1,358	\$1,214
American National Property and Casualty Company	\$609	\$580	\$615	\$1,015	\$1,270	\$1,329	\$836	\$818	\$669
COUNTRY Mutual Insurance Company	\$953	\$881	\$881	\$1,609	\$2,036	\$1,609	\$1,058	\$1,107	\$1,169
COUNTRY Preferred Insurance Company	\$863	\$798	\$798	\$1,457	\$1,843	\$1,457	\$957	\$1,001	\$1,057
Dairyland Insurance Company	\$2,447	\$2,232	\$2,232	\$4,267	\$5,376	\$5,004	\$2,974	\$2,980	\$2,488
Esurance Insurance Company	\$2,149	\$1,523	\$1,706	\$2,484	\$2,733	\$3,228	\$2,291	\$1,728	\$2,051
Financial Indemnity Company	\$3,095	\$2,532	\$2,839	\$4,624	\$5,060	\$5,526	\$4,139	\$3,352	\$3,719
GEICO General Insurance Company	\$1,139	\$1,155	\$1,155	\$1,473	\$1,701	\$1,719	\$1,155	\$1,224	\$1,155
Government Employees Insurance Company (GEICO)	\$1,139	\$1,155	\$1,155	\$1,473	\$1,701	\$1,719	\$1,155	\$1,224	\$1,155
Infinity Auto Insurance Company-Low Cost	\$1,756	\$1,535	\$1,658	\$2,632	\$2,986	\$3,028	\$2,249	\$1,920	\$2,129
Infinity Auto Insurance Company-Value Added	\$1,469	\$1,249	\$1,387	\$2,106	\$2,493	\$2,641	\$1,897	\$1,570	\$1,797
Liberty Mutual Fire Insurance Company	\$1,790	\$1,767	\$1,795	\$2,791	\$3,237	\$3,237	\$1,795	\$2,099	\$2,239
Mendakota Insurance Company	\$1,894	\$1,758	\$1,956	\$3,233	\$3,444	\$3,900	\$2,800	\$2,219	\$2,440
Mid-Century Insurance Company	\$4,015	\$3,140	\$3,140	\$6,212	\$8,794	\$7,750	\$4,906	\$4,396	\$6,116
Nationwide Insurance Company of America	\$739	\$680	\$676	\$1,201	\$1,342	\$1,490	\$735	\$836	\$692
Nevada General Insurance Company	\$2,568	\$2,436	\$2,436	\$2,700	\$2,892	\$3,294	\$2,598	\$2,364	\$2,364
Progressive Direct Insurance Company	\$2,239	\$1,929	\$2,230	\$3,504	\$3,808	\$4,467	\$3,129	\$2,253	\$2,648
Progressive Northern Insurance Company	\$2,830	\$2,668	\$2,951	\$4,884	\$5,309	\$6,027	\$4,327	\$3,306	\$3,616
Safeco Insurance Company of Illinois	\$1,153	\$1,229	\$1,259	\$2,284	\$2,660	\$2,696	\$1,716	\$1,338	\$1,182
State Farm Fire and Casualty Company	\$1,298	\$1,256	\$1,256	\$2,306	\$2,526	\$2,448	\$1,256	\$1,256	\$1,686
State Farm Mutual Automobile Insurance Company	\$1,173	\$1,139	\$1,139	\$2,076	\$2,273	\$2,202	\$1,139	\$1,139	\$1,524
United Services Automobile Association	\$1,011	\$932	\$932	\$1,499	\$1,517	\$1,573	\$932	\$1,060	\$932
USAA Casualty Insurance Company	\$1,177	\$1,085	\$1,085	\$1,753	\$1,775	\$1,842	\$1,085	\$1,234	\$1,085
Viking Insurance Company of Wisconsin	\$2,891	\$2,754	\$2,754	\$4,355	\$5,230	\$4,897	\$3,296	\$3,445	\$2,754
Western United Insurance Company	\$2,149	\$2,088	\$2,088	\$3,469	\$4,345	\$4,180	\$2,587	\$2,088	\$2,713

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE B - Liability OPTION 1 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventeen-year-old single male. Average student ("C" average). One ticket 20 miles over the speed limit within past 12 months. Drives 10 miles round trip to school daily. Annual mileage is 4,000. Rated on father's policy from Example E. Multi-car discount applies.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$891	\$543	\$522	\$873	\$1,074	\$1,248	\$555	\$625	\$543
Allstate Indemnity Company	\$1,832	\$2,010	\$2,010	\$2,527	\$2,976	\$3,439	\$2,010	\$2,163	\$2,011
Allstate Insurance Company	\$1,371	\$1,357	\$1,357	\$2,018	\$2,341	\$2,530	\$1,357	\$1,511	\$1,357
Allstate Property and Casualty Insurance Company	\$1,200	\$1,163	\$1,163	\$1,818	\$2,103	\$2,284	\$1,163	\$1,328	\$1,163
American Family Mutual Insurance Company	\$1,469	\$1,506	\$1,506	\$2,459	\$2,756	\$2,459	\$1,506	\$1,627	\$1,469
American National Property and Casualty Company	\$714	\$680	\$722	\$1,175	\$1,471	\$1,530	\$986	\$980	\$794
American Sterling Insurance Company	\$2,232	\$1,974	\$1,974	\$2,844	\$3,534	\$3,372	\$2,052	\$2,496	\$2,400
COUNTRY Mutual Insurance Company	\$1,549	\$1,466	\$1,466	\$2,494	\$3,200	\$2,494	\$1,743	\$1,786	\$1,931
Dairyland Insurance Company	\$1,931	\$1,788	\$1,788	\$3,234	\$4,064	\$3,789	\$2,413	\$2,276	\$1,986
Esurance Insurance Company	\$2,390	\$1,735	\$1,935	\$2,631	\$2,923	\$3,444	\$2,508	\$1,956	\$2,379
Financial Indemnity Company	\$2,645	\$2,221	\$2,418	\$3,759	\$4,060	\$4,495	\$3,512	\$2,927	\$3,170
GEICO General Insurance Company	\$1,368	\$1,048	\$1,048	\$1,288	\$1,460	\$1,559	\$1,048	\$1,149	\$1,048
Government Employees Insurance Company (GEICO)	\$1,368	\$1,048	\$1,048	\$1,288	\$1,460	\$1,559	\$1,048	\$1,149	\$1,048
Infinity Auto Insurance Company-Low Cost	\$1,800	\$1,609	\$1,699	\$2,573	\$2,886	\$2,930	\$2,302	\$2,004	\$2,167
Infinity Auto Insurance Company-Value Added	\$1,334	\$1,177	\$1,258	\$1,765	\$2,046	\$2,126	\$1,718	\$1,474	\$1,620
Liberty Mutual Fire Insurance Company	\$1,997	\$2,023	\$2,050	\$3,046	\$3,561	\$3,561	\$2,050	\$2,354	\$2,525
Mendakota Insurance Company	\$1,910	\$1,808	\$1,984	\$3,035	\$3,204	\$3,628	\$2,699	\$2,293	\$2,470
Mid-Century Insurance Company	\$4,335	\$3,496	\$3,496	\$6,321	\$9,104	\$7,976	\$5,340	\$4,706	\$6,571
Nationwide Insurance Company of America	\$873	\$811	\$809	\$1,350	\$1,503	\$1,651	\$877	\$980	\$821
Nevada General Insurance Company	\$1,938	\$1,872	\$1,872	\$1,950	\$2,094	\$2,406	\$1,926	\$1,788	\$1,788
Primero Insurance Company	\$2,867	\$2,687	\$2,687	\$4,948	\$5,729	\$5,329	\$3,323	\$3,905	\$2,687
Progressive Direct Insurance Company	\$1,871	\$1,681	\$1,864	\$2,733	\$3,004	\$3,535	\$2,537	\$1,888	\$2,316
Progressive Northern Insurance Company	\$2,127	\$2,081	\$2,246	\$3,294	\$3,557	\$4,043	\$3,070	\$2,577	\$2,723
Safeco Insurance Company of Illinois	\$970	\$1,077	\$1,101	\$1,830	\$2,116	\$2,143	\$1,478	\$1,198	\$1,007
State Farm Fire and Casualty Company	\$1,508	\$1,489	\$1,489	\$2,564	\$2,795	\$2,710	\$1,489	\$1,489	\$1,993
State Farm Mutual Automobile Insurance Company	\$1,251	\$1,236	\$1,236	\$2,128	\$2,318	\$2,247	\$1,236	\$1,236	\$1,656
United Services Automobile Association	\$855	\$801	\$801	\$1,210	\$1,229	\$1,273	\$801	\$906	\$801
USAA Casualty Insurance Company	\$865	\$812	\$812	\$1,225	\$1,242	\$1,289	\$812	\$918	\$812
Viking Insurance Company of Wisconsin	\$2,245	\$2,171	\$2,171	\$3,304	\$3,965	\$3,690	\$2,550	\$2,645	\$2,171
Western United Insurance Company	\$2,706	\$2,691	\$2,691	\$4,134	\$5,170	\$4,989	\$3,209	\$2,691	\$3,450

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE B - Liability OPTION 2 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventeen-year-old single male. Average student ("C" average). One ticket 20 miles over the speed limit within past 12 months. Drives 10 miles round trip to school daily. Annual mileage is 4,000. Rated on father's policy from Example E. Multi-car discount applies.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,022	\$673	\$647	\$1,158	\$1,422	\$1,702	\$686	\$776	\$673
Allstate Indemnity Company	\$2,239	\$2,359	\$2,359	\$3,305	\$4,006	\$4,668	\$2,359	\$2,692	\$2,360
Allstate Insurance Company	\$1,662	\$1,628	\$1,628	\$2,601	\$3,038	\$3,339	\$1,628	\$1,847	\$1,628
Allstate Property and Casualty Insurance Company	\$1,509	\$1,450	\$1,450	\$2,442	\$2,845	\$3,151	\$1,450	\$1,684	\$1,450
American Family Mutual Insurance Company	\$1,763	\$1,790	\$1,790	\$3,085	\$3,445	\$3,085	\$1,790	\$1,980	\$1,763
American National Property and Casualty Company	\$843	\$798	\$846	\$1,404	\$1,760	\$1,839	\$1,161	\$1,137	\$921
COUNTRY Mutual Insurance Company	\$1,877	\$1,732	\$1,732	\$3,164	\$4,008	\$3,164	\$2,089	\$2,189	\$2,315
Dairyland Insurance Company	\$2,569	\$2,350	\$2,350	\$4,481	\$5,621	\$5,238	\$3,142	\$3,107	\$2,610
Esurance Insurance Company	\$2,482	\$1,747	\$1,967	\$2,853	\$3,160	\$3,714	\$2,648	\$1,986	\$2,367
Financial Indemnity Company	\$3,123	\$2,558	\$2,863	\$4,665	\$5,109	\$5,579	\$4,177	\$3,381	\$3,750
GEICO General Insurance Company	\$1,685	\$1,393	\$1,393	\$1,811	\$2,091	\$2,186	\$1,393	\$1,503	\$1,393
Government Employees Insurance Company (GEICO)	\$1,685	\$1,393	\$1,393	\$1,811	\$2,091	\$2,186	\$1,393	\$1,503	\$1,393
Infinity Auto Insurance Company-Low Cost	\$2,036	\$1,785	\$1,922	\$3,041	\$3,446	\$3,501	\$2,610	\$2,228	\$2,461
Infinity Auto Insurance Company-Value Added	\$1,720	\$1,467	\$1,624	\$2,462	\$2,912	\$3,084	\$2,225	\$1,842	\$2,102
Liberty Mutual Fire Insurance Company	\$2,399	\$2,362	\$2,403	\$3,756	\$4,360	\$4,360	\$2,403	\$2,820	\$3,011
Mendakota Insurance Company	\$2,019	\$1,875	\$2,086	\$3,438	\$3,660	\$4,146	\$2,982	\$2,369	\$2,602
Mid-Century Insurance Company	\$5,057	\$3,965	\$3,965	\$7,819	\$11,073	\$9,742	\$6,172	\$5,542	\$7,713
Nationwide Insurance Company of America	\$1,002	\$918	\$914	\$1,654	\$1,853	\$2,057	\$997	\$1,140	\$934
Nevada General Insurance Company	\$2,304	\$2,196	\$2,196	\$2,418	\$2,604	\$2,964	\$2,340	\$2,118	\$2,118
Progressive Direct Insurance Company	\$2,481	\$2,151	\$2,476	\$3,869	\$4,206	\$4,938	\$3,464	\$2,498	\$2,950
Progressive Northern Insurance Company	\$2,707	\$2,570	\$2,830	\$4,649	\$5,059	\$5,739	\$4,138	\$3,169	\$3,451
Safeco Insurance Company of Illinois	\$1,153	\$1,239	\$1,267	\$2,280	\$2,652	\$2,692	\$1,725	\$1,348	\$1,187
State Farm Fire and Casualty Company	\$1,954	\$1,892	\$1,892	\$3,470	\$3,795	\$3,677	\$1,892	\$1,892	\$2,545
State Farm Mutual Automobile Insurance Company	\$1,613	\$1,564	\$1,564	\$2,865	\$3,127	\$3,029	\$1,564	\$1,564	\$2,106
United Services Automobile Association	\$1,030	\$950	\$950	\$1,524	\$1,543	\$1,601	\$950	\$1,079	\$950
USAA Casualty Insurance Company	\$1,201	\$1,109	\$1,109	\$1,786	\$1,807	\$1,875	\$1,109	\$1,257	\$1,109
Viking Insurance Company of Wisconsin	\$2,896	\$2,763	\$2,763	\$4,364	\$5,239	\$4,903	\$3,304	\$3,450	\$2,763
Western United Insurance Company	\$3,320	\$3,242	\$3,242	\$5,348	\$6,697	\$6,443	\$4,002	\$3,242	\$4,204

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE C - Liability OPTION 1 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. "At Fault" accident within past 12 months (under \$900 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 14,000.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$493	\$509	\$493	\$754	\$895	\$1,030	\$515	\$559	\$509
Allstate Indemnity Company	\$1,239	\$1,322	\$1,322	\$1,709	\$1,993	\$2,290	\$1,322	\$1,442	\$1,326
Allstate Insurance Company	\$871	\$865	\$865	\$1,246	\$1,430	\$1,550	\$865	\$948	\$865
Allstate Property and Casualty Insurance Company	\$844	\$825	\$825	\$1,278	\$1,477	\$1,615	\$825	\$932	\$825
American Family Mutual Insurance Company	\$648	\$664	\$664	\$1,084	\$1,216	\$1,084	\$664	\$716	\$648
American National Property and Casualty Company	\$737	\$699	\$742	\$1,215	\$1,521	\$1,582	\$1,015	\$1,004	\$815
American Sterling Insurance Company	\$1,404	\$1,254	\$1,254	\$1,722	\$2,124	\$2,034	\$1,302	\$1,530	\$1,506
Dairyland Insurance Company	\$1,354	\$1,257	\$1,257	\$2,266	\$2,864	\$2,680	\$1,697	\$1,579	\$1,391
Esurance Insurance Company	\$1,028	\$779	\$854	\$1,121	\$1,243	\$1,442	\$1,084	\$867	\$1,024
Financial Indemnity Company	\$992	\$841	\$910	\$1,424	\$1,561	\$1,714	\$1,325	\$1,097	\$1,177
GEICO General Insurance Company	\$520	\$531	\$531	\$638	\$726	\$768	\$531	\$563	\$531
Government Employees Insurance Company (GEICO)	\$520	\$531	\$531	\$638	\$726	\$768	\$531	\$563	\$531
Infinity Auto Insurance Company-Low Cost	\$899	\$800	\$846	\$1,296	\$1,476	\$1,490	\$1,148	\$995	\$1,072
Infinity Auto Insurance Company-Value Added	\$646	\$568	\$607	\$860	\$1,010	\$1,048	\$830	\$709	\$775
Liberty Mutual Fire Insurance Company	\$546	\$547	\$557	\$842	\$979	\$979	\$557	\$642	\$687
Mendakota Insurance Company	\$939	\$889	\$974	\$1,508	\$1,611	\$1,818	\$1,342	\$1,118	\$1,204
Mid-Century Insurance Company	\$2,005	\$1,571	\$1,571	\$3,077	\$4,361	\$3,839	\$2,454	\$2,195	\$3,060
Nationwide Insurance Company of America	\$697	\$654	\$652	\$1,058	\$1,178	\$1,293	\$706	\$777	\$664
Nevada General Insurance Company	\$2,016	\$1,938	\$1,938	\$2,070	\$2,214	\$2,538	\$2,016	\$1,854	\$1,854
Primero Insurance Company	\$2,062	\$1,916	\$1,916	\$3,463	\$3,972	\$3,693	\$2,349	\$2,741	\$1,916
Progressive Direct Insurance Company	\$1,246	\$1,110	\$1,237	\$1,835	\$2,022	\$2,368	\$1,693	\$1,259	\$1,519
Progressive Northern Insurance Company	\$956	\$891	\$1,008	\$1,533	\$1,651	\$1,879	\$1,401	\$1,156	\$1,244
Safeco Insurance Company of Illinois	\$1,375	\$1,503	\$1,537	\$2,580	\$2,985	\$3,027	\$2,073	\$1,673	\$1,404
State Farm Fire and Casualty Company	\$726	\$710	\$710	\$1,240	\$1,358	\$1,319	\$710	\$710	\$952
State Farm Mutual Automobile Insurance Company	\$531	\$522	\$522	\$903	\$989	\$960	\$522	\$522	\$696
United Services Automobile Association	\$575	\$545	\$545	\$784	\$795	\$822	\$545	\$606	\$545
USAA Casualty Insurance Company	\$590	\$560	\$560	\$808	\$820	\$849	\$560	\$624	\$560
Viking Insurance Company of Wisconsin	\$1,417	\$1,386	\$1,386	\$2,062	\$2,460	\$2,286	\$1,607	\$1,645	\$1,386
Western United Insurance Company	\$1,030	\$1,037	\$1,037	\$1,585	\$1,980	\$1,916	\$1,236	\$1,037	\$1,316

