

Nevada 2010 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

Shopping for auto insurance is not easy. It takes time and effort and can be confusing. This booklet is designed both 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.

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 also choose to contact companies who are not listed in the rating examples provided.

Near the end of this booklet is an alphabetical list of all companies that wrote business for private passenger personal automobile insurance in Nevada during 2009. Also near the end of this booklet is the "Vehicle Insurance Shopping List," which may help you to compare several companies at one time.

How to Use This Booklet

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 your varying factors as mentioned above.

Verify, Before You Buy

It is important to verify that your auto policy is 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 people who attempt to sell phony auto insurance. If you purchase insurance from an unlicensed or non-existent insurance company, you may not have coverage needed 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 visit our website "License Look-up Tool" at doi.nv.gov, visit nvinsurancealert.com or call 1-888-467-4195. Nevada Insurance Commissioner Brett Barratt urges you to "check before you write a check."

We hope this booklet meets your needs. If we can assist you in any way, contact information for the Division of Insurance can be found on the following page.

CONTACT INFORMATION

As the ultimate consumer protection agency on insurance issues, 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 Services representative will help you with your problem. Although they cannot represent you legally against any insurer or adjuster, our Consumer Services representatives can appropriately investigate potential violations of insurance law or regulations based upon your complaint.

Contact our Consumer Services section as follows:

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2501 East Sahara Ave., Room 302
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Division of Insurance on the Web

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Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company, Allstate Insurance Company, Allstate Property and Casualty Insurance Company, American Access Casualty Company, American Family Mutual Insurance Company, Coast National Insurance Company, COUNTRY Mutual Insurance Company, COUNTRY Preferred Insurance Company, Esurance Insurance Company, GEICO General Insurance Company, GEICO Indemnity Company, Government Employees Insurance Company (GEICO), IDS Property Casualty Insurance Company, Infinity Auto Insurance Company, Mercury Casualty Company, Mid-Century Insurance Company, Nationwide Insurance Company of America, Nevada Capital Insurance Company, Nevada General Insurance Company, Primero Insurance Company, Progressive Direct Insurance Company, Progressive Northern Insurance Company, Safeco Insurance Company of Illinois, State Farm Fire and 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 (AAA Nevada 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 2009 National Association of Insurance Commissioners (NAIC) report found that, across the U.S. in 2007, the average premium people paid for private passenger auto insurance was \$912 for each vehicle insured for one year. Nevada, by comparison, had an average premium per vehicle of \$1,128 annually.¹ It goes without saying that automobile insurance is an important purchase for most consumers. To get the best buy for your money, you must take responsibility for your auto insurance purchase and make your decisions wisely. Hopefully, this guide will give you the tools you need to make this important decision.

COMMON TERMS RELATED TO PERSONAL AUTOMOBILE INSURANCE

The following terms are important to know when shopping for automobile insurance:

Bodily Injury/Property Damage Liability – Nevada law requires that you carry liability insurance. These coverages protect you if you injure someone else or damage someone else's property while operating your vehicle. This coverage would pay damages on your behalf to the injured party. To activate these coverages, you must be legally liable for the injuries or damages.

Collision – This coverage protects against damage to your vehicle resulting from a collision, regardless of who is at fault. It provides for repair of the damage to your vehicle or a monetary payment to indemnify you for your loss. 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. This can include wind damage, falling objects, fire, flood and vandalism.

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

Credit-Based Insurance Scores – A credit-based insurance score, sometimes known simply as an insurance score, is a number, based on certain aspects of your credit history, that is used by some insurance companies to help determine your insurance premium.

The credit-based insurance score has no relationship to credit scores used by lenders (such as the FICO credit score) that are typically used by lenders to evaluate the credit-worthiness of a borrower. Many insurers use their own methods to determine your credit-based insurance score, which means there can be a wide variation in the impact of a credit-based insurance score on

¹ 2009 National Association of Insurance Commissioners: 2006-2007 Auto Insurance Database Report

your premium from insurer to insurer. Other insurers use credit-based insurance scoring models developed by third-party vendors, such as Fair Isaac Corporation, LexisNexis and TransUnion.

Deductible – A deductible is a portion of a covered loss that is not paid by the insurer. The deductible is subtracted from the amount the insurer would otherwise be obligated to pay you as the insured. The deductible amount is selected by you. Generally, a higher premium is charged for a lower deductible, and lower premium for a higher deductible.

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 the negligent parties' property damage liability policy, such loss of value may be compensable under some circumstances.