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE C - Liability OPTION 2 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. "At Fault" accident within past 12 months (under \$900 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 14,000.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$595	\$610	\$591	\$982	\$1,165	\$1,386	\$616	\$674	\$610
Allstate Indemnity Company	\$1,490	\$1,537	\$1,537	\$2,188	\$2,628	\$3,047	\$1,537	\$1,769	\$1,541
Allstate Insurance Company	\$1,056	\$1,037	\$1,037	\$1,631	\$1,886	\$2,096	\$1,037	\$1,159	\$1,037
Allstate Property and Casualty Insurance Company	\$1,067	\$1,032	\$1,032	\$1,741	\$2,026	\$2,269	\$1,032	\$1,188	\$1,032
American Family Mutual Insurance Company	\$796	\$809	\$809	\$1,393	\$1,554	\$1,393	\$809	\$891	\$796
American National Property and Casualty Company	\$872	\$831	\$875	\$1,462	\$1,837	\$1,926	\$1,204	\$1,176	\$957
Dairyland Insurance Company	\$1,793	\$1,653	\$1,653	\$3,158	\$3,960	\$3,712	\$2,206	\$2,148	\$1,826
Esurance Insurance Company	\$985	\$723	\$797	\$1,132	\$1,243	\$1,451	\$1,056	\$814	\$936
Financial Indemnity Company	\$1,192	\$982	\$1,095	\$1,802	\$1,997	\$2,166	\$1,602	\$1,286	\$1,418
GEICO General Insurance Company	\$719	\$723	\$723	\$934	\$1,079	\$1,120	\$723	\$760	\$723
Government Employees Insurance Company (GEICO)	\$719	\$723	\$723	\$934	\$1,079	\$1,120	\$723	\$760	\$723
Infinity Auto Insurance Company-Low Cost	\$1,034	\$901	\$973	\$1,563	\$1,794	\$1,821	\$1,325	\$1,123	\$1,240
Infinity Auto Insurance Company-Value Added	\$853	\$724	\$803	\$1,241	\$1,478	\$1,571	\$1,104	\$906	\$1,034
Liberty Mutual Fire Insurance Company	\$699	\$681	\$695	\$1,092	\$1,251	\$1,251	\$695	\$813	\$861
Mendakota Insurance Company	\$911	\$843	\$938	\$1,583	\$1,702	\$1,922	\$1,368	\$1,056	\$1,164
Mid-Century Insurance Company	\$2,490	\$1,877	\$1,877	\$4,089	\$5,664	\$5,043	\$3,020	\$2,745	\$3,805
Nationwide Insurance Company of America	\$787	\$728	\$725	\$1,281	\$1,436	\$1,597	\$789	\$889	\$741
Nevada General Insurance Company	\$2,448	\$2,310	\$2,310	\$2,610	\$2,802	\$3,186	\$2,496	\$2,250	\$2,350
Progressive Direct Insurance Company	\$1,678	\$1,442	\$1,670	\$2,636	\$2,867	\$3,357	\$2,348	\$1,689	\$1,968
Progressive Northern Insurance Company	\$1,262	\$1,146	\$1,317	\$2,251	\$2,446	\$2,779	\$1,965	\$1,470	\$1,629
Safeco Insurance Company of Illinois	\$1,669	\$1,766	\$1,806	\$3,286	\$3,823	\$3,888	\$2,472	\$1,922	\$1,692
State Farm Fire and Casualty Company	\$981	\$938	\$938	\$1,746	\$1,932	\$1,876	\$938	\$938	\$1,254
State Farm Mutual Automobile Insurance Company	\$710	\$683	\$683	\$1,260	\$1,391	\$1,351	\$683	\$683	\$910
United Services Automobile Association	\$717	\$671	\$671	\$1,014	\$1,025	\$1,060	\$671	\$748	\$671
USAA Casualty Insurance Company	\$773	\$724	\$724	\$1,095	\$1,108	\$1,146	\$724	\$805	\$724
Viking Insurance Company of Wisconsin	\$1,862	\$1,797	\$1,797	\$2,773	\$3,300	\$3,089	\$2,118	\$2,174	\$1,797
Western United Insurance Company	\$1,281	\$1,260	\$1,260	\$2,086	\$2,604	\$2,516	\$1,561	\$1,260	\$1,623

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE D - Liability OPTION 1 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-four-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 10 miles round trip to work daily. Annual mileage is 4,500.

Company Name	Carson	Elko	Fallon	Henderson	Las	North Las	Pahrump	Reno	Stateline
	City				Vegas	Vegas			
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$431	\$449	\$436	\$664	\$792	\$916	\$455	\$488	\$449
Allstate Indemnity Company	\$1,000	\$1,083	\$1,083	\$1,415	\$1,665	\$1,926	\$1,083	\$1,179	\$1,083
Allstate Insurance Company	\$844	\$837	\$837	\$1,256	\$1,459	\$1,589	\$837	\$929	\$837
Allstate Property and Casualty Insurance Company	\$757	\$748	\$748	\$1,143	\$1,325	\$1,451	\$748	\$835	\$748
American Family Mutual Insurance Company	\$1,240	\$1,273	\$1,273	\$2,076	\$2,331	\$2,076	\$1,273	\$1,374	\$1,240
American National Property and Casualty Company	\$564	\$539	\$573	\$930	\$1,161	\$1,210	\$777	\$762	\$625
American Sterling Insurance Company	\$1,122	\$996	\$996	\$1,380	\$1,704	\$1,626	\$1,038	\$1,224	\$1,200
Dairyland Insurance Company	\$786	\$738	\$738	\$1,351	\$1,668	\$1,572	\$1,012	\$916	\$815
Esurance Insurance Company	\$900	\$695	\$753	\$982	\$1,088	\$1,245	\$950	\$768	\$884
Financial Indemnity Company	\$803	\$682	\$736	\$1,163	\$1,282	\$1,403	\$1,075	\$885	\$951
GEICO General Insurance Company	\$439	\$428	\$428	\$512	\$582	\$614	\$428	\$449	\$428
Government Employees Insurance Company (GEICO)	\$439	\$428	\$428	\$512	\$582	\$614	\$428	\$449	\$428
Infinity Auto Insurance Company-Low Cost	\$961	\$864	\$906	\$1,377	\$1,562	\$1,590	\$1,233	\$1,070	\$1,141
Infinity Auto Insurance Company-Value Added	\$731	\$646	\$688	\$972	\$1,138	\$1,180	\$943	\$805	\$875
Liberty Mutual Fire Insurance Company	\$745	\$758	\$766	\$1,137	\$1,324	\$1,324	\$766	\$874	\$936
Mendakota Insurance Company	\$652	\$625	\$679	\$1,047	\$1,125	\$1,267	\$940	\$776	\$831
Mid-Century Insurance Company	\$1,281	\$1,009	\$1,009	\$1,956	\$2,788	\$2,463	\$1,572	\$1,394	\$1,935
Nationwide Insurance Company of America	\$614	\$580	\$579	\$925	\$1,030	\$1,129	\$625	\$683	\$588
Nevada General Insurance Company	\$1,554	\$1,494	\$1,494	\$1,602	\$1,722	\$1,968	\$1,560	\$1,434	\$1,434
Primero Insurance Company	\$1,794	\$1,678	\$1,678	\$2,991	\$3,431	\$3,217	\$2,065	\$2,399	\$1,678
Progressive Direct Insurance Company	\$789	\$716	\$778	\$1,134	\$1,255	\$1,454	\$1,069	\$795	\$942
Progressive Northern Insurance Company	\$595	\$565	\$619	\$950	\$1,041	\$1,175	\$866	\$703	\$755
Safeco Insurance Company of Illinois	\$626	\$729	\$733	\$1,191	\$1,371	\$1,392	\$986	\$797	\$676
State Farm Fire and Casualty Company	\$786	\$774	\$774	\$1,338	\$1,466	\$1,422	\$774	\$774	\$1,032
United Services Automobile Association	\$483	\$465	\$465	\$641	\$653	\$672	\$465	\$508	\$465
USAA Casualty Insurance Company	\$489	\$469	\$469	\$657	\$667	\$688	\$469	\$516	\$469
Viking Insurance Company of Wisconsin	\$1,176	\$1,156	\$1,156	\$1,696	\$2,016	\$1,873	\$1,329	\$1,353	\$1,156
Western United Insurance Company	\$635	\$643	\$643	\$986	\$1,227	\$1,191	\$769	\$643	\$813

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE D - Liability OPTION 2 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-four-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 10 miles round trip to work daily. Annual mileage is 4,500.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$563	\$578	\$560	\$945	\$1,128	\$1,352	\$584	\$639	\$578
Allstate Indemnity Company	\$1,240	\$1,289	\$1,289	\$1,874	\$2,273	\$2,649	\$1,289	\$1,492	\$1,289
Allstate Insurance Company	\$1,046	\$1,024	\$1,024	\$1,672	\$1,953	\$2,176	\$1,024	\$1,160	\$1,024
Allstate Property and Casualty Insurance Company	\$957	\$933	\$933	\$1,562	\$1,821	\$2,048	\$933	\$1,063	\$933
American Family Mutual Insurance Company	\$1,505	\$1,530	\$1,530	\$2,632	\$2,939	\$2,632	\$1,530	\$1,689	\$1,505
American National Property and Casualty Company	\$672	\$643	\$680	\$1,129	\$1,413	\$1,484	\$928	\$897	\$737
Dairyland Insurance Company	\$1,055	\$983	\$983	\$1,955	\$2,378	\$2,246	\$1,334	\$1,258	\$1,092
Esurance Insurance Company	\$1,076	\$801	\$879	\$1,229	\$1,355	\$1,559	\$1,155	\$894	\$1,016
Financial Indemnity Company	\$975	\$804	\$898	\$1,493	\$1,664	\$1,797	\$1,317	\$1,049	\$1,160
GEICO General Insurance Company	\$621	\$590	\$590	\$767	\$886	\$915	\$590	\$616	\$590
Government Employees Insurance Company (GEICO)	\$621	\$590	\$590	\$767	\$886	\$915	\$590	\$616	\$590
Infinity Auto Insurance Company-Low Cost	\$1,099	\$968	\$1,038	\$1,653	\$1,891	\$1,936	\$1,416	\$1,202	\$1,315
Infinity Auto Insurance Company-Value Added	\$957	\$817	\$904	\$1,386	\$1,652	\$1,752	\$1,241	\$1,022	\$1,158
Liberty Mutual Fire Insurance Company	\$933	\$923	\$936	\$1,449	\$1,667	\$1,667	\$936	\$1,085	\$1,154
Mendakota Insurance Company	\$709	\$662	\$734	\$1,230	\$1,329	\$1,499	\$1,069	\$822	\$898
Mid-Century Insurance Company	\$1,602	\$1,205	\$1,205	\$2,619	\$3,639	\$3,267	\$1,954	\$1,751	\$2,415
Nationwide Insurance Company of America	\$698	\$648	\$645	\$1,126	\$1,264	\$1,404	\$699	\$784	\$661
Nevada General Insurance Company	\$1,908	\$1,806	\$1,806	\$2,058	\$2,202	\$2,496	\$1,950	\$1,758	\$1,758
Progressive Direct Insurance Company	\$1,051	\$920	\$1,041	\$1,628	\$1,775	\$2,062	\$1,473	\$1,057	\$1,215
Progressive Northern Insurance Company	\$788	\$726	\$812	\$1,398	\$1,536	\$1,734	\$1,217	\$899	\$997
Safeco Insurance Company of Illinois	\$712	\$798	\$807	\$1,416	\$1,640	\$1,668	\$1,098	\$861	\$759
State Farm Fire and Casualty Company	\$1,053	\$1,013	\$1,013	\$1,868	\$2,064	\$2,004	\$1,013	\$1,013	\$1,349
United Services Automobile Association	\$591	\$561	\$561	\$819	\$829	\$855	\$561	\$616	\$561
USAA Casualty Insurance Company	\$635	\$600	\$600	\$882	\$892	\$922	\$600	\$660	\$600
Viking Insurance Company of Wisconsin	\$1,543	\$1,499	\$1,499	\$2,278	\$2,701	\$2,528	\$1,751	\$1,785	\$1,499
Western United Insurance Company	\$806	\$794	\$794	\$1,329	\$1,652	\$1,604	\$992	\$794	\$1,019

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE E - Liability OPTION 1 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Married couple both forty years old. Clean driving records. Each drives 30 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies.

Company Name	Carson	Elko	Fallon	Henderson	Las	North Las	Pahrump	Reno	Stateline
	City				Vegas	Vegas			
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$335	\$348	\$339	\$523	\$623	\$725	\$353	\$378	\$348
Allstate Indemnity Company	\$651	\$711	\$711	\$937	\$1,106	\$1,278	\$711	\$767	\$711
Allstate Insurance Company	\$401	\$403	\$403	\$610	\$711	\$790	\$403	\$440	\$403
Allstate Property and Casualty Insurance Company	\$454	\$447	\$447	\$705	\$818	\$911	\$447	\$499	\$447
American Family Mutual Insurance Company	\$365	\$379	\$379	\$607	\$681	\$607	\$379	\$401	\$365
American National Property and Casualty Company	\$264	\$254	\$269	\$437	\$546	\$569	\$362	\$355	\$295
American Sterling Insurance Company	\$678	\$606	\$606	\$846	\$1,032	\$984	\$630	\$750	\$720
COUNTRY Mutual Insurance Company	\$372	\$353	\$353	\$602	\$771	\$602	\$417	\$427	\$461
Dairyland Insurance Company	\$551	\$515	\$515	\$937	\$1,157	\$1,089	\$679	\$638	\$567
Esurance Insurance Company	\$529	\$411	\$446	\$581	\$641	\$731	\$561	\$455	\$518
Farmers Insurance Exchange	\$610	\$587	\$587	\$1,067	\$1,475	\$1,439	\$901	\$756	\$1,048
Financial Indemnity Company	\$459	\$395	\$421	\$661	\$731	\$800	\$618	\$508	\$538
GEICO General Insurance Company	\$223	\$228	\$228	\$273	\$310	\$326	\$228	\$238	\$228
Government Employees Insurance Company (GEICO)	\$223	\$228	\$228	\$273	\$310	\$326	\$228	\$238	\$228
Infinity Auto Insurance Company-Low Cost	\$540	\$487	\$509	\$778	\$890	\$914	\$697	\$602	\$637
Infinity Auto Insurance Company-Value Added	\$391	\$347	\$369	\$526	\$617	\$642	\$507	\$431	\$466
Liberty Mutual Fire Insurance Company	\$428	\$434	\$440	\$653	\$758	\$758	\$440	\$499	\$534
Mendakota Insurance Company	\$316	\$306	\$332	\$503	\$542	\$610	\$458	\$378	\$400
Mid-Century Insurance Company	\$811	\$649	\$649	\$1,227	\$1,771	\$1,564	\$996	\$877	\$1,208
Nationwide Insurance Company of America	\$329	\$315	\$313	\$468	\$515	\$563	\$334	\$358	\$320
Nevada General Insurance Company	\$690	\$672	\$672	\$696	\$750	\$864	\$690	\$642	\$642
Primero Insurance Company	\$862	\$829	\$829	\$1,427	\$1,621	\$1,567	\$966	\$1,121	\$829
Progressive Direct Insurance Company	\$982	\$929	\$963	\$1,397	\$1,552	\$1,809	\$1,332	\$991	\$1,185
Progressive Northern Insurance Company	\$804	\$779	\$846	\$1,286	\$1,403	\$1,587	\$1,182	\$959	\$1,021
Safeco Insurance Company of Illinois	\$415	\$512	\$509	\$807	\$924	\$940	\$682	\$552	\$472
State Farm Fire and Casualty Company	\$341	\$334	\$334	\$580	\$638	\$620	\$334	\$334	\$444
State Farm Mutual Automobile Insurance Company	\$308	\$304	\$304	\$522	\$574	\$557	\$304	\$304	\$402
United Services Automobile Association	\$282	\$272	\$272	\$366	\$371	\$381	\$272	\$295	\$272
USAA Casualty Insurance Company	\$285	\$274	\$274	\$369	\$374	\$385	\$274	\$298	\$274
Viking Insurance Company of Wisconsin	\$678	\$665	\$665	\$983	\$1,172	\$1,083	\$767	\$777	\$665
Western United Insurance Company	\$422	\$433	\$433	\$662	\$822	\$801	\$519	\$433	\$543

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE E - Liability OPTION 2 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Married couple both forty years old. Clean driving records. Each drives 30 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$414	\$427	\$415	\$710	\$845	\$1,022	\$432	\$466	\$427
Allstate Indemnity Company	\$812	\$848	\$848	\$1,243	\$1,512	\$1,757	\$848	\$976	\$848
Allstate Insurance Company	\$513	\$507	\$507	\$855	\$998	\$1,151	\$507	\$564	\$507
Allstate Property and Casualty Insurance Company	\$594	\$579	\$579	\$1,011	\$1,178	\$1,359	\$579	\$657	\$579
American Family Mutual Insurance Company	\$456	\$469	\$469	\$796	\$886	\$796	\$469	\$507	\$456
American National Property and Casualty Company	\$320	\$307	\$328	\$542	\$676	\$711	\$442	\$422	\$351
COUNTRY Mutual Insurance Company	\$448	\$416	\$416	\$758	\$957	\$758	\$493	\$515	\$542
COUNTRY Preferred Insurance Company	\$408	\$380	\$380	\$692	\$872	\$692	\$449	\$469	\$493
Dairyland Insurance Company	\$746	\$692	\$692	\$1,367	\$1,661	\$1,567	\$904	\$883	\$768
Esurance Insurance Company	\$495	\$375	\$409	\$568	\$624	\$714	\$534	\$416	\$465
Farmers Insurance Exchange	\$425	\$386	\$386	\$808	\$1,137	\$1,109	\$669	\$532	\$731
Financial Indemnity Company	\$558	\$465	\$513	\$850	\$950	\$1,026	\$757	\$601	\$658
GEICO General Insurance Company	\$323	\$322	\$322	\$405	\$485	\$499	\$322	\$334	\$322
Government Employees Insurance Company (GEICO)	\$323	\$322	\$322	\$405	\$485	\$499	\$322	\$334	\$322
Infinity Auto Insurance Company-Low Cost	\$632	\$557	\$597	\$961	\$1,109	\$1,150	\$819	\$690	\$752
Infinity Auto Insurance Company-Value Added	\$524	\$449	\$495	\$774	\$921	\$988	\$683	\$558	\$632
Liberty Mutual Fire Insurance Company	\$557	\$551	\$559	\$857	\$980	\$980	\$559	\$642	\$681
Mendakota Insurance Company	\$343	\$325	\$358	\$592	\$643	\$724	\$519	\$401	\$435
Mid-Century Insurance Company	\$1,011	\$768	\$768	\$1,639	\$2,297	\$2,069	\$1,238	\$1,097	\$1,503
Nationwide Insurance Company of America	\$388	\$363	\$362	\$595	\$663	\$739	\$389	\$426	\$372
Nevada General Insurance Company	\$840	\$810	\$810	\$888	\$966	\$1,098	\$858	\$780	\$780
Progressive Direct Insurance Company	\$1,328	\$1,173	\$1,310	\$2,050	\$2,237	\$2,608	\$1,862	\$1,337	\$1,542
Progressive Northern Insurance Company	\$1,084	\$967	\$1,123	\$1,935	\$2,121	\$2,398	\$1,994	\$1,241	\$1,369
Safeco Insurance Company of Illinois	\$456	\$542	\$543	\$922	\$1,061	\$1,081	\$733	\$580	\$512
State Farm Fire and Casualty Company	\$470	\$449	\$449	\$833	\$929	\$903	\$449	\$449	\$593
State Farm Mutual Automobile Insurance Company	\$420	\$403	\$403	\$742	\$825	\$802	\$403	\$403	\$532
United Services Automobile Association	\$348	\$332	\$332	\$463	\$468	\$482	\$332	\$361	\$332
USAA Casualty Insurance Company	\$401	\$383	\$383	\$537	\$543	\$560	\$383	\$415	\$383
Viking Insurance Company of Wisconsin	\$903	\$877	\$877	\$1,340	\$1,590	\$1,484	\$1,025	\$1,041	\$877
Western United Insurance Company	\$550	\$544	\$544	\$916	\$1,136	\$1,109	\$686	\$544	\$692

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE F - Liability OPTION 1 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Forty-five-year-old married male. Husband is the primary driver and drives 25 miles round trip to work daily. Husband has one speeding ticket 10 miles over the speed limit within the past 6 months. Forty-year-old wife drives 10 miles round trip to work in a secondary vehicle and has a clean driving record. Annual mileage on primary vehicle is 12,000.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$370	\$384	\$372	\$576	\$686	\$796	\$389	\$419	\$384
Allstate Indemnity Company	\$674	\$733	\$733	\$973	\$1,149	\$1,329	\$733	\$796	\$734
Allstate Insurance Company	\$401	\$403	\$403	\$610	\$711	\$790	\$403	\$440	\$403
Allstate Property and Casualty Insurance Company	\$473	\$464	\$464	\$736	\$854	\$950	\$464	\$520	\$464
American Family Mutual Insurance Company	\$426	\$442	\$442	\$710	\$797	\$710	\$442	\$469	\$426
American National Property and Casualty Company	\$247	\$237	\$252	\$410	\$512	\$534	\$340	\$333	\$274
American Sterling Insurance Company	\$780	\$702	\$702	\$972	\$1,194	\$1,140	\$726	\$870	\$846
COUNTRY Mutual Insurance Company	\$417	\$395	\$395	\$673	\$862	\$673	\$467	\$478	\$516
Dairyland Insurance Company	\$701	\$652	\$652	\$1,186	\$1,476	\$1,395	\$887	\$806	\$716
Esurance Insurance Company	\$689	\$534	\$577	\$750	\$831	\$950	\$728	\$588	\$677
Farmers Insurance Exchange	\$592	\$568	\$568	\$1,039	\$1,436	\$1,401	\$877	\$735	\$1,019
Financial Indemnity Company	\$675	\$575	\$620	\$970	\$1,063	\$1,168	\$905	\$748	\$800
GEICO General Insurance Company	\$223	\$228	\$228	\$273	\$310	\$326	\$228	\$238	\$228
Government Employees Insurance Company (GEICO)	\$223	\$228	\$228	\$273	\$310	\$326	\$228	\$238	\$228
Infinity Auto Insurance Company-Low Cost	\$896	\$797	\$845	\$1,305	\$1,484	\$1,513	\$1,147	\$990	\$1,070
Infinity Auto Insurance Company-Value Added	\$651	\$572	\$613	\$883	\$1,035	\$1,079	\$839	\$714	\$784
Liberty Mutual Fire Insurance Company	\$423	\$424	\$432	\$652	\$755	\$755	\$432	\$497	\$529
Mendakota Insurance Company	\$486	\$471	\$509	\$773	\$829	\$934	\$698	\$583	\$621
Mid-Century Insurance Company	\$787	\$629	\$629	\$1,189	\$1,714	\$1,516	\$967	\$850	\$1,173
Nationwide Insurance Company of America	\$354	\$338	\$337	\$506	\$559	\$609	\$358	\$386	\$343
Nevada General Insurance Company	\$924	\$900	\$900	\$936	\$1,014	\$1,158	\$924	\$858	\$858
Primero Insurance Company	\$862	\$829	\$829	\$1,427	\$1,621	\$1,567	\$966	\$1,121	\$829
Progressive Direct Insurance Company	\$1,134	\$1,047	\$1,118	\$1,619	\$1,792	\$2,094	\$1,539	\$1,146	\$1,383
Progressive Northern Insurance Company	\$885	\$861	\$931	\$1,397	\$1,517	\$1,720	\$1,292	\$1,061	\$1,125
Safeco Insurance Company of Illinois	\$633	\$739	\$748	\$1,204	\$1,381	\$1,410	\$1,000	\$814	\$685
State Farm Fire and Casualty Company	\$410	\$402	\$402	\$697	\$767	\$745	\$402	\$402	\$533
State Farm Mutual Automobile Insurance Company	\$336	\$330	\$330	\$572	\$628	\$610	\$330	\$330	\$440
United Services Automobile Association	\$324	\$312	\$312	\$424	\$431	\$444	\$312	\$340	\$312
USAA Casualty Insurance Company	\$328	\$315	\$315	\$430	\$436	\$449	\$315	\$344	\$315
Viking Insurance Company of Wisconsin	\$743	\$727	\$727	\$1,079	\$1,286	\$1,191	\$839	\$853	\$727
Western United Insurance Company	\$493	\$502	\$502	\$767	\$954	\$928	\$601	\$502	\$632

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE F - Liability OPTION 2 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Forty-five-year-old married male. Husband is the primary driver and drives 25 miles round trip to work daily. Husband has one speeding ticket 10 miles over the speed limit within the past 6 months. Forty-year-old wife drives 10 miles round trip to work in a secondary vehicle and has a clean driving record. Annual mileage on primary vehicle is 12,000.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$453	\$466	\$453	\$771	\$916	\$1,105	\$471	\$511	\$466
Allstate Indemnity Company	\$836	\$871	\$871	\$1,279	\$1,555	\$1,808	\$871	\$1,005	\$872
Allstate Insurance Company	\$513	\$507	\$507	\$855	\$998	\$1,151	\$507	\$564	\$507
Allstate Property and Casualty Insurance Company	\$620	\$602	\$602	\$1,054	\$1,230	\$1,415	\$602	\$687	\$602
American Family Mutual Insurance Company	\$532	\$545	\$545	\$927	\$1,032	\$927	\$545	\$592	\$532
American National Property and Casualty Company	\$301	\$288	\$307	\$509	\$639	\$671	\$415	\$396	\$328
COUNTRY Mutual Insurance Company	\$527	\$489	\$489	\$891	\$1,126	\$891	\$582	\$608	\$640
Dairyland Insurance Company	\$946	\$870	\$870	\$1,721	\$2,108	\$2,000	\$1,175	\$1,111	\$962
Esurance Insurance Company	\$645	\$483	\$528	\$736	\$814	\$933	\$695	\$537	\$606
Farmers Insurance Exchange	\$761	\$690	\$690	\$1,422	\$1,984	\$1,934	\$1,172	\$950	\$1,304
Financial Indemnity Company	\$817	\$677	\$752	\$1,242	\$1,378	\$1,493	\$1,104	\$882	\$972
GEICO General Insurance Company	\$323	\$322	\$322	\$405	\$485	\$499	\$322	\$334	\$322
Government Employees Insurance Company (GEICO)	\$323	\$322	\$322	\$405	\$485	\$499	\$322	\$334	\$322
Infinity Auto Insurance Company-Low Cost	\$1,053	\$915	\$992	\$1,616	\$1,855	\$1,911	\$1,355	\$1,138	\$1,266
Infinity Auto Insurance Company-Value Added	\$887	\$749	\$837	\$1,136	\$1,569	\$1,686	\$1,149	\$939	\$1,080
Liberty Mutual Fire Insurance Company	\$551	\$537	\$549	\$854	\$977	\$977	\$549	\$639	\$674
Mendakota Insurance Company	\$510	\$481	\$531	\$876	\$942	\$1,065	\$767	\$597	\$649
Mid-Century Insurance Company	\$982	\$745	\$745	\$1,591	\$2,227	\$2,009	\$1,203	\$1,064	\$1,459
Nationwide Insurance Company of America	\$416	\$388	\$388	\$642	\$717	\$797	\$416	\$457	\$397
Nevada General Insurance Company	\$1,128	\$1,074	\$1,074	\$1,194	\$1,296	\$1,464	\$1,146	\$1,044	\$1,044
Progressive Direct Insurance Company	\$1,528	\$1,350	\$1,513	\$2,359	\$2,569	\$3,001	\$2,140	\$1,540	\$1,787
Progressive Northern Insurance Company	\$1,163	\$1,097	\$1,211	\$2,048	\$2,240	\$2,536	\$1,807	\$1,344	\$1,475
Safeco Insurance Company of Illinois	\$720	\$809	\$823	\$1,426	\$1,647	\$1,682	\$1,112	\$880	\$769
State Farm Fire and Casualty Company	\$567	\$541	\$541	\$1,004	\$1,120	\$1,090	\$541	\$541	\$714
State Farm Mutual Automobile Insurance Company	\$457	\$438	\$438	\$809	\$898	\$873	\$438	\$438	\$581
United Services Automobile Association	\$404	\$385	\$385	\$541	\$548	\$564	\$385	\$420	\$385
USAA Casualty Insurance Company	\$469	\$445	\$445	\$632	\$639	\$657	\$445	\$485	\$445
Viking Insurance Company of Wisconsin	\$994	\$963	\$963	\$1,476	\$1,754	\$1,638	\$1,128	\$1,148	\$963
Western United Insurance Company	\$630	\$623	\$623	\$1,042	\$1,295	\$1,259	\$780	\$623	\$796

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE G - Liability OPTION 1 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Fifty-five-year-old married female, principal operator of vehicle, retired sixty-five-year-old retired husband occasional operator with a clean driving record. Female has one ticket for running a red light within past 12 months and one "at fault" accident within past 21 months (over \$2,000 damage). Drives 20 miles round trip to work daily. Drives 17,000 miles annually.

Company Name	Carson	Elko	Fallon	Henderson	Las	North Las	Pahrump	Reno	Stateline
	City				Vegas	Vegas			
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$363	\$373	\$361	\$573	\$682	\$795	\$377	\$412	\$373
Allstate Indemnity Company	\$886	\$937	\$937	\$1,257	\$1,476	\$1,701	\$937	\$1,036	\$942
Allstate Insurance Company	\$577	\$572	\$572	\$849	\$979	\$1,073	\$572	\$629	\$572
Allstate Property and Casualty Insurance Company	\$592	\$575	\$575	\$920	\$1,068	\$1,179	\$575	\$653	\$575
American Family Mutual Insurance Company	\$786	\$801	\$801	\$1,320	\$1,478	\$1,320	\$801	\$871	\$786
American National Property and Casualty Company	\$646	\$610	\$649	\$1,066	\$1,333	\$1,388	\$888	\$877	\$709
American Sterling Insurance Company	\$972	\$870	\$870	\$1,188	\$1,464	\$1,398	\$906	\$1,062	\$1,038
Dairyland Insurance Company	\$928	\$852	\$852	\$1,531	\$1,930	\$1,816	\$1,163	\$1,066	\$948
Esurance Insurance Company	\$878	\$666	\$730	\$959	\$1,059	\$1,225	\$922	\$740	\$869
Financial Indemnity Company	\$889	\$750	\$814	\$1,274	\$1,385	\$1,527	\$1,188	\$984	\$1,062
GEICO General Insurance Company	\$326	\$519	\$519	\$617	\$700	\$738	\$519	\$543	\$519
Government Employees Insurance Company (GEICO)	\$326	\$519	\$519	\$617	\$700	\$738	\$519	\$543	\$519
Hartford insurance Company of the Midwest	\$476	\$421	\$421	\$596	\$683	\$686	\$421	\$496	\$537
Infinity Auto Insurance Company-Low Cost	\$788	\$694	\$741	\$1,147	\$1,308	\$1,319	\$1,005	\$867	\$944
Infinity Auto Insurance Company-Value Added	\$576	\$501	\$541	\$778	\$916	\$951	\$738	\$628	\$696
Liberty Mutual Fire Insurance Company	\$617	\$611	\$625	\$958	\$1,111	\$1,111	\$625	\$728	\$778
Mendakota Insurance Company	\$838	\$795	\$871	\$1,348	\$1,443	\$1,627	\$1,201	\$998	\$1,073
Mid-Century Insurance Company	\$1,739	\$1,388	\$1,388	\$2,645	\$3,796	\$3,339	\$2,128	\$1,891	\$2,618
Nationwide Insurance Company of America	\$504	\$478	\$475	\$748	\$833	\$910	\$511	\$555	\$483
Nevada General Insurance Company	\$1,152	\$1,104	\$1,104	\$1,164	\$1,254	\$1,428	\$1,140	\$1,056	\$1,056
Primero Insurance Company	\$928	\$879	\$879	\$1,496	\$1,741	\$1,601	\$1,023	\$1,176	\$879
Progressive Direct Insurance Company	\$1,099	\$969	\$1,094	\$1,637	\$1,796	\$2,106	\$1,499	\$1,106	\$1,339
Progressive Northern Insurance Company	\$677	\$639	\$792	\$1,077	\$1,180	\$1,326	\$977	\$803	\$868
Safeco Insurance Company of Illinois	\$654	\$759	\$771	\$1,247	\$1,432	\$1,461	\$1,029	\$840	\$706
State Farm Fire and Casualty Company	\$620	\$601	\$601	\$1,066	\$1,167	\$1,134	\$601	\$601	\$813
State Farm Mutual Automobile Insurance Company	\$360	\$353	\$353	\$612	\$673	\$654	\$353	\$353	\$469
United Services Automobile Association	\$399	\$382	\$382	\$530	\$537	\$554	\$382	\$420	\$382
USAA Casualty Insurance Company	\$403	\$384	\$384	\$537	\$545	\$562	\$384	\$424	\$384
Viking Insurance Company of Wisconsin	\$825	\$808	\$808	\$1,197	\$1,424	\$1,324	\$932	\$952	\$808
Western United Insurance Company	\$555	\$566	\$566	\$861	\$1,072	\$1,040	\$673	\$566	\$711

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE G - Liability OPTION 2 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Fifty-five-year-old married female, principal operator of vehicle, retired sixty-five-year-old retired husband occasional operator with a clean driving record. Female has one ticket for running a red light within past 12 months and one "at fault" accident within past 21 months (over \$2,000 damage). Drives 20 miles round trip to work daily. Drives 17,000 miles annually.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$438	\$448	\$434	\$757	\$902	\$1,093	\$453	\$495	\$448
Allstate Indemnity Company	\$1,065	\$1,091	\$1,091	\$1,599	\$1,929	\$2,240	\$1,091	\$1,269	\$1,096
Allstate Insurance Company	\$719	\$705	\$705	\$1,152	\$1,337	\$1,511	\$705	\$790	\$705
Allstate Property and Casualty Insurance Company	\$775	\$746	\$746	\$1,307	\$1,525	\$1,733	\$746	\$862	\$746
American Family Mutual Insurance Company	\$972	\$983	\$983	\$1,706	\$1,898	\$1,706	\$983	\$1,089	\$972
American National Property and Casualty Company	\$767	\$730	\$768	\$1,287	\$1,618	\$1,699	\$1,057	\$1,031	\$838
Dairyland Insurance Company	\$1,216	\$1,118	\$1,118	\$2,159	\$2,675	\$2,524	\$1,499	\$1,441	\$1,238
Esurance Insurance Company	\$865	\$634	\$702	\$988	\$1,090	\$1,261	\$924	\$711	\$822
Financial Indemnity Company	\$1,068	\$878	\$982	\$1,614	\$1,777	\$1,934	\$1,436	\$1,154	\$1,278
GEICO General Insurance Company	\$698	\$702	\$702	\$901	\$1,039	\$1,074	\$702	\$730	\$702
Government Employees Insurance Company (GEICO)	\$698	\$702	\$702	\$901	\$1,039	\$1,074	\$702	\$730	\$702
Hartford Insurance Company of the Midwest	\$586	\$511	\$511	\$758	\$871	\$862	\$511	\$610	\$655
Infinity Auto Insurance Company-Low Cost	\$918	\$793	\$864	\$1,406	\$1,616	\$1,642	\$1,175	\$991	\$1,105
Infinity Auto Insurance Company-Value Added	\$778	\$654	\$734	\$1,158	\$1,372	\$1,464	\$1,006	\$822	\$949
Liberty Mutual Fire Insurance Company	\$789	\$762	\$780	\$1,238	\$1,420	\$1,420	\$780	\$920	\$975
Mendakota Insurance Company	\$871	\$808	\$898	\$1,507	\$1,622	\$1,830	\$1,306	\$1,010	\$1,112
Mid-Century Insurance Company	\$2,148	\$1,642	\$1,642	\$3,501	\$4,887	\$4,362	\$2,608	\$2,351	\$3,238
Nationwide Insurance Company of America	\$578	\$537	\$535	\$921	\$1,034	\$1,151	\$579	\$645	\$548
Nevada General Insurance Company	\$1,392	\$1,326	\$1,326	\$1,482	\$1,590	\$1,800	\$1,410	\$1,284	\$1,284
Progressive Direct Insurance Company	\$1,500	\$1,277	\$1,496	\$2,384	\$2,585	\$3,026	\$2,110	\$1,509	\$1,217
Progressive Northern Insurance Company	\$884	\$811	\$908	\$1,554	\$1,700	\$1,925	\$1,354	\$1,012	\$1,126
Safeco Insurance Company of Illinois	\$757	\$846	\$862	\$1,501	\$1,734	\$1,770	\$1,165	\$922	\$805
State Farm Fire and Casualty Company	\$850	\$806	\$806	\$1,520	\$1,685	\$1,638	\$806	\$806	\$1,082
State Farm Mutual Automobile Insurance Company	\$494	\$472	\$472	\$875	\$975	\$948	\$472	\$472	\$625
United Services Automobile Association	\$501	\$473	\$473	\$682	\$690	\$710	\$473	\$520	\$473
USAA Casualty Insurance Company	\$580	\$548	\$548	\$795	\$804	\$829	\$548	\$602	\$548
Viking Insurance Company of Wisconsin	\$1,096	\$1,061	\$1,061	\$1,627	\$1,930	\$1,809	\$1,244	\$1,271	\$1,061
Western United Insurance Company	\$695	\$688	\$688	\$1,138	\$1,418	\$1,374	\$854	\$688	\$882

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE H - Liability OPTION 1 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Married retired couple both sixty-eight years old. Pleasure use of vehicle. Husband is primary driver. Wife has one ticket for passing a stopped school bus within the past 12 months and the husband has a clean driving record. Annual mileage is 2,900. One vehicle; no multi-car discount.