Indemnify – To indemnify means to restore a party who has had a covered loss to the same financial position that party held before the loss occurred.

Medical Payments – This coverage 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. This “MedPay” coverage 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. An insurance company must offer this coverage because of Nevada Revised Statutes (NRS) 687B.145(3), but you are not required by law to purchase this coverage.

Uninsured/Underinsured Motorist – This covers you, your resident relatives and occupants in your insured vehicle if they get injured 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). By law, your insurance company must offer this coverage to you in an amount equal to your own liability limits (NRS 687B.145(2)). However, you do not have to accept the offer.

BUYING AUTOMOBILE INSURANCE

When buying auto insurance, it is recommended that you seek advice from a qualified insurance professional. There are three primary mechanisms for selling insurance: independent agents, exclusive agents, and direct writers. Independent agents can sell insurance from multiple unaffiliated insurers. Exclusive agents only sell insurance from the company or group of companies with which they are affiliated. Direct writers are insurers that do not use agents as intermediaries; rather, some of their employees are themselves licensed as agents in Nevada and are authorized to sell insurance. Depending on your needs, some of these systems may be more suitable for you than others. This booklet should be used as a tool to help you understand the variables of the process and the value of insurance.

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).

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 to confirm insurance coverage required. Generally, these agreements require that you carry liability coverage in the amount of \$100,000 per person and \$300,000 per accident and may require you to carry property damage coverage in excess of the \$10,000 limit required by Nevada law. In addition, a leasing company generally requires physical damage coverage be purchased and may even limit the deductible amount.

UNDERWRITING AND RATING

Two factors, underwriting and rating, govern what you will pay for auto insurance. These factors analyze your characteristics and determine the risk that you present.

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, automobile characteristics, and selected amount/type of coverage.

Insurers depend on the information you provide 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. This cost may be revised if the insurer is unable to verify the information provided or if the insurer identifies new information.

Insurers want to know your past driving record and certain personal characteristics in order to group you with other similar drivers. 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. Insurers review the claim history of your group to make projections about future claims.

Some of the characteristics used to determine your group are beyond your control, such as age and gender. Other characteristics relating to lifestyle and income, such as your geographic location and use of the vehicle, also can affect your premium.

A group of characteristics that is easy for you to control, however, is the make and model of the vehicle you wish 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 but safer model. As a consumer, you have control over the decision to own a high-risk vehicle.

Insurers also consider lifestyle characteristics, such as marital status, in the underwriting process. From prior claims data, insurers' statistics show that married persons tend to have lower claim levels than unmarried persons. Under Nevada law, domestic partners are treated as "married" for insurance rating purposes.

Finally, and perhaps most importantly, insurers often review loss reports. Information regarding your home and auto insurance claims history for the past seven years (with one or multiple insurance companies) is collected and compiled centrally by two separate entities, the Comprehensive Loss Underwriting Exchange, commonly known as "CLUE," and the Automated Property Loss Underwriting Service, known as "A-PLUS." The reports provided by these two entities contain consumer claim information provided by the insurance companies. It includes policy information such as your 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. In other words, when you shop for auto or home insurance, every company you approach has access to your entire loss history for the past seven 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, go to www.lexisnexis.com or call, toll free: 1-866-312-8076. For a free A-PLUS report, call 1-800-627-3487 or go to www.iso.com

INFORMATION COMMONLY REQUESTED BY INSURERS FOR RATING

- 1) **Driving Record** – On your policy application, you will be asked about your driving record. Insurers will ask about accidents and traffic violations for any driver covered by the policy for the preceding three to five years. Drivers with previous violations or "at-fault" accidents are considered to be a higher risk and are charged a higher rate. Also, the insurer likely will request a motor vehicle report from the Department of Motor Vehicles (DMV) to compare against your application.
- 2) **Territory** – The claims experience in your geographical area also will affect your rates. Policy applications include a question that asks for the address where the vehicle will be garaged. From this information, insurers determine your territory or zip code whose rate is based on historical experience for that territory or zip code. Generally, more claims are made from urban areas – because of 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. 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 35-year-old.

- 4) **Marital Status** – Statistics show fewer auto insurance claims among married policyholders than unmarried policyholders. Generally, married people pay a lower premium than unmarried policyholders. Nevada law requires domestic partners to be rated as married 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 (such as for non-payment of premiums), or if you have ever had any lapse in your auto liability coverage.
- 6) **Vehicle Use** – You will be asked on the application how often, how far and for what purpose you drive the vehicle that you want to insure. The fewer miles you drive, the