Company Name	Carson				Las	North Las			
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$265	\$265	\$254	\$452	\$551	\$655	\$269	\$306	\$265
Allstate Indemnity Company	\$739	\$797	\$797	\$1,070	\$1,264	\$1,463	\$797	\$874	\$798
Allstate Insurance Company	\$445	\$443	\$443	\$682	\$794	\$879	\$443	\$490	\$443
Allstate Property and Casualty Insurance Company	\$441	\$432	\$432	\$691	\$803	\$895	\$432	\$486	\$432
American Family Mutual Insurance Company	\$386	\$397	\$397	\$642	\$719	\$642	\$397	\$425	\$386
American National Property and Casualty Company	\$266	\$252	\$269	\$439	\$550	\$574	\$363	\$359	\$293
American Sterling Insurance Company	\$936	\$840	\$840	\$1,152	\$1,416	\$1,350	\$870	\$1,026	\$1,008
COUNTRY Mutual Insurance Company	\$448	\$426	\$426	\$725	\$928	\$725	\$502	\$514	\$555
Dairyland Insurance Company	\$679	\$636	\$636	\$1,164	\$1,438	\$1,357	\$839	\$796	\$700
Esurance Insurance Company	\$767	\$586	\$640	\$838	\$925	\$1,065	\$806	\$649	\$757
Farmers Insurance Exchange	\$612	\$573	\$573	\$1,078	\$1,467	\$1,432	\$926	\$764	\$1,101
Financial Indemnity Company	\$723	\$595	\$659	\$1,050	\$1,147	\$1,258	\$955	\$789	\$866
GEICO General Insurance Company	\$221	\$225	\$225	\$273	\$309	\$325	\$225	\$235	\$225
Government Employees Insurance Company (GEICO)	\$221	\$225	\$225	\$273	\$309	\$325	\$225	\$235	\$225
Hartford insurance Company of the Midwest	\$365	\$325	\$325	\$379	\$510	\$513	\$325	\$379	\$408
Infinity Auto Insurance Company-Low Cost	\$941	\$819	\$884	\$1,377	\$1,563	\$1,566	\$1,191	\$1,029	\$1,140
Infinity Auto Insurance Company-Value Added	\$710	\$611	\$667	\$958	\$1,122	\$1,170	\$904	\$773	\$865
Liberty Mutual Fire Insurance Company	\$1,035	\$987	\$1,025	\$1,631	\$1,895	\$1,895	\$1,025	\$1,235	\$1,314
Mendakota Insurance Company	\$682	\$650	\$710	\$1,091	\$1,155	\$1,307	\$972	\$817	\$877
Mid-Century Insurance Company	\$911	\$717	\$717	\$1,372	\$1,960	\$1,741	\$1,124	\$985	\$1,366
Nationwide Insurance Company of America	\$400	\$378	\$380	\$581	\$643	\$703	\$403	\$440	\$383
Nevada General Insurance Company	\$1,272	\$1,224	\$1,224	\$1,302	\$1,404	\$1,596	\$1,266	\$1,176	\$1,176
Primero Insurance Company	\$815	\$770	\$770	\$1,323	\$1,496	\$1,420	\$928	\$1,042	\$770
Progressive Direct Insurance Company	\$512	\$456	\$506	\$760	\$838	\$973	\$703	\$516	\$609
Progressive Northern Insurance Company	\$448	\$430	\$468	\$706	\$767	\$869	\$647	\$536	\$573
Safeco Insurance Company of Illinois	\$721	\$816	\$837	\$1,370	\$1,578	\$1,604	\$1,115	\$911	\$765
State Farm Fire and Casualty Company	\$305	\$298	\$298	\$519	\$574	\$558	\$298	\$298	\$394
State Farm Mutual Automobile Insurance Company	\$275	\$270	\$270	\$466	\$515	\$500	\$270	\$270	\$356
United Services Automobile Association	\$424	\$402	\$402	\$579	\$588	\$605	\$402	\$445	\$402
USAA Casualty Insurance Company	\$429	\$406	\$406	\$585	\$593	\$612	\$406	\$452	\$406
Viking Insurance Company of Wisconsin	\$733	\$718	\$718	\$1,060	\$1,262	\$1,174	\$828	\$830	\$718
Western United Insurance Company	\$487	\$475	\$475	\$772	\$967	\$931	\$579	\$475	\$613

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE H - Liability OPTION 2 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Married retired couple both sixty-eight years old. Pleasure use of vehicle. Husband is primary driver. Wife has one ticket for passing a stopped school bus within the past 12 months and the husband has a clean driving record. Annual mileage is 2,900. One vehicle; no multi-car discount.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$357	\$356	\$342	\$663	\$802	\$989	\$360	\$409	\$356
Allstate Indemnity Company	\$918	\$950	\$950	\$1,412	\$1,717	\$2,002	\$950	\$1,107	\$951
Allstate Insurance Company	\$570	\$560	\$560	\$952	\$1,112	\$1,273	\$560	\$631	\$560
Allstate Property and Casualty Insurance Company	\$583	\$565	\$565	\$1,000	\$1,166	\$1,346	\$565	\$646	\$565
American Family Mutual Insurance Company	\$484	\$493	\$493	\$843	\$936	\$843	\$493	\$538	\$484
American National Property and Casualty Company	\$323	\$306	\$327	\$544	\$684	\$720	\$443	\$427	\$351
COUNTRY Mutual Insurance Company	\$572	\$532	\$532	\$969	\$1,223	\$969	\$631	\$659	\$694
Dairyland Insurance Company	\$929	\$870	\$870	\$1,721	\$2,086	\$1,978	\$1,132	\$1,122	\$957
Esurance Insurance Company	\$723	\$534	\$589	\$827	\$910	\$1,049	\$772	\$596	\$684
Farmers Insurance Exchange	\$776	\$694	\$694	\$1,455	\$2,012	\$1,961	\$1,222	\$974	\$1,385
Financial Indemnity Company	\$884	\$710	\$809	\$1,358	\$1,503	\$1,626	\$1,181	\$942	\$1,060
GEICO General Insurance Company	\$333	\$329	\$329	\$437	\$503	\$515	\$329	\$340	\$329
Government Employees Insurance Company (GEICO)	\$333	\$329	\$329	\$437	\$503	\$515	\$329	\$340	\$329
Hartford insurance Company of the Midwest	\$421	\$374	\$374	\$459	\$597	\$595	\$374	\$436	\$465
Infinity Auto Insurance Company-Low Cost	\$1,095	\$935	\$1,032	\$1,687	\$1,931	\$1,948	\$1,393	\$1,178	\$1,332
Infinity Auto Insurance Company-Value Added	\$960	\$799	\$903	\$1,413	\$1,688	\$1,799	\$1,234	\$1,010	\$1,179
Liberty Mutual Fire Insurance Company	\$1,295	\$1,210	\$1,256	\$2,077	\$2,392	\$2,392	\$1,256	\$1,531	\$1,622
Mendakota Insurance Company	\$716	\$668	\$742	\$1,234	\$1,316	\$1,491	\$1,070	\$839	\$921
Mid-Century Insurance Company	\$1,140	\$851	\$851	\$1,838	\$2,559	\$2,320	\$1,405	\$1,235	\$1,701
Nationwide Insurance Company of America	\$462	\$427	\$426	\$722	\$806	\$896	\$461	\$512	\$437
Nevada General Insurance Company	\$1,560	\$1,476	\$1,476	\$1,668	\$1,788	\$2,022	\$1,584	\$1,440	\$1,440
Progressive Direct Insurance Company	\$714	\$612	\$709	\$1,141	\$1,237	\$1,439	\$1,013	\$718	\$819
Progressive Northern Insurance Company	\$580	\$539	\$599	\$1,008	\$1,102	\$1,246	\$886	\$669	\$738
Safeco Insurance Company of Illinois	\$849	\$927	\$952	\$1,678	\$1,944	\$1,980	\$1,286	\$1,017	\$889
State Farm Fire and Casualty Company	\$435	\$413	\$413	\$770	\$867	\$845	\$413	\$413	\$540
State Farm Mutual Automobile Insurance Company	\$386	\$368	\$368	\$682	\$765	\$745	\$368	\$368	\$482
United Services Automobile Association	\$545	\$510	\$510	\$759	\$768	\$792	\$510	\$566	\$510
USAA Casualty Insurance Company	\$633	\$592	\$592	\$887	\$897	\$926	\$592	\$657	\$592
Viking Insurance Company of Wisconsin	\$952	\$921	\$921	\$1,408	\$1,674	\$1,568	\$1,079	\$1,104	\$921
Western United Insurance Company	\$632	\$604	\$604	\$1,059	\$1,328	\$1,275	\$766	\$604	\$790

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE I - Liability OPTION 1 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventy-eight-year-old married retired male. Wife does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course.

Company Name	Carson	Elko	Fallon	Henderson	Las	North Las	Pahrump	Reno	Stateline
	City				Vegas	Vegas			
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$414	\$423	\$408	\$654	\$773	\$902	\$426	\$471	\$423
Allstate Indemnity Company	\$703	\$763	\$763	\$1,013	\$1,196	\$1,383	\$763	\$830	\$763
Allstate Insurance Company	\$390	\$386	\$386	\$599	\$696	\$775	\$386	\$428	\$386
Allstate Property and Casualty Insurance Company	\$388	\$382	\$382	\$609	\$706	\$792	\$382	\$427	\$382
American Family Mutual Insurance Company	\$350	\$358	\$358	\$584	\$653	\$584	\$358	\$386	\$350
American National Property and Casualty Company	\$257	\$242	\$259	\$421	\$526	\$548	\$350	\$345	\$283
American Sterling Insurance Company	\$1,170	\$1,044	\$1,044	\$1,446	\$1,794	\$1,710	\$1,086	\$1,290	\$1,248
COUNTRY Mutual Insurance Company	\$490	\$465	\$465	\$792	\$1,014	\$792	\$549	\$562	\$607
Dairyland Insurance Company	\$804	\$741	\$741	\$1,362	\$1,692	\$1,592	\$988	\$936	\$830
Esurance Insurance Company	\$781	\$593	\$650	\$854	\$937	\$1,083	\$816	\$657	\$772
Farmers Insurance Exchange	\$777	\$714	\$714	\$1,386	\$1,884	\$1,836	\$1,176	\$974	\$1,387
Financial Indemnity Company	\$790	\$643	\$719	\$1,149	\$1,255	\$1,376	\$1,039	\$858	\$946
GEICO General Insurance Company	\$362	\$370	\$370	\$444	\$504	\$530	\$370	\$387	\$370
Government Employees Insurance Company (GEICO)	\$362	\$370	\$370	\$444	\$504	\$530	\$370	\$387	\$370
Hartford Insurance Company of the Midwest	\$439	\$382	\$382	\$549	\$629	\$638	\$382	\$462	\$498
Infinity Auto Insurance Company-Low Cost	\$842	\$725	\$791	\$1,238	\$1,400	\$1,389	\$1,059	\$918	\$1,028
Infinity Auto Insurance Company-Value Added	\$499	\$430	\$470	\$666	\$776	\$807	\$636	\$545	\$614
Liberty Mutual Fire Insurance Company	\$485	\$494	\$499	\$742	\$860	\$860	\$499	\$568	\$606
Mendakota Insurance Company	\$677	\$633	\$698	\$1,089	\$1,153	\$1,306	\$962	\$805	\$875
Mid-Century Insurance Company	\$1,023	\$801	\$801	\$1,561	\$2,230	\$1,971	\$1,257	\$1,113	\$1,545
Nationwide Insurance Company of America	\$434	\$404	\$406	\$645	\$710	\$778	\$434	\$481	\$411
Nevada General Insurance Company	\$1,422	\$1,362	\$1,362	\$1,464	\$1,572	\$1,794	\$1,428	\$1,308	\$1,308
Primero Insurance Company	\$801	\$726	\$726	\$1,284	\$1,460	\$1,367	\$906	\$1,056	\$726
Progressive Direct Insurance Company	\$714	\$628	\$713	\$1,069	\$1,171	\$1,370	\$976	\$721	\$865
Progressive Northern Insurance Company	\$581	\$538	\$597	\$935	\$1,018	\$1,152	\$838	\$681	\$744
Safeco Insurance Company of Illinois	\$719	\$803	\$830	\$1,372	\$1,582	\$1,607	\$1,104	\$904	\$759
State Farm Fire and Casualty Company	\$326	\$319	\$319	\$554	\$612	\$595	\$319	\$319	\$422
State Farm Mutual Automobile Insurance Company	\$294	\$290	\$290	\$498	\$550	\$534	\$290	\$290	\$381
United Services Automobile Association	\$413	\$387	\$387	\$577	\$585	\$603	\$387	\$436	\$387
USAA Casualty Insurance Company	\$419	\$392	\$392	\$584	\$592	\$612	\$392	\$443	\$392
Viking Insurance Company of Wisconsin	\$949	\$915	\$915	\$1,400	\$1,679	\$1,570	\$1,080	\$1,124	\$915
Western United Insurance Company	\$492	\$478	\$478	\$782	\$982	\$945	\$584	\$478	\$621

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE I - Liability OPTION 2 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventy-eight-year-old married retired male. Wife does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$510	\$518	\$500	\$873	\$1,034	\$1,248	\$521	\$579	\$518
Allstate Indemnity Company	\$875	\$910	\$910	\$1,341	\$1,630	\$1,898	\$910	\$1,053	\$910
Allstate Insurance Company	\$501	\$491	\$491	\$844	\$983	\$1,135	\$491	\$552	\$491
Allstate Property and Casualty Insurance Company	\$513	\$499	\$499	\$886	\$1,031	\$1,202	\$499	\$567	\$499
American Family Mutual Insurance Company	\$443	\$449	\$449	\$774	\$859	\$774	\$449	\$493	\$443
American National Property and Casualty Company	\$309	\$293	\$314	\$519	\$652	\$684	\$424	\$408	\$338
COUNTRY Mutual Insurance Company	\$622	\$577	\$577	\$1,053	\$1,329	\$1,053	\$686	\$717	\$755
COUNTRY Preferred Insurance Company	\$566	\$526	\$526	\$959	\$1,210	\$959	\$624	\$652	\$686
Dairyland Insurance Company	\$1,091	\$1,003	\$1,003	\$1,985	\$2,431	\$2,295	\$1,327	\$1,307	\$1,120
Esurance Insurance Company	\$549	\$384	\$431	\$659	\$731	\$828	\$587	\$437	\$473
Farmers Insurance Exchange	\$992	\$872	\$872	\$1,873	\$2,582	\$2,513	\$1,553	\$1,250	\$1,751
Financial Indemnity Company	\$969	\$770	\$891	\$1,492	\$1,651	\$1,784	\$1,289	\$1,027	\$1,165
GEICO General Insurance Company	\$522	\$520	\$520	\$679	\$783	\$805	\$520	\$540	\$520
Government Employees Insurance Company (GEICO)	\$522	\$520	\$520	\$679	\$783	\$805	\$520	\$540	\$520
Hartford Insurance Company of the Midwest	\$511	\$444	\$444	\$659	\$751	\$754	\$444	\$539	\$574
Infinity Auto Insurance Company-Low Cost	\$974	\$826	\$917	\$1,501	\$1,715	\$1,710	\$1,233	\$1,044	\$1,193
Infinity Auto Insurance Company-Value Added	\$657	\$549	\$620	\$951	\$1,130	\$1,197	\$844	\$695	\$813
Liberty Mutual Fire Insurance Company	\$631	\$625	\$634	\$972	\$1,111	\$1,111	\$634	\$727	\$770
Mendakota Insurance Company	\$712	\$656	\$734	\$1,235	\$1,319	\$1,493	\$1,061	\$829	\$917
Mid-Century Insurance Company	\$1,286	\$958	\$958	\$2,096	\$2,926	\$2,631	\$1,578	\$1,404	\$1,937
Nationwide Insurance Company of America	\$501	\$458	\$458	\$797	\$887	\$988	\$495	\$561	\$470
Nevada General Insurance Company	\$1,740	\$1,650	\$1,650	\$1,866	\$2,004	\$2,274	\$1,782	\$1,596	\$1,596
Progressive Direct Insurance Company	\$985	\$867	\$983	\$1,573	\$594	\$1,989	\$1,390	\$991	\$1,145
Progressive Northern Insurance Company	\$774	\$699	\$789	\$1,383	\$1,511	\$1,711	\$1,190	\$876	\$987
Safeco Insurance Company of Illinois	\$854	\$926	\$955	\$1,699	\$1,969	\$2,006	\$1,290	\$1,020	\$894
State Farm Fire and Casualty Company	\$461	\$438	\$438	\$815	\$916	\$892	\$438	\$438	\$574
State Farm Mutual Automobile Insurance Company	\$410	\$392	\$392	\$723	\$810	\$788	\$392	\$392	\$513
United Services Automobile Association	\$517	\$480	\$480	\$745	\$754	\$778	\$480	\$540	\$480
USAA Casualty Insurance Company	\$600	\$555	\$555	\$870	\$879	\$909	\$555	\$626	\$555
Viking Insurance Company of Wisconsin	\$1,274	\$1,213	\$1,213	\$1,928	\$2,310	\$2,171	\$1,455	\$1,522	\$1,213
Western United Insurance Company	\$644	\$611	\$611	\$1,079	\$1,355	\$1,300	\$777	\$611	\$803

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE J - Liability OPTION 1 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$456	\$475	\$461	\$698	\$830	\$956	\$481	\$517	\$475
Allstate Indemnity Company	\$873	\$942	\$942	\$1,244	\$1,463	\$1,695	\$942	\$1,029	\$942
Allstate Insurance Company	\$680	\$674	\$674	\$1,018	\$1,182	\$1,293	\$674	\$748	\$674
Allstate Property and Casualty Insurance Company	\$490	\$482	\$482	\$755	\$873	\$970	\$482	\$540	\$482
American Family Mutual Insurance Company	\$712	\$731	\$731	\$1,192	\$1,337	\$1,192	\$731	\$788	\$712
American National Property and Casualty Company	\$379	\$360	\$383	\$623	\$778	\$811	\$520	\$513	\$420
American Sterling Insurance Company	\$1,200	\$1,068	\$1,068	\$1,488	\$1,836	\$1,752	\$1,116	\$1,320	\$1,290
COUNTRY Mutual Insurance Company	\$558	\$529	\$529	\$902	\$1,155	\$902	\$626	\$641	\$692
Dairyland Insurance Company	\$1,084	\$1,003	\$1,003	\$1,828	\$2,291	\$2,151	\$1,363	\$1,271	\$1,121
Esurance Insurance Company	\$748	\$566	\$620	\$817	\$904	\$1,046	\$785	\$629	\$741
Farmers Insurance Exchange	\$663	\$615	\$615	\$1,175	\$1,600	\$1,560	\$996	\$829	\$1,176
Financial Indemnity Company	\$698	\$595	\$641	\$1,002	\$1,102	\$1,209	\$934	\$772	\$825
GEICO General Insurance Company	\$394	\$403	\$403	\$484	\$551	\$583	\$403	\$428	\$403
Government Employees Insurance Company (GEICO)	\$394	\$403	\$403	\$484	\$551	\$583	\$403	\$428	\$403
Infinity Auto Insurance Company-Low Cost	\$899	\$800	\$846	\$1,296	\$1,476	\$1,490	\$1,148	\$995	\$1,072
Infinity Auto Insurance Company-Value Added	\$525	\$464	\$494	\$691	\$806	\$831	\$677	\$580	\$632
Liberty Mutual Fire Insurance Company	\$519	\$527	\$534	\$793	\$920	\$920	\$534	\$606	\$650
Mendakota Insurance Company	\$528	\$504	\$550	\$839	\$894	\$1,010	\$751	\$631	\$676
Mid-Century Insurance Company	\$1,164	\$912	\$912	\$1,781	\$2,533	\$2,232	\$1,426	\$1,271	\$1,769
Nationwide Insurance Company of America	\$481	\$452	\$451	\$714	\$791	\$867	\$485	\$531	\$459
Nevada General Insurance Company	\$1,734	\$1,674	\$1,674	\$1,776	\$1,896	\$2,178	\$1,734	\$1,596	\$1,596
Primero Insurance Company	\$960	\$892	\$892	\$1,585	\$1,826	\$1,700	\$1,073	\$1,246	\$892
Progressive Direct Insurance Company	\$471	\$422	\$465	\$694	\$770	\$900	\$647	\$474	\$576
Progressive Northern Insurance Company	\$429	\$407	\$446	\$675	\$734	\$832	\$616	\$510	\$549
Safeco Insurance Company of Illinois	\$495	\$587	\$592	\$966	\$1,111	\$1,125	\$791	\$641	\$548
State Farm Fire and Casualty Company	\$420	\$412	\$412	\$715	\$787	\$764	\$412	\$412	\$547
State Farm Mutual Automobile Insurance Company	\$380	\$374	\$374	\$644	\$708	\$687	\$374	\$374	\$495
United Services Automobile Association	\$455	\$434	\$434	\$616	\$624	\$644	\$434	\$479	\$434
USAA Casualty Insurance Company	\$471	\$449	\$449	\$639	\$648	\$668	\$449	\$496	\$449
Viking Insurance Company of Wisconsin	\$941	\$918	\$918	\$1,371	\$1,640	\$1,522	\$1,067	\$1,094	\$918
Western United Insurance Company	\$501	\$494	\$494	\$795	\$994	\$958	\$601	\$494	\$633

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE J - Liability OPTION 2 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$558	\$574	\$557	\$922	\$1,097	\$1,308	\$581	\$630	\$574
Allstate Indemnity Company	\$1,082	\$1,122	\$1,122	\$1,646	\$1,994	\$2,329	\$1,122	\$1,301	\$1,122
Allstate Insurance Company	\$848	\$831	\$831	\$1,371	\$1,600	\$1,797	\$831	\$940	\$831
Allstate Property and Casualty Insurance Company	\$632	\$615	\$615	\$1,062	\$1,235	\$1,419	\$615	\$699	\$615
American Family Mutual Insurance Company	\$874	\$888	\$888	\$1,531	\$1,708	\$1,531	\$888	\$980	\$874
American National Property and Casualty Company	\$451	\$427	\$452	\$752	\$948	\$991	\$617	\$603	\$492
COUNTRY Mutual Insurance Company	\$703	\$652	\$652	\$1,189	\$1,502	\$1,189	\$777	\$812	\$856
COUNTRY Preferred Insurance Company	\$639	\$593	\$593	\$1,082	\$1,366	\$1,082	\$706	\$737	\$777
Dairyland Insurance Company	\$1,448	\$1,334	\$1,334	\$2,591	\$3,215	\$3,020	\$1,785	\$1,748	\$1,481
Esurance Insurance Company	\$700	\$517	\$572	\$791	\$873	\$1,008	\$742	\$579	\$668
Farmers Insurance Exchange	\$846	\$749	\$749	\$1,588	\$2,191	\$2,133	\$1,314	\$1,063	\$1,484
Financial Indemnity Company	\$839	\$695	\$772	\$1,271	\$1,413	\$1,529	\$1,132	\$906	\$996
GEICO General Insurance Company	\$546	\$549	\$549	\$709	\$819	\$849	\$549	\$577	\$549
Government Employees Insurance Company (GEICO)	\$546	\$549	\$549	\$709	\$819	\$849	\$549	\$577	\$549
Infinity Auto Insurance Company-Low Cost	\$1,034	\$901	\$973	\$1,563	\$1,794	\$1,821	\$1,325	\$1,123	\$1,240
Infinity Auto Insurance Company-Value Added	\$671	\$575	\$633	\$952	\$1,130	\$1,190	\$868	\$720	\$813
Liberty Mutual Fire Insurance Company	\$660	\$652	\$663	\$1,024	\$1,172	\$1,172	\$663	\$763	\$811
Mendakota Insurance Company	\$548	\$513	\$569	\$942	\$1,014	\$1,145	\$821	\$641	\$700
Mid-Century Insurance Company	\$1,450	\$1,089	\$1,089	\$2,374	\$3,299	\$2,947	\$1,767	\$1,594	\$2,205
Nationwide Insurance Company of America	\$550	\$507	\$505	\$875	\$979	\$1,091	\$547	\$612	\$519
Nevada General Insurance Company	\$2,100	\$1,998	\$1,998	\$2,250	\$2,406	\$2,730	\$2,148	\$1,944	\$1,944
Progressive Direct Insurance Company	\$627	\$543	\$622	\$984	\$1,075	\$1,260	\$885	\$631	\$738
Progressive Northern Insurance Company	\$547	\$506	\$565	\$949	\$1,038	\$1,174	\$832	\$631	\$699
Safeco Insurance Company of Illinois	\$575	\$654	\$663	\$1,165	\$1,348	\$1,369	\$896	\$705	\$625
State Farm Fire and Casualty Company	\$580	\$554	\$554	\$1,028	\$1,147	\$1,116	\$554	\$554	\$732
State Farm Mutual Automobile Insurance Company	\$518	\$497	\$497	\$916	\$1,019	\$991	\$497	\$497	\$656
United Services Automobile Association	\$567	\$533	\$533	\$793	\$803	\$829	\$533	\$592	\$533
USAA Casualty Insurance Company	\$658	\$619	\$619	\$927	\$938	\$968	\$619	\$685	\$619
Viking Insurance Company of Wisconsin	\$1,231	\$1,186	\$1,186	\$1,838	\$2,195	\$2,053	\$1,400	\$1,441	\$1,186
Western United Insurance Company	\$664	\$636	\$636	\$1,119	\$1,396	\$1,346	\$814	\$636	\$829

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE K - Liability OPTION 1 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$496	\$515	\$500	\$755	\$896	\$1,030	\$522	\$561	\$515
Allstate Indemnity Company	\$1,049	\$1,138	\$1,138	\$1,482	\$1,744	\$2,017	\$1,138	\$1,238	\$1,138
Allstate Insurance Company	\$680	\$674	\$674	\$1,018	\$1,182	\$1,293	\$674	\$748	\$674
Allstate Property and Casualty Insurance Company	\$658	\$649	\$649	\$1,000	\$1,159	\$1,275	\$649	\$725	\$649
American Family Mutual Insurance Company	\$712	\$731	\$731	\$1,192	\$1,337	\$1,192	\$731	\$788	\$712
American National Property and Casualty Company	\$445	\$426	\$450	\$735	\$919	\$958	\$611	\$607	\$496
American Sterling Insurance Company	\$1,200	\$1,068	\$1,068	\$1,488	\$1,836	\$1,752	\$1,116	\$1,320	\$1,290
COUNTRY Mutual Insurance Company	\$652	\$619	\$619	\$1,053	\$1,350	\$1,053	\$732	\$750	\$810
Dairyland Insurance Company	\$1,084	\$1,003	\$1,003	\$1,828	\$2,291	\$2,151	\$1,363	\$1,271	\$1,121
Esurance Insurance Company	\$965	\$731	\$801	\$1,056	\$1,171	\$1,355	\$1,017	\$814	\$956
Farmers Insurance Exchange	\$829	\$769	\$769	\$1,469	\$2,000	\$1,950	\$1,245	\$1,036	\$1,470
Financial Indemnity Company	\$775	\$662	\$711	\$1,113	\$1,222	\$1,341	\$1,038	\$859	\$917
GEICO General Insurance Company	\$437	\$446	\$446	\$536	\$610	\$645	\$446	\$473	\$446
Government Employees Insurance Company (GEICO)	\$437	\$446	\$446	\$536	\$610	\$645	\$446	\$473	\$446
Infinity Auto Insurance Company-Low Cost	\$899	\$800	\$846	\$1,296	\$1,476	\$1,490	\$1,148	\$995	\$1,072
Infinity Auto Insurance Company-Value Added	\$642	\$565	\$605	\$858	\$1,006	\$1,044	\$826	\$706	\$772
Liberty Mutual Fire Insurance Company	\$635	\$645	\$653	\$969	\$1,127	\$1,127	\$653	\$743	\$796
Mendakota Insurance Company	\$688	\$654	\$715	\$1,104	\$1,181	\$1,332	\$985	\$819	\$880
Mid-Century Insurance Company	\$1,496	\$1,172	\$1,172	\$2,290	\$3,256	\$2,870	\$1,834	\$1,634	\$2,274
Nationwide Insurance Company of America	\$566	\$530	\$527	\$847	\$942	\$1,032	\$569	\$626	\$538
Nevada General Insurance Company	\$1,734	\$1,674	\$1,674	\$1,776	\$1,896	\$2,178	\$1,734	\$1,596	\$1,596
Primero Insurance Company	\$751	\$892	\$892	\$1,585	\$1,826	\$1,700	\$1,073	\$1,246	\$892
Progressive Direct Insurance Company	\$848	\$765	\$838	\$1,233	\$1,361	\$1,593	\$1,154	\$854	\$1,028
Progressive Northern Insurance Company	\$679	\$638	\$703	\$1,087	\$1,187	\$1,343	\$985	\$800	\$866
Safeco Insurance Company of Illinois	\$422	\$806	\$815	\$1,354	\$1,564	\$1,582	\$1,100	\$886	\$753
State Farm Fire and Casualty Company	\$580	\$571	\$571	\$988	\$1,083	\$1,051	\$571	\$571	\$760
State Farm Mutual Automobile Insurance Company	\$526	\$519	\$519	\$891	\$977	\$948	\$519	\$519	\$689
United Services Automobile Association	\$494	\$472	\$472	\$668	\$678	\$700	\$472	\$521	\$472
USAA Casualty Insurance Company	\$508	\$483	\$483	\$689	\$698	\$722	\$483	\$534	\$483
Viking Insurance Company of Wisconsin	\$1,245	\$1,215	\$1,215	\$1,812	\$2,162	\$2,009	\$1,411	\$1,444	\$1,215
Western United Insurance Company	\$801	\$805	\$805	\$1,233	\$1,538	\$1,490	\$963	\$805	\$1,022

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE K - Liability OPTION 2 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$598	\$615	\$597	\$981	\$1,165	\$1,385	\$622	\$675	\$615
Allstate Indemnity Company	\$1,301	\$1,353	\$1,353	\$1,962	\$2,379	\$2,774	\$1,353	\$1,564	\$1,353
Allstate Insurance Company	\$848	\$831	\$831	\$1,371	\$1,600	\$1,797	\$831	\$940	\$831
Allstate Property and Casualty Insurance Company	\$838	\$816	\$816	\$1,382	\$1,610	\$1,822	\$816	\$930	\$816
American Family Mutual Insurance Company	\$874	\$888	\$888	\$1,531	\$1,708	\$1,531	\$888	\$980	\$874
American National Property and Casualty Company	\$530	\$506	\$537	\$892	\$1,115	\$1,171	\$733	\$709	\$582
COUNTRY Mutual Insurance Company	\$816	\$756	\$756	\$1,379	\$1,743	\$1,379	\$903	\$944	\$995
COUNTRY Preferred Insurance Company	\$740	\$687	\$687	\$1,252	\$1,582	\$1,252	\$819	\$856	\$902
Dairyland Insurance Company	\$1,448	\$1,334	\$1,334	\$2,591	\$3,215	\$3,020	\$1,785	\$1,748	\$1,481
Esurance Insurance Company	\$930	\$683	\$754	\$1,057	\$1,170	\$1,355	\$996	\$765	\$886
Farmers Insurance Exchange	\$1,057	\$936	\$936	\$1,984	\$2,738	\$2,666	\$1,642	\$1,328	\$1,855
Financial Indemnity Company	\$930	\$772	\$857	\$1,407	\$1,563	\$1,694	\$1,254	\$1,007	\$1,104
GEICO General Insurance Company	\$604	\$608	\$608	\$785	\$906	\$940	\$608	\$743	\$608
Government Employees Insurance Company (GEICO)	\$604	\$608	\$608	\$785	\$906	\$940	\$608	\$743	\$608
Infinity Auto Insurance Company-Low Cost	\$1,034	\$901	\$973	\$1,563	\$1,794	\$1,821	\$1,325	\$1,123	\$1,240
Infinity Auto Insurance Company-Value Added	\$848	\$720	\$801	\$1,236	\$1,472	\$1,565	\$1,099	\$903	\$1,030
Liberty Mutual Fire Insurance Company	\$800	\$791	\$803	\$1,240	\$1,425	\$1,425	\$803	\$927	\$986
Mendakota Insurance Company	\$697	\$648	\$720	\$1,213	\$1,305	\$1,473	\$1,052	\$809	\$889
Mid-Century Insurance Company	\$1,865	\$1,401	\$1,401	\$3,052	\$4,242	\$3,789	\$2,271	\$2,049	\$2,835
Nationwide Insurance Company of America	\$643	\$594	\$593	\$1,037	\$1,160	\$1,294	\$642	\$723	\$606
Nevada General Insurance Company	\$2,100	\$1,998	\$1,998	\$2,250	\$2,406	\$2,730	\$2,148	\$1,944	\$1,944
Progressive Direct Insurance Company	\$1,136	\$987	\$1,126	\$1,775	\$1,931	\$2,256	\$1,594	\$1,144	\$1,327
Progressive Northern Insurance Company	\$901	\$824	\$924	\$1,600	\$1,755	\$1,984	\$1,390	\$1,025	\$1,141
Safeco Insurance Company of Illinois	\$838	\$916	\$931	\$1,671	\$1,940	\$1,969	\$1,271	\$992	\$879
State Farm Fire and Casualty Company	\$783	\$752	\$752	\$1,388	\$1,538	\$1,494	\$752	\$752	\$999
State Farm Mutual Automobile Insurance Company	\$702	\$677	\$677	\$1,242	\$1,373	\$1,333	\$677	\$677	\$899
United Services Automobile Association	\$612	\$573	\$573	\$858	\$869	\$897	\$573	\$637	\$573
USAA Casualty Insurance Company	\$658	\$619	\$619	\$927	\$938	\$968	\$619	\$685	\$619
Viking Insurance Company of Wisconsin	\$1,650	\$1,593	\$1,593	\$2,459	\$2,925	\$2,740	\$1,876	\$1,924	\$1,593
Western United Insurance Company	\$1,004	\$986	\$986	\$1,640	\$2,043	\$1,980	\$1,227	\$986	\$1,269

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE L - Liability OPTION 1 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$924	\$968	\$942	\$1,376	\$1,644	\$1,873	\$983	\$1,049	\$968
Allstate Indemnity Company	\$1,657	\$1,810	\$1,810	\$2,293	\$2,700	\$3,118	\$1,810	\$1,955	\$1,810
Allstate Insurance Company	\$680	\$674	\$674	\$1,018	\$1,182	\$1,293	\$674	\$748	\$674
Allstate Property and Casualty Insurance Company	\$1,065	\$1,062	\$1,062	\$1,593	\$1,853	\$2,017	\$1,062	\$1,177	\$1,062
American Family Mutual Insurance Company	\$712	\$731	\$731	\$1,192	\$1,337	\$1,192	\$731	\$788	\$712
American National Property and Casualty Company	\$689	\$662	\$696	\$1,136	\$1,416	\$1,472	\$942	\$933	\$765
American Sterling Insurance Company	\$1,200	\$1,068	\$1,068	\$1,488	\$1,836	\$1,752	\$1,116	\$1,320	\$1,290
COUNTRY Mutual Insurance Company	\$1,005	\$952	\$952	\$1,620	\$2,077	\$1,620	\$1,129	\$1,157	\$1,250
Dairyland Insurance Company	\$1,084	\$1,003	\$1,003	\$1,828	\$2,291	\$2,151	\$1,363	\$1,271	\$1,121
Esurance Insurance Company	\$1,438	\$1,101	\$1,200	\$1,566	\$1,732	\$1,996	\$1,512	\$1,220	\$1,421
Farmers Insurance Exchange	\$975	\$904	\$904	\$1,728	\$2,353	\$2,294	\$1,465	\$1,219	\$1,730
Financial Indemnity Company	\$948	\$805	\$871	\$1,367	\$1,504	\$1,649	\$1,269	\$1,048	\$1,125
GEICO General Insurance Company	\$547	\$559	\$559	\$671	\$764	\$808	\$559	\$593	\$559
Government Employees Insurance Company (GEICO)	\$547	\$559	\$559	\$671	\$764	\$808	\$559	\$593	\$559
Infinity Auto Insurance Company-Low Cost	\$899	\$800	\$846	\$1,296	\$1,476	\$1,490	\$1,148	\$995	\$1,072
Infinity Auto Insurance Company-Value Added	\$808	\$706	\$759	\$1,090	\$1,284	\$1,331	\$1,038	\$885	\$972
Liberty Mutual Fire Insurance Company	\$919	\$934	\$946	\$1,401	\$1,634	\$1,634	\$946	\$1,079	\$1,157
Mendakota Insurance Company	\$1,063	\$1,004	\$1,100	\$1,718	\$1,846	\$2,079	\$1,527	\$1,256	\$1,356
Mid-Century Insurance Company	\$1,662	\$1,303	\$1,303	\$2,545	\$3,618	\$3,189	\$2,038	\$1,816	\$2,527
Nationwide Insurance Company of America	\$742	\$703	\$699	\$1,115	\$1,242	\$1,363	\$757	\$824	\$711
Nevada General Insurance Company	\$1,734	\$1,674	\$1,674	\$1,776	\$1,896	\$2,178	\$1,734	\$1,596	\$1,596
Primero Insurance Company	\$960	\$892	\$892	\$1,585	\$1,826	\$1,700	\$1,073	\$1,246	\$892
Progressive Direct Insurance Company	\$1,572	\$1,431	\$1,553	\$2,247	\$2,473	\$2,863	\$2,114	\$1,584	\$1,878
Progressive Northern Insurance Company	\$1,035	\$972	\$1,070	\$1,669	\$1,823	\$2,060	\$1,506	\$915	\$1,317
Safeco Insurance Company of Illinois	\$821	\$924	\$933	\$1,560	\$1,803	\$1,825	\$1,264	\$1,014	\$863
State Farm Fire and Casualty Company	\$1,129	\$1,114	\$1,114	\$1,921	\$2,097	\$2,033	\$1,114	\$1,114	\$1,490
State Farm Mutual Automobile Insurance Company	\$1,026	\$1,017	\$1,017	\$1,738	\$1,898	\$1,840	\$1,017	\$1,017	\$1,353
United Services Automobile Association	\$832	\$806	\$806	\$1,107	\$1,129	\$1,166	\$806	\$876	\$806
USAA Casualty Insurance Company	\$863	\$835	\$835	\$1,157	\$1,178	\$1,217	\$835	\$911	\$835
Viking Insurance Company of Wisconsin	\$1,637	\$1,606	\$1,606	\$2,374	\$2,830	\$2,624	\$1,852	\$1,888	\$1,606
Western United Insurance Company	\$1,092	\$1,112	\$1,112	\$1,668	\$2,076	\$2,015	\$1,314	\$1,112	\$1,403

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE L - Liability OPTION 2 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,130	\$1,168	\$1,133	\$1,795	\$2,148	\$2,516	\$1,182	\$1,288	\$1,168
Allstate Indemnity Company	\$2,034	\$2,133	\$2,133	\$3,013	\$3,653	\$4,253	\$2,133	\$2,445	\$2,133
Allstate Insurance Company	\$848	\$831	\$831	\$1,371	\$1,600	\$1,797	\$831	\$940	\$831
Allstate Property and Casualty Insurance Company	\$1,342	\$1,317	\$1,317	\$2,160	\$2,528	\$2,808	\$1,317	\$1,497	\$1,317
American Family Mutual Insurance Company	\$874	\$888	\$888	\$1,531	\$1,708	\$1,531	\$888	\$980	\$874
American National Property and Casualty Company	\$817	\$783	\$827	\$1,373	\$1,719	\$1,798	\$1,127	\$1,097	\$894
COUNTRY Mutual Insurance Company	\$1,236	\$1,143	\$1,143	\$2,086	\$2,639	\$2,086	\$1,372	\$1,436	\$1,516
COUNTRY Preferred Insurance Company	\$1,119	\$1,035	\$1,035	\$1,888	\$2,389	\$1,888	\$1,241	\$1,299	\$1,371
Dairyland Insurance Company	\$1,448	\$1,334	\$1,334	\$2,591	\$3,215	\$3,020	\$1,785	\$1,748	\$1,481
Esurance Insurance Company	\$1,323	\$976	\$1,079	\$1,512	\$1,669	\$1,929	\$1,422	\$1,096	\$1,260
Farmers Insurance Exchange	\$1,243	\$1,101	\$1,101	\$2,335	\$3,221	\$3,137	\$1,932	\$1,563	\$2,182
Financial Indemnity Company	\$1,143	\$943	\$1,053	\$1,742	\$1,937	\$2,096	\$1,542	\$1,233	\$1,362
GEICO General Insurance Company	\$757	\$761	\$761	\$983	\$1,137	\$1,178	\$761	\$800	\$761
Government Employees Insurance Company (GEICO)	\$757	\$761	\$761	\$983	\$1,137	\$1,178	\$761	\$800	\$761
Infinity Auto Insurance Company-Low Cost	\$1,034	\$901	\$973	\$1,563	\$1,794	\$1,821	\$1,325	\$1,123	\$1,240
Infinity Auto Insurance Company-Value Added	\$1,086	\$918	\$1,023	\$1,598	\$1,912	\$2,036	\$1,405	\$1,149	\$1,321
Liberty Mutual Fire Insurance Company	\$1,142	\$1,129	\$1,147	\$1,775	\$2,045	\$2,045	\$1,147	\$1,331	\$1,417
Mendakota Insurance Company	\$1,061	\$982	\$1,094	\$1,865	\$2,017	\$2,277	\$1,611	\$1,222	\$1,350
Mid-Century Insurance Company	\$2,072	\$1,556	\$1,556	\$3,391	\$4,713	\$4,211	\$2,524	\$2,277	\$3,150
Nationwide Insurance Company of America	\$831	\$774	\$769	\$1,338	\$1,501	\$1,667	\$837	\$937	\$787
Nevada General Insurance Company	\$2,100	\$1,998	\$1,998	\$2,250	\$2,406	\$2,730	\$2,148	\$1,944	\$1,944
Progressive Direct Insurance Company	\$2,073	\$1,815	\$2,053	\$3,185	\$3,464	\$4,022	\$2,881	\$2,086	\$2,398
Progressive Northern Insurance Company	\$1,390	\$1,269	\$1,425	\$2,495	\$2,739	\$3,093	\$2,158	\$1,276	\$1,763
Safeco Insurance Company of Illinois	\$983	\$1,066	\$1,081	\$1,954	\$2,270	\$2,308	\$1,483	\$1,152	\$1,022
State Farm Fire and Casualty Company	\$1,476	\$1,427	\$1,427	\$2,620	\$2,873	\$2,785	\$1,427	\$1,427	\$1,914
State Farm Mutual Automobile Insurance Company	\$1,332	\$1,293	\$1,293	\$2,358	\$2,584	\$2,504	\$1,293	\$1,293	\$1,730
United Services Automobile Association	\$894	\$846	\$846	\$1,243	\$1,259	\$1,302	\$846	\$932	\$846
USAA Casualty Insurance Company	\$935	\$885	\$885	\$1,308	\$1,326	\$1,370	\$885	\$973	\$885
Viking Insurance Company of Wisconsin	\$2,171	\$2,102	\$2,102	\$3,224	\$3,830	\$3,583	\$2,464	\$2,518	\$2,102
Western United Insurance Company	\$1,342	\$1,332	\$1,332	\$2,165	\$2,694	\$2,613	\$1,638	\$1,332	\$1,706

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE M - Liability OPTION 1 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$323	\$337	\$329	\$503	\$600	\$698	\$343	\$365	\$337
Allstate Indemnity Company	\$596	\$642	\$642	\$872	\$1,028	\$1,191	\$642	\$703	\$642
Allstate Insurance Company	\$518	\$518	\$518	\$780	\$910	\$1,003	\$518	\$568	\$518
Allstate Property and Casualty Insurance Company	\$373	\$370	\$370	\$582	\$676	\$759	\$370	\$410	\$370
American Family Mutual Insurance Company	\$439	\$453	\$453	\$733	\$822	\$733	\$453	\$485	\$439
American National Property and Casualty Company	\$264	\$251	\$267	\$433	\$540	\$564	\$360	\$355	\$292
American Sterling Insurance Company	\$870	\$780	\$780	\$1,086	\$1,332	\$1,278	\$810	\$960	\$930
COUNTRY Mutual Insurance Company	\$341	\$324	\$324	\$553	\$707	\$553	\$382	\$391	\$421
Dairyland Insurance Company	\$733	\$679	\$679	\$1,245	\$1,552	\$1,465	\$914	\$860	\$754
Esurance Insurance Company	\$494	\$387	\$416	\$534	\$589	\$674	\$519	\$423	\$489
Farmers Insurance Exchange	\$566	\$522	\$522	\$1,015	\$1,387	\$1,352	\$855	\$708	\$997
Financial Indemnity Company	\$548	\$471	\$504	\$785	\$862	\$947	\$735	\$609	\$646
GEICO General Insurance Company	\$273	\$279	\$279	\$334	\$379	\$399	\$279	\$292	\$279
Government Employees Insurance Company (GEICO)	\$273	\$279	\$279	\$334	\$379	\$399	\$279	\$292	\$279
Infinity Auto Insurance Company-Low Cost	\$696	\$626	\$656	\$996	\$1,136	\$1,154	\$893	\$775	\$831
Infinity Auto Insurance Company-Value Added	\$396	\$355	\$373	\$520	\$607	\$624	\$513	\$441	\$477
Liberty Mutual Fire Insurance Company	\$384	\$389	\$394	\$588	\$680	\$680	\$394	\$447	\$478
Mendakota Insurance Company	\$380	\$370	\$399	\$597	\$638	\$719	\$542	\$458	\$485
Mid-Century Insurance Company	\$750	\$585	\$585	\$1,156	\$1,649	\$1,458	\$921	\$817	\$1,133
Nationwide Insurance Company of America	\$337	\$321	\$320	\$481	\$530	\$579	\$340	\$367	\$326
Nevada General Insurance Company	\$960	\$942	\$942	\$972	\$1,050	\$1,200	\$960	\$894	\$894
Primero Insurance Company	\$815	\$770	\$770	\$1,323	\$1,496	\$1,420	\$928	\$1,042	\$770
Progressive Direct Insurance Company	\$315	\$283	\$309	\$467	\$521	\$606	\$438	\$319	\$379
Progressive Northern Insurance Company	\$276	\$269	\$290	\$424	\$462	\$523	\$395	\$332	\$350
Safeco Insurance Company of Illinois	\$389	\$484	\$485	\$768	\$878	\$894	\$643	\$525	\$448
State Farm Fire and Casualty Company	\$292	\$285	\$285	\$497	\$550	\$535	\$285	\$285	\$377
State Farm Mutual Automobile Insurance Company	\$263	\$258	\$258	\$446	\$493	\$479	\$258	\$258	\$340
United Services Automobile Association	\$320	\$308	\$308	\$419	\$425	\$439	\$308	\$336	\$308
USAA Casualty Insurance Company	\$347	\$334	\$334	\$458	\$464	\$478	\$334	\$365	\$334
Viking Insurance Company of Wisconsin	\$676	\$661	\$661	\$982	\$1,173	\$1,086	\$765	\$780	\$661
Western United Insurance Company	\$250	\$257	\$257	\$391	\$486	\$473	\$306	\$257	\$323

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE M - Liability OPTION 2 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$408	\$421	\$410	\$698	\$830	\$1,004	\$426	\$458	\$421
Allstate Indemnity Company	\$745	\$769	\$769	\$1,157	\$1,406	\$1,642	\$769	\$897	\$769
Allstate Insurance Company	\$652	\$644	\$644	\$1,068	\$1,250	\$1,421	\$644	\$720	\$644
Allstate Property and Casualty Insurance Company	\$489	\$479	\$479	\$840	\$978	\$1,144	\$479	\$538	\$479
American Family Mutual Insurance Company	\$549	\$560	\$560	\$960	\$1,068	\$960	\$560	\$612	\$549
American National Property and Casualty Company	\$316	\$301	\$319	\$530	\$668	\$700	\$433	\$420	\$345
COUNTRY Mutual Insurance Company	\$444	\$414	\$414	\$754	\$951	\$754	\$488	\$509	\$535
COUNTRY Preferred Insurance Company	\$406	\$379	\$379	\$690	\$870	\$690	\$446	\$465	\$488
Dairyland Insurance Company	\$1,000	\$919	\$919	\$1,824	\$2,232	\$2,113	\$1,218	\$1,198	\$1,022
Esurance Insurance Company	\$408	\$318	\$343	\$454	\$496	\$564	\$432	\$348	\$392
Farmers Insurance Exchange	\$357	\$313	\$313	\$695	\$971	\$946	\$574	\$451	\$627
Financial Indemnity Company	\$657	\$547	\$606	\$993	\$1,104	\$1,197	\$889	\$713	\$779
GEICO General Insurance Company	\$387	\$388	\$388	\$503	\$580	\$598	\$388	\$403	\$388
Government Employees Insurance Company (GEICO)	\$387	\$388	\$388	\$503	\$580	\$598	\$388	\$403	\$388
Infinity Auto Insurance Company-Low Cost	\$797	\$702	\$751	\$1,199	\$1,376	\$1,406	\$1,026	\$871	\$951
Infinity Auto Insurance Company-Value Added	\$502	\$434	\$472	\$710	\$841	\$883	\$651	\$541	\$606
Liberty Mutual Fire Insurance Company	\$504	\$499	\$506	\$779	\$886	\$886	\$506	\$579	\$613
Mendakota Insurance Company	\$391	\$372	\$407	\$659	\$711	\$802	\$583	\$459	\$495
Mid-Century Insurance Company	\$954	\$707	\$707	\$1,572	\$2,187	\$1,970	\$1,169	\$1,043	\$1,437
Nationwide Insurance Company of America	\$388	\$364	\$362	\$598	\$665	\$742	\$389	\$427	\$370
Nevada General Insurance Company	\$1,164	\$1,116	\$1,116	\$1,230	\$1,332	\$1,506	\$1,182	\$1,080	\$1,080
Progressive Direct Insurance Company	\$426	\$368	\$421	\$671	\$738	\$860	\$606	\$429	\$492
Progressive Northern Insurance Company	\$342	\$323	\$355	\$575	\$630	\$713	\$515	\$399	\$433
Safeco Insurance Company of Illinois	\$436	\$527	\$531	\$898	\$1,031	\$1,054	\$710	\$565	\$500
State Farm Fire and Casualty Company	\$418	\$397	\$397	\$741	\$835	\$814	\$397	\$397	\$518
State Farm Mutual Automobile Insurance Company	\$371	\$354	\$354	\$655	\$736	\$717	\$354	\$354	\$462
United Services Automobile Association	\$425	\$404	\$404	\$575	\$581	\$598	\$404	\$441	\$404
USAA Casualty Insurance Company	\$491	\$467	\$467	\$669	\$675	\$697	\$467	\$510	\$467
Viking Insurance Company of Wisconsin	\$875	\$846	\$846	\$1,303	\$1,554	\$1,449	\$994	\$1,019	\$846
Western United Insurance Company	\$316	\$315	\$315	\$523	\$649	\$631	\$391	\$315	\$402

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE N - Liability OPTION 1 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$351	\$367	\$357	\$544	\$649	\$753	\$373	\$396	\$367
Allstate Indemnity Company	\$715	\$773	\$773	\$1,032	\$1,220	\$1,411	\$773	\$844	\$773
Allstate Insurance Company	\$518	\$518	\$518	\$780	\$910	\$1,003	\$518	\$568	\$518
Allstate Property and Casualty Insurance Company	\$499	\$496	\$496	\$765	\$890	\$988	\$496	\$548	\$496
American Family Mutual Insurance Company	\$439	\$453	\$453	\$733	\$822	\$733	\$453	\$485	\$439
American National Property and Casualty Company	\$308	\$296	\$313	\$511	\$638	\$666	\$424	\$418	\$344
American Sterling Insurance Company	\$870	\$780	\$780	\$1,086	\$1,332	\$1,278	\$810	\$960	\$930
COUNTRY Mutual Insurance Company	\$397	\$377	\$377	\$643	\$823	\$643	\$445	\$455	\$491
Dairyland Insurance Company	\$733	\$679	\$679	\$1,245	\$1,552	\$1,465	\$914	\$860	\$754
Esurance Insurance Company	\$704	\$547	\$592	\$763	\$846	\$969	\$743	\$604	\$696
Farmers Insurance Exchange	\$707	\$652	\$652	\$1,268	\$1,734	\$1,690	\$1,069	\$885	\$1,246
Financial Indemnity Company	\$628	\$545	\$579	\$897	\$986	\$1,083	\$846	\$701	\$741
GEICO General Insurance Company	\$287	\$294	\$294	\$352	\$399	\$420	\$294	\$307	\$294
Government Employees Insurance Company (GEICO)	\$287	\$294	\$294	\$352	\$399	\$420	\$294	\$307	\$294
Infinity Auto Insurance Company-Low Cost	\$696	\$626	\$656	\$996	\$1,136	\$1,154	\$893	\$775	\$831
Infinity Auto Insurance Company-Value Added	\$498	\$443	\$470	\$662	\$777	\$804	\$643	\$551	\$596
Liberty Mutual Fire Insurance Company	\$471	\$478	\$484	\$720	\$835	\$835	\$484	\$549	\$588
Mendakota Insurance Company	\$495	\$479	\$519	\$784	\$840	\$946	\$710	\$593	\$628
Mid-Century Insurance Company	\$964	\$752	\$752	\$1,487	\$2,119	\$1,874	\$1,184	\$1,051	\$1,457
Nationwide Insurance Company of America	\$389	\$369	\$368	\$562	\$621	\$679	\$394	\$424	\$374
Nevada General Insurance Company	\$960	\$942	\$942	\$972	\$1,050	\$1,200	\$960	\$894	\$894
Primero Insurance Company	\$815	\$770	\$770	\$1,323	\$1,496	\$1,420	\$928	\$1,042	\$770
Progressive Direct Insurance Company	\$580	\$526	\$572	\$844	\$937	\$1,085	\$793	\$585	\$692
Progressive Northern Insurance Company	\$493	\$473	\$515	\$779	\$852	\$962	\$715	\$586	\$625
Safeco Insurance Company of Illinois	\$543	\$645	\$647	\$1,042	\$1,197	\$1,217	\$867	\$703	\$596
State Farm Fire and Casualty Company	\$400	\$392	\$392	\$681	\$750	\$728	\$392	\$392	\$520
State Farm Mutual Automobile Insurance Company	\$361	\$356	\$356	\$613	\$674	\$655	\$356	\$356	\$471
United Services Automobile Association	\$344	\$330	\$330	\$453	\$460	\$474	\$330	\$362	\$330
USAA Casualty Insurance Company	\$347	\$334	\$334	\$458	\$464	\$478	\$334	\$365	\$334
Viking Insurance Company of Wisconsin	\$892	\$875	\$875	\$1,296	\$1,545	\$1,432	\$1,009	\$1,028	\$875
Western United Insurance Company	\$390	\$405	\$405	\$608	\$753	\$734	\$480	\$405	\$503

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE N - Liability OPTION 2 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$438	\$452	\$440	\$742	\$884	\$1,065	\$458	\$492	\$452
Allstate Indemnity Company	\$894	\$926	\$926	\$1,375	\$1,673	\$1,950	\$926	\$1,077	\$926
Allstate Insurance Company	\$652	\$644	\$644	\$1,068	\$1,250	\$1,421	\$644	\$720	\$644
Allstate Property and Casualty Insurance Company	\$644	\$631	\$631	\$1,079	\$1,259	\$1,445	\$631	\$711	\$631
American Family Mutual Insurance Company	\$549	\$560	\$560	\$960	\$1,068	\$960	\$560	\$612	\$549
American National Property and Casualty Company	\$372	\$356	\$379	\$629	\$786	\$826	\$514	\$493	\$407
COUNTRY Mutual Insurance Company	\$511	\$476	\$476	\$867	\$1,093	\$867	\$563	\$588	\$618
COUNTRY Preferred Insurance Company	\$467	\$435	\$435	\$792	\$998	\$792	\$513	\$535	\$563
Dairyland Insurance Company	\$1,000	\$919	\$919	\$1,824	\$2,232	\$2,113	\$1,218	\$1,198	\$1,022
Esurance Insurance Company	\$633	\$477	\$522	\$714	\$788	\$904	\$678	\$532	\$604
Farmers Insurance Exchange	\$499	\$437	\$437	\$970	\$1,356	\$1,321	\$802	\$630	\$875
Financial Indemnity Company	\$749	\$630	\$691	\$1,126	\$1,251	\$1,358	\$1,016	\$815	\$886
GEICO General Insurance Company	\$407	\$408	\$408	\$529	\$610	\$632	\$408	\$424	\$408
Government Employees Insurance Company (GEICO)	\$407	\$408	\$408	\$529	\$610	\$632	\$408	\$424	\$408
Infinity Auto Insurance Company-Low Cost	\$797	\$702	\$751	\$1,199	\$1,376	\$1,406	\$1,026	\$871	\$951
Infinity Auto Insurance Company-Value Added	\$653	\$559	\$616	\$946	\$1,127	\$1,196	\$848	\$698	\$789
Liberty Mutual Fire Insurance Company	\$611	\$604	\$613	\$943	\$1,077	\$1,077	\$613	\$704	\$747
Mendakota Insurance Company	\$494	\$467	\$513	\$845	\$913	\$1,029	\$742	\$578	\$628
Mid-Century Insurance Company	\$1,227	\$909	\$909	\$2,021	\$2,813	\$2,533	\$1,503	\$1,341	\$1,847
Nationwide Insurance Company of America	\$446	\$416	\$415	\$696	\$777	\$863	\$446	\$493	\$424
Nevada General Insurance Company	\$1,164	\$1,116	\$1,116	\$1,230	\$1,332	\$1,506	\$1,182	\$1,080	\$1,080
Progressive Direct Insurance Company	\$785	\$681	\$776	\$1,227	\$1,341	\$1,554	\$1,105	\$789	\$902
Progressive Northern Insurance Company	\$641	\$596	\$661	\$1,110	\$1,229	\$1,388	\$983	\$736	\$810
Safeco Insurance Company of Illinois	\$614	\$702	\$708	\$1,229	\$1,420	\$1,445	\$959	\$756	\$665
State Farm Fire and Casualty Company	\$555	\$529	\$529	\$983	\$1,098	\$1,068	\$529	\$529	\$698
State Farm Mutual Automobile Insurance Company	\$495	\$475	\$475	\$875	\$975	\$948	\$475	\$475	\$626
United Services Automobile Association	\$425	\$404	\$404	\$575	\$581	\$598	\$404	\$441	\$404
USAA Casualty Insurance Company	\$491	\$467	\$467	\$669	\$675	\$697	\$467	\$510	\$467
Viking Insurance Company of Wisconsin	\$1,172	\$1,135	\$1,135	\$1,741	\$2,069	\$1,933	\$1,330	\$1,358	\$1,135
Western United Insurance Company	\$490	\$492	\$492	\$806	\$999	\$974	\$609	\$492	\$624

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE O - Liability OPTION 1 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$690	\$724	\$706	\$1,034	\$1,240	\$1,417	\$738	\$782	\$724
Allstate Indemnity Company	\$1,122	\$1,224	\$1,224	\$1,580	\$1,870	\$2,159	\$1,224	\$1,326	\$1,224
Allstate Insurance Company	\$518	\$518	\$518	\$780	\$910	\$1,003	\$518	\$568	\$518
Allstate Property and Casualty Insurance Company	\$808	\$813	\$813	\$1,211	\$1,416	\$1,549	\$813	\$890	\$813
American Family Mutual Insurance Company	\$439	\$453	\$453	\$733	\$822	\$733	\$453	\$485	\$439
American National Property and Casualty Company	\$478	\$460	\$484	\$789	\$983	\$1,023	\$654	\$644	\$529
American Sterling Insurance Company	\$870	\$780	\$780	\$1,086	\$1,332	\$1,278	\$810	\$960	\$930
COUNTRY Mutual Insurance Company	\$607	\$575	\$575	\$980	\$1,255	\$980	\$681	\$697	\$753
Dairyland Insurance Company	\$733	\$679	\$679	\$1,245	\$1,552	\$1,465	\$914	\$860	\$754
Esurance Insurance Company	\$1,032	\$815	\$877	\$1,113	\$1,231	\$1,398	\$1,087	\$895	\$495
Farmers Insurance Exchange	\$832	\$767	\$767	\$1,492	\$2,040	\$1,988	\$1,257	\$1,042	\$1,466
Financial Indemnity Company	\$732	\$629	\$672	\$1,051	\$1,158	\$1,269	\$984	\$812	\$865
GEICO General Insurance Company	\$342	\$350	\$350	\$418	\$475	\$500	\$350	\$366	\$350
Government Employees Insurance Company (GEICO)	\$342	\$350	\$350	\$418	\$475	\$500	\$350	\$366	\$350
Infinity Auto Insurance Company-Low Cost	\$696	\$626	\$656	\$996	\$1,136	\$1,154	\$893	\$775	\$825
Infinity Auto Insurance Company-Value Added	\$616	\$545	\$581	\$826	\$971	\$1,006	\$796	\$679	\$737
Liberty Mutual Fire Insurance Company	\$678	\$689	\$697	\$1,034	\$1,204	\$1,204	\$697	\$794	\$850
Mendakota Insurance Company	\$777	\$747	\$811	\$1,240	\$1,338	\$1,504	\$1,118	\$926	\$987
Mid-Century Insurance Company	\$1,071	\$836	\$836	\$1,652	\$2,355	\$2,083	\$1,316	\$1,168	\$1,619
Nationwide Insurance Company of America	\$553	\$530	\$526	\$812	\$905	\$992	\$568	\$607	\$537
Nevada General Insurance Company	\$960	\$942	\$942	\$972	\$1,050	\$1,200	\$960	\$894	\$894
Primero Insurance Company	\$815	\$770	\$770	\$1,323	\$1,496	\$1,420	\$928	\$1,042	\$770
Progressive Direct Insurance Company	\$1,111	\$1,018	\$1,092	\$1,570	\$1,747	\$2,002	\$1,497	\$1,118	\$1,299
Progressive Northern Insurance Company	\$641	\$721	\$786	\$1,202	\$1,319	\$1,486	\$1,099	\$892	\$956
Safeco Insurance Company of Illinois	\$617	\$725	\$725	\$1,176	\$1,352	\$1,375	\$977	\$789	\$669
State Farm Fire and Casualty Company	\$770	\$758	\$758	\$1,309	\$1,433	\$1,390	\$758	\$758	\$1,012
State Farm Mutual Automobile Insurance Company	\$698	\$691	\$691	\$1,183	\$1,295	\$1,256	\$691	\$691	\$918
United Services Automobile Association	\$603	\$588	\$588	\$785	\$800	\$826	\$588	\$633	\$588
USAA Casualty Insurance Company	\$627	\$609	\$609	\$819	\$834	\$860	\$609	\$659	\$609
Viking Insurance Company of Wisconsin	\$1,179	\$1,159	\$1,159	\$1,708	\$2,035	\$1,880	\$1,332	\$1,352	\$1,159
Western United Insurance Company	\$510	\$544	\$544	\$804	\$996	\$972	\$642	\$544	\$667

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE O - Liability OPTION 2 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$852	\$882	\$858	\$1,371	\$1,645	\$1,937	\$895	\$969	\$882
Allstate Indemnity Company	\$1,391	\$1,455	\$1,455	\$2,094	\$2,550	\$2,967	\$1,455	\$1,676	\$1,455
Allstate Insurance Company	\$652	\$644	\$644	\$1,068	\$1,250	\$1,421	\$644	\$720	\$644
Allstate Property and Casualty Insurance Company	\$1,023	\$1,012	\$1,012	\$1,660	\$1,948	\$2,185	\$1,012	\$1,136	\$1,012
American Family Mutual Insurance Company	\$549	\$560	\$560	\$960	\$1,068	\$960	\$560	\$612	\$549
American National Property and Casualty Company	\$574	\$551	\$583	\$967	\$1,211	\$1,268	\$790	\$764	\$627
COUNTRY Mutual Insurance Company	\$761	\$706	\$706	\$1,287	\$1,627	\$1,287	\$842	\$880	\$928
COUNTRY Preferred Insurance Company	\$691	\$642	\$642	\$1,170	\$1,478	\$1,170	\$764	\$799	\$842
Dairyland Insurance Company	\$1,000	\$919	\$919	\$1,824	\$2,232	\$2,113	\$1,218	\$1,198	\$1,022
Esurance Insurance Company	\$952	\$721	\$788	\$1,078	\$1,190	\$1,362	\$1,024	\$803	\$908
Farmers Insurance Exchange	\$674	\$590	\$590	\$1,311	\$1,833	\$1,785	\$1,084	\$851	\$1,183
Financial Indemnity Company	\$879	\$733	\$810	\$1,334	\$1,484	\$1,607	\$1,191	\$952	\$1,042
GEICO General Insurance Company	\$485	\$485	\$485	\$630	\$726	\$748	\$485	\$504	\$485
Government Employees Insurance Company (GEICO)	\$485	\$485	\$485	\$630	\$726	\$748	\$485	\$504	\$485
Infinity Auto Insurance Company-Low Cost	\$797	\$702	\$751	\$1,199	\$1,376	\$1,406	\$1,026	\$871	\$951
Infinity Auto Insurance Company-Value Added	\$820	\$699	\$775	\$1,201	\$1,432	\$1,525	\$1,063	\$873	\$993
Liberty Mutual Fire Insurance Company	\$865	\$857	\$869	\$1,336	\$1,534	\$1,534	\$869	\$1,002	\$1,066
Mendakota Insurance Company	\$745	\$703	\$773	\$1,288	\$1,398	\$1,574	\$1,127	\$865	\$942
Mid-Century Insurance Company	\$1,363	\$1,010	\$1,010	\$2,245	\$3,125	\$2,814	\$1,670	\$1,490	\$2,052
Nationwide Insurance Company of America	\$558	\$526	\$522	\$875	\$979	\$1,088	\$566	\$620	\$535
Nevada General Insurance Company	\$1,164	\$1,116	\$1,116	\$1,230	\$1,332	\$1,506	\$1,182	\$1,080	\$1,080
Progressive Direct Insurance Company	\$1,467	\$1,291	\$1,447	\$2,248	\$2,448	\$2,819	\$2,042	\$1,474	\$1,665
Progressive Northern Insurance Company	\$996	\$923	\$1,027	\$1,760	\$1,936	\$2,185	\$1,540	\$1,137	\$1,258
Safeco Insurance Company of Illinois	\$708	\$799	\$806	\$1,408	\$1,628	\$1,658	\$1,097	\$861	\$758
State Farm Fire and Casualty Company	\$1,022	\$984	\$984	\$1,813	\$1,997	\$1,938	\$984	\$984	\$1,315
State Farm Mutual Automobile Insurance Company	\$919	\$890	\$890	\$1,626	\$1,790	\$1,736	\$890	\$890	\$1,185
United Services Automobile Association	\$663	\$634	\$634	\$892	\$904	\$932	\$634	\$687	\$634
USAA Casualty Insurance Company	\$656	\$625	\$625	\$893	\$904	\$932	\$625	\$681	\$625
Viking Insurance Company of Wisconsin	\$1,547	\$1,502	\$1,502	\$2,291	\$2,724	\$2,539	\$1,753	\$1,784	\$1,502
Western United Insurance Company	\$641	\$660	\$660	\$1,066	\$1,322	\$1,289	\$813	\$660	\$826

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE P - Liability OPTION 1 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as best possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las	North Las	Pahrump	Reno	Stateline
	City				Vegas	Vegas			
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$339	\$348	\$337	\$541	\$642	\$752	\$351	\$385	\$348
Allstate Indemnity Company	\$586	\$633	\$633	\$855	\$1,008	\$1,167	\$633	\$691	\$633
Allstate Insurance Company	\$377	\$374	\$374	\$583	\$678	\$756	\$374	\$414	\$374
Allstate Property and Casualty Insurance Company	\$284	\$278	\$278	\$457	\$530	\$603	\$278	\$312	\$278
American Family Mutual Insurance Company	\$350	\$358	\$358	\$584	\$653	\$584	\$358	\$386	\$350
American National Property and Casualty Company	\$193	\$182	\$195	\$315	\$392	\$410	\$261	\$257	\$213
American Sterling Insurance Company	\$1,086	\$966	\$966	\$1,326	\$1,632	\$1,554	\$1,008	\$1,188	\$1,164
COUNTRY Mutual Insurance Company	\$408	\$387	\$387	\$660	\$844	\$660	\$457	\$467	\$504
Dairyland Insurance Company	\$682	\$635	\$635	\$1,172	\$1,445	\$1,361	\$840	\$794	\$703
Esurance Insurance Company	\$460	\$355	\$387	\$503	\$550	\$629	\$479	\$390	\$452
Farmers Insurance Exchange	\$530	\$494	\$494	\$937	\$1,276	\$1,244	\$800	\$662	\$947
Financial Indemnity Company	\$442	\$367	\$403	\$644	\$708	\$772	\$586	\$484	\$526
GEICO General Insurance Company	\$179	\$179	\$179	\$221	\$250	\$263	\$179	\$191	\$179
Government Employees Insurance Company (GEICO)	\$179	\$179	\$179	\$221	\$250	\$263	\$179	\$191	\$179
Hartford Insurance Company of the Midwest	\$286	\$251	\$251	\$343	\$389	\$394	\$251	\$296	\$318
Infinity Auto Insurance Company-Low Cost	\$641	\$561	\$602	\$932	\$1,056	\$1,063	\$813	\$704	\$771
Infinity Auto Insurance Company-Value Added	\$372	\$326	\$351	\$497	\$575	\$600	\$479	\$411	\$455
Liberty Mutual Fire Insurance Company	\$369	\$376	\$380	\$566	\$654	\$654	\$380	\$431	\$459
Mendakota Insurance Company	\$398	\$376	\$413	\$635	\$669	\$758	\$564	\$476	\$513
Mid-Century Insurance Company	\$752	\$593	\$593	\$1,136	\$1,627	\$1,441	\$927	\$815	\$1,130
Nationwide Insurance Company of America	\$299	\$283	\$283	\$422	\$461	\$504	\$300	\$324	\$287
Nevada General Insurance Company	\$1,020	\$978	\$978	\$1,026	\$1,098	\$1,266	\$1,014	\$930	\$930
Primero Insurance Company	\$660	\$642	\$642	\$1,095	\$1,257	\$1,156	\$770	\$897	\$642
Progressive Direct Insurance Company	\$291	\$254	\$287	\$444	\$491	\$577	\$407	\$293	\$353
Progressive Northern Insurance Company	\$275	\$257	\$283	\$444	\$486	\$649	\$400	\$323	\$352
Safeco Insurance Company of Illinois	\$329	\$413	\$419	\$663	\$757	\$770	\$549	\$453	\$387
State Farm Fire and Casualty Company	\$224	\$218	\$218	\$381	\$425	\$413	\$218	\$218	\$287
State Farm Mutual Automobile Insurance Company	\$201	\$197	\$197	\$341	\$379	\$369	\$197	\$197	\$258
United Services Automobile Association	\$292	\$278	\$278	\$392	\$398	\$408	\$278	\$308	\$278
USAA Casualty Insurance Company	\$318	\$301	\$301	\$428	\$434	\$447	\$301	\$334	\$301
Viking Insurance Company of Wisconsin	\$527	\$516	\$516	\$768	\$916	\$855	\$600	\$615	\$516
Western United Insurance Company	\$206	\$202	\$202	\$321	\$404	\$390	\$244	\$202	\$259

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE P - Liability OPTION 2 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as best possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$436	\$443	\$429	\$758	\$899	\$1,092	\$446	\$493	\$443
Allstate Indemnity Company	\$729	\$756	\$756	\$1,128	\$1,369	\$1,598	\$756	\$876	\$756
Allstate Insurance Company	\$489	\$478	\$478	\$828	\$966	\$1,117	\$478	\$539	\$478
Allstate Property and Casualty Insurance Company	\$386	\$375	\$375	\$690	\$801	\$954	\$375	\$424	\$375
American Family Mutual Insurance Company	\$443	\$449	\$449	\$774	\$859	\$774	\$449	\$493	\$443
American National Property and Casualty Company	\$232	\$220	\$234	\$390	\$491	\$514	\$316	\$306	\$253
COUNTRY Mutual Insurance Company	\$524	\$487	\$487	\$888	\$1,120	\$888	\$577	\$602	\$634
COUNTRY Preferred Insurance Company	\$478	\$445	\$445	\$810	\$1,022	\$810	\$526	\$548	\$577
Dairyland Insurance Company	\$939	\$866	\$866	\$1,734	\$2,102	\$1,988	\$1,133	\$1,119	\$962
Esurance Insurance Company	\$410	\$312	\$342	\$462	\$502	\$572	\$432	\$344	\$389
Farmers Insurance Exchange	\$327	\$290	\$290	\$630	\$880	\$858	\$528	\$412	\$583
Financial Indemnity Company	\$542	\$438	\$497	\$835	\$930	\$1,003	\$726	\$579	\$649
GEICO General Insurance Company	\$267	\$267	\$267	\$350	\$403	\$413	\$267	\$274	\$267
Government Employees Insurance Company (GEICO)	\$267	\$267	\$267	\$350	\$403	\$413	\$267	\$274	\$267
Hartford Insurance Company of the Midwest	\$313	\$279	\$276	\$387	\$437	\$437	\$276	\$325	\$345
Infinity Auto Insurance Company-Low Cost	\$743	\$639	\$699	\$1,138	\$1,300	\$1,317	\$948	\$801	\$899
Infinity Auto Insurance Company-Value Added	\$487	\$413	\$460	\$703	\$834	\$885	\$630	\$520	\$597
Liberty Mutual Fire Insurance Company	\$488	\$483	\$490	\$752	\$856	\$856	\$490	\$561	\$592
Mendakota Insurance Company	\$412	\$382	\$425	\$709	\$758	\$856	\$614	\$481	\$529
Mid-Century Insurance Company	\$940	\$704	\$704	\$1,516	\$2,119	\$1,912	\$1,156	\$1,021	\$1,406
Nationwide Insurance Company of America	\$350	\$324	\$322	\$532	\$591	\$659	\$346	\$380	\$331
Nevada General Insurance Company	\$1,236	\$1,176	\$1,176	\$1,314	\$1,404	\$1,596	\$1,254	\$1,134	\$1,134
Progressive Direct Insurance Company	\$403	\$341	\$400	\$649	\$708	\$828	\$575	\$405	\$468
Progressive Northern Insurance Company	\$363	\$330	\$371	\$647	\$709	\$901	\$558	\$412	\$462
Safeco Insurance Company of Illinois	\$364	\$441	\$448	\$758	\$872	\$887	\$595	\$477	\$421
State Farm Fire and Casualty Company	\$333	\$313	\$313	\$587	\$669	\$654	\$313	\$313	\$405
State Farm Mutual Automobile Insurance Company	\$293	\$278	\$278	\$517	\$586	\$572	\$278	\$278	\$359
United Services Automobile Association	\$394	\$371	\$371	\$545	\$551	\$567	\$371	\$410	\$371
USAA Casualty Insurance Company	\$456	\$429	\$429	\$635	\$641	\$662	\$429	\$474	\$429
Viking Insurance Company of Wisconsin	\$687	\$662	\$662	\$1,025	\$1,222	\$1,147	\$783	\$804	\$662
Western United Insurance Company	\$265	\$254	\$254	\$441	\$553	\$532	\$322	\$254	\$332

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE Q - Liability OPTION 1 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as average/neutral credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$381	\$391	\$378	\$604	\$715	\$835	\$394	\$433	\$391
Allstate Indemnity Company	\$703	\$763	\$763	\$1,013	\$1,196	\$1,383	\$763	\$830	\$763
Allstate Insurance Company	\$377	\$374	\$374	\$583	\$678	\$756	\$374	\$414	\$374
Allstate Property and Casualty Insurance Company	\$376	\$369	\$369	\$594	\$689	\$774	\$369	\$414	\$369
American Family Mutual Insurance Company	\$350	\$358	\$358	\$584	\$653	\$584	\$358	\$386	\$350
American National Property and Casualty Company	\$226	\$214	\$229	\$371	\$464	\$484	\$308	\$304	\$250
American Sterling Insurance Company	\$1,086	\$966	\$966	\$1,326	\$1,632	\$1,554	\$1,008	\$1,188	\$1,164
COUNTRY Mutual Insurance Company	\$476	\$451	\$451	\$769	\$985	\$769	\$533	\$546	\$589
Dairyland Insurance Company	\$682	\$635	\$635	\$1,172	\$1,445	\$1,361	\$840	\$794	\$703
Esurance Insurance Company	\$623	\$481	\$524	\$677	\$740	\$853	\$650	\$529	\$615
Farmers Insurance Exchange	\$662	\$618	\$618	\$1,171	\$1,595	\$1,556	\$1,000	\$827	\$1,183
Financial Indemnity Company	\$506	\$423	\$463	\$734	\$804	\$881	\$673	\$556	\$603
GEICO General Insurance Company	\$220	\$220	\$220	\$271	\$307	\$322	\$220	\$234	\$220
Government Employees Insurance Company (GEICO)	\$220	\$220	\$220	\$271	\$307	\$322	\$220	\$234	\$220
Hartford Insurance Company of the Midwest	\$367	\$323	\$323	\$448	\$509	\$515	\$323	\$382	\$410
Infinity Auto Insurance Company-Low Cost	\$641	\$561	\$602	\$932	\$1,056	\$1,063	\$813	\$704	\$771
Infinity Auto Insurance Company-Value Added	\$473	\$410	\$445	\$637	\$744	\$776	\$605	\$517	\$576
Liberty Mutual Fire Insurance Company	\$455	\$463	\$468	\$698	\$809	\$809	\$468	\$532	\$570
Mendakota Insurance Company	\$516	\$486	\$535	\$830	\$883	\$998	\$735	\$615	\$666
Mid-Century Insurance Company	\$967	\$762	\$762	\$1,460	\$2,092	\$1,853	\$1,192	\$1,048	\$1,453
Nationwide Insurance Company of America	\$340	\$322	\$321	\$491	\$539	\$589	\$340	\$373	\$326
Nevada General Insurance Company	\$1,020	\$978	\$978	\$1,026	\$1,098	\$1,266	\$1,014	\$930	\$930
Primero Insurance Company	\$660	\$642	\$642	\$1,095	\$1,257	\$1,156	\$770	\$897	\$642
Progressive Direct Insurance Company	\$521	\$463	\$519	\$780	\$856	\$997	\$720	\$525	\$627
Progressive Northern Insurance Company	\$492	\$459	\$506	\$796	\$869	\$981	\$714	\$575	\$628
Safeco Insurance Company of Illinois	\$448	\$534	\$543	\$877	\$1,007	\$1,023	\$719	\$589	\$501
State Farm Fire and Casualty Company	\$305	\$298	\$298	\$518	\$573	\$557	\$298	\$298	\$394
State Farm Mutual Automobile Insurance Company	\$275	\$270	\$270	\$465	\$514	\$499	\$270	\$270	\$356
United Services Automobile Association	\$315	\$298	\$298	\$423	\$428	\$441	\$298	\$330	\$298
USAA Casualty Insurance Company	\$318	\$301	\$301	\$428	\$434	\$447	\$301	\$334	\$301
Viking Insurance Company of Wisconsin	\$696	\$682	\$682	\$1,012	\$1,205	\$1,125	\$789	\$809	\$682
Western United Insurance Company	\$348	\$338	\$338	\$550	\$689	\$664	\$413	\$338	\$437

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE Q - Liability OPTION 2 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as average/neutral credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las	North Las	Pahrump	Reno	Stateline
	City				Vegas	Vegas			
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$473	\$482	\$466	\$814	\$966	\$1,169	\$485	\$536	\$482
Allstate Indemnity Company	\$875	\$910	\$910	\$1,341	\$1,630	\$1,898	\$910	\$1,053	\$910
Allstate Insurance Company	\$489	\$478	\$478	\$828	\$966	\$1,117	\$478	\$539	\$478
Allstate Property and Casualty Insurance Company	\$502	\$487	\$487	\$871	\$1,014	\$1,184	\$487	\$554	\$487
American Family Mutual Insurance Company	\$443	\$449	\$449	\$774	\$859	\$774	\$449	\$493	\$443
American National Property and Casualty Company	\$274	\$260	\$279	\$461	\$577	\$608	\$376	\$360	\$299
COUNTRY Mutual Insurance Company	\$605	\$562	\$562	\$1,024	\$1,292	\$1,024	\$667	\$697	\$734
COUNTRY Preferred Insurance Company	\$551	\$512	\$512	\$933	\$1,177	\$933	\$607	\$634	\$667
Dairyland Insurance Company	\$939	\$866	\$866	\$1,734	\$2,102	\$1,988	\$1,133	\$1,119	\$962
Esurance Insurance Company	\$582	\$436	\$478	\$663	\$725	\$832	\$619	\$483	\$552
Farmers Insurance Exchange	\$457	\$405	\$405	\$880	\$1,228	\$1,198	\$737	\$576	\$814
Financial Indemnity Company	\$617	\$502	\$567	\$946	\$1,049	\$1,134	\$829	\$661	\$739
GEICO General Insurance Company	\$328	\$328	\$328	\$430	\$495	\$508	\$328	\$336	\$328
Government Employees Insurance Company (GEICO)	\$328	\$328	\$328	\$430	\$495	\$508	\$328	\$336	\$328
Hartford Insurance Company of the Midwest	\$434	\$383	\$381	\$537	\$608	\$608	\$381	\$448	\$475
Infinity Auto Insurance Company-Low Cost	\$743	\$639	\$699	\$1,138	\$1,300	\$1,317	\$948	\$801	\$899
Infinity Auto Insurance Company-Value Added	\$635	\$532	\$598	\$931	\$1,108	\$1,181	\$816	\$670	\$778
Liberty Mutual Fire Insurance Company	\$594	\$588	\$596	\$917	\$1,047	\$1,047	\$596	\$685	\$727
Mendakota Insurance Company	\$548	\$506	\$566	\$952	\$1,018	\$1,152	\$821	\$637	\$702
Mid-Century Insurance Company	\$1,208	\$905	\$905	\$1,949	\$2,725	\$2,459	\$1,486	\$1,312	\$1,808
Nationwide Insurance Company of America	\$397	\$367	\$366	\$617	\$684	\$763	\$394	\$438	\$375
Nevada General Insurance Company	\$1,236	\$1,176	\$1,176	\$1,314	\$1,404	\$1,596	\$1,254	\$1,134	\$1,134
Progressive Direct Insurance Company	\$715	\$612	\$713	\$1,140	\$1,238	\$1,443	\$1,014	\$719	\$828
Progressive Northern Insurance Company	\$659	\$598	\$673	\$1,181	\$1,296	\$1,466	\$1,020	\$745	\$837
Safeco Insurance Company of Illinois	\$514	\$590	\$602	\$1,043	\$1,204	\$1,225	\$807	\$642	\$565
State Farm Fire and Casualty Company	\$434	\$412	\$412	\$767	\$864	\$842	\$412	\$412	\$539
State Farm Mutual Automobile Insurance Company	\$386	\$368	\$368	\$680	\$763	\$743	\$368	\$368	\$481
United Services Automobile Association	\$394	\$371	\$371	\$545	\$551	\$567	\$371	\$410	\$371
USAA Casualty Insurance Company	\$456	\$429	\$429	\$635	\$641	\$662	\$429	\$474	\$429
Viking Insurance Company of Wisconsin	\$914	\$883	\$883	\$1,363	\$1,622	\$1,523	\$1,040	\$1,067	\$883
Western United Insurance Company	\$455	\$433	\$433	\$761	\$953	\$918	\$550	\$433	\$568

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE R - Liability OPTION 1 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as worst possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$720	\$742	\$717	\$1,113	\$1,325	\$1,531	\$749	\$822	\$742
Allstate Indemnity Company	\$1,105	\$1,210	\$1,210	\$1,552	\$1,834	\$2,116	\$1,210	\$1,305	\$1,210
Allstate Insurance Company	\$377	\$374	\$374	\$583	\$678	\$756	\$374	\$414	\$374
Allstate Property and Casualty Insurance Company	\$599	\$594	\$594	\$921	\$1,074	\$1,186	\$594	\$661	\$594
American Family Mutual Insurance Company	\$350	\$358	\$358	\$584	\$653	\$584	\$358	\$386	\$350
American National Property and Casualty Company	\$348	\$333	\$353	\$573	\$715	\$744	\$476	\$467	\$385
American Sterling Insurance Company	\$1,086	\$966	\$966	\$1,326	\$1,632	\$1,554	\$1,008	\$1,188	\$1,164
COUNTRY Mutual Insurance Company	\$729	\$691	\$691	\$1,176	\$1,507	\$1,176	\$819	\$838	\$905
Dairyland Insurance Company	\$682	\$635	\$635	\$1,172	\$1,445	\$1,361	\$840	\$794	\$703
Esurance Insurance Company	\$606	\$467	\$509	\$658	\$719	\$827	\$631	\$514	\$260
Farmers Insurance Exchange	\$779	\$727	\$727	\$1,377	\$1,876	\$1,830	\$1,176	\$973	\$1,392
Financial Indemnity Company	\$565	\$469	\$516	\$822	\$903	\$988	\$749	\$617	\$674
GEICO General Insurance Company	\$275	\$280	\$280	\$339	\$384	\$403	\$280	\$293	\$280
Government Employees Insurance Company (GEICO)	\$275	\$280	\$280	\$339	\$384	\$403	\$280	\$293	\$280
Hartford Insurance Company of the Midwest	\$497	\$440	\$440	\$613	\$699	\$706	\$440	\$517	\$559
Infinity Auto Insurance Company-Low Cost	\$641	\$561	\$602	\$932	\$1,056	\$1,063	\$813	\$704	\$771
Infinity Auto Insurance Company-Value Added	\$565	\$487	\$532	\$765	\$898	\$938	\$721	\$615	\$686
Liberty Mutual Fire Insurance Company	\$658	\$670	\$678	\$1,006	\$1,169	\$1,169	\$678	\$771	\$826
Mendakota Insurance Company	\$810	\$758	\$835	\$1,311	\$1,400	\$1,581	\$1,158	\$958	\$1,040
Mid-Century Insurance Company	\$1,075	\$847	\$847	\$1,623	\$2,324	\$2,059	\$1,325	\$1,165	\$1,615
Nationwide Insurance Company of America	\$469	\$446	\$443	\$691	\$764	\$838	\$477	\$518	\$450
Nevada General Insurance Company	\$1,020	\$978	\$978	\$1,026	\$1,098	\$1,266	\$1,014	\$930	\$930
Primero Insurance Company	\$660	\$642	\$642	\$1,095	\$1,257	\$1,156	\$770	\$897	\$642
Progressive Direct Insurance Company	\$989	\$890	\$980	\$1,435	\$1,566	\$1,801	\$1,336	\$995	\$1,164
Progressive Northern Insurance Company	\$715	\$666	\$737	\$1,167	\$1,275	\$1,439	\$1,044	\$837	\$914
Safeco Insurance Company of Illinois	\$507	\$597	\$606	\$988	\$1,135	\$1,153	\$807	\$658	\$559
State Farm Fire and Casualty Company	\$580	\$571	\$571	\$985	\$1,081	\$1,049	\$571	\$571	\$760
State Farm Mutual Automobile Insurance Company	\$526	\$521	\$521	\$889	\$976	\$946	\$521	\$521	\$689
United Services Automobile Association	\$535	\$511	\$511	\$715	\$727	\$751	\$511	\$563	\$511
USAA Casualty Insurance Company	\$555	\$532	\$532	\$747	\$758	\$784	\$532	\$585	\$532
Viking Insurance Company of Wisconsin	\$911	\$892	\$892	\$1,319	\$1,571	\$1,463	\$1,032	\$1,054	\$892
Western United Insurance Company	\$440	\$441	\$441	\$695	\$869	\$840	\$532	\$441	\$560

American National Property and Casualty Company comprehensive deductible is \$200.

American Sterling Insurance Company collision and comprehensive deductibles are \$500.

COUNTRY Mutual Insurance Company property damage liability limit is \$15,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500.

Primero Insurance Company collision and comprehensive deductibles are \$500.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE R - Liability OPTION 2 - FORD F150

Vehicle 2: 2003 Ford F150 4x4 Regular Cab Flareside, Truck, 8 Cylinder Gasoline Engine, Automatic Transmission, Four Wheel Drive - Rear, Two Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as worst possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$916	\$932	\$900	\$1,512	\$1,806	\$2,145	\$939	\$1,049	\$932
Allstate Indemnity Company	\$1,363	\$1,430	\$1,430	\$2,044	\$2,486	\$2,890	\$1,430	\$1,640	\$1,430
Allstate Insurance Company	\$489	\$478	\$478	\$828	\$966	\$1,117	\$478	\$539	\$478
Allstate Property and Casualty Insurance Company	\$782	\$764	\$764	\$1,309	\$1,532	\$1,740	\$764	\$869	\$764
American Family Mutual Insurance Company	\$443	\$449	\$449	\$774	\$859	\$774	\$449	\$493	\$443
American National Property and Casualty Company	\$421	\$403	\$429	\$711	\$891	\$935	\$578	\$556	\$459
COUNTRY Mutual Insurance Company	\$907	\$840	\$840	\$1,532	\$1,937	\$1,532	\$1,004	\$1,051	\$1,108
COUNTRY Preferred Insurance Company	\$822	\$762	\$762	\$1,390	\$1,757	\$1,390	\$910	\$952	\$1,004
Dairyland Insurance Company	\$939	\$866	\$866	\$1,734	\$2,102	\$1,988	\$1,133	\$1,119	\$962
Esurance Insurance Company	\$861	\$642	\$707	\$971	\$1,062	\$1,209	\$897	\$711	\$808
Farmers Insurance Exchange	\$617	\$547	\$547	\$1,207	\$1,660	\$1,618	\$997	\$778	\$1,100
Financial Indemnity Company	\$693	\$559	\$637	\$1,068	\$1,187	\$1,282	\$929	\$739	\$829
GEICO General Insurance Company	\$411	\$406	\$406	\$537	\$619	\$634	\$406	\$420	\$406
Government Employees Insurance Company (GEICO)	\$411	\$406	\$406	\$537	\$619	\$634	\$406	\$420	\$406
Hartford Insurance Company of the Midwest	\$550	\$487	\$487	\$693	\$788	\$784	\$487	\$570	\$610
Infinity Auto Insurance Company-Low Cost	\$743	\$639	\$699	\$1,138	\$1,300	\$1,317	\$948	\$801	\$899
Infinity Auto Insurance Company-Value Added	\$768	\$642	\$726	\$1,140	\$1,361	\$1,456	\$991	\$809	\$942
Liberty Mutual Fire Insurance Company	\$844	\$835	\$847	\$1,301	\$1,493	\$1,493	\$847	\$977	\$1,038
Mendakota Insurance Company	\$791	\$727	\$812	\$1,390	\$1,497	\$1,691	\$1,194	\$910	\$1,010
Mid-Century Insurance Company	\$1,342	\$1,005	\$1,005	\$2,165	\$3,028	\$2,732	\$1,652	\$1,458	\$2,009
Nationwide Insurance Company of America	\$484	\$450	\$448	\$758	\$846	\$940	\$486	\$539	\$461
Nevada General Insurance Company	\$1,236	\$1,176	\$1,176	\$1,314	\$1,404	\$1,596	\$1,254	\$1,134	\$1,134
Progressive Direct Insurance Company	\$1,317	\$1,144	\$1,308	\$2,050	\$2,214	\$2,558	\$1,838	\$1,323	\$1,504
Progressive Northern Insurance Company	\$978	\$884	\$998	\$1,776	\$1,948	\$2,201	\$1,526	\$1,102	\$1,242
Safeco Insurance Company of Illinois	\$593	\$670	\$683	\$1,197	\$1,383	\$1,409	\$922	\$729	\$643
State Farm Fire and Casualty Company	\$781	\$751	\$751	\$1,383	\$1,532	\$1,488	\$751	\$751	\$997
State Farm Mutual Automobile Insurance Company	\$701	\$677	\$677	\$1,238	\$1,369	\$1,329	\$677	\$677	\$897
United Services Automobile Association	\$605	\$570	\$570	\$834	\$844	\$871	\$570	\$629	\$570
USAA Casualty Insurance Company	\$605	\$568	\$568	\$843	\$853	\$879	\$568	\$628	\$568
Viking Insurance Company of Wisconsin	\$1,200	\$1,161	\$1,161	\$1,779	\$2,116	\$1,984	\$1,363	\$1,393	\$1,161
Western United Insurance Company	\$566	\$554	\$554	\$948	\$1,185	\$1,142	\$696	\$554	\$715

American National Property and Casualty Company comprehensive deductible is \$200.

Infinity Auto Insurance Company-Low Cost bodily injury liability limit is \$50,000/\$100,000, property damage liability limit is \$25,000, and uninsured motorist limit is \$50,000/\$100,000.

Nevada General Insurance Company comprehensive coverage deductible is \$500 and medical payments limit is \$2,000.

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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>	_____	_____	_____	_____
<i>Other</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 _____

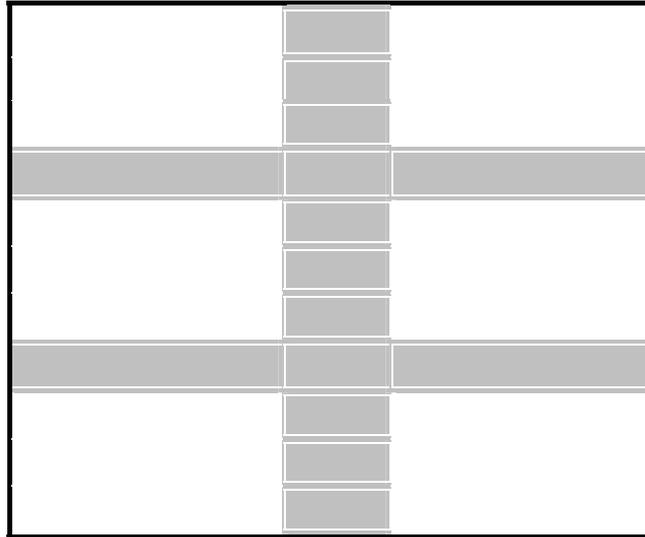
Police Involvement:

Name _____ **Badge Number** _____
Address _____ **City** _____ **State** _____
Phone _____

Towing Service:

Name _____
Address _____ **City** _____ **State** _____
Phone _____

Draw accident scene, including street names and addresses:



Notes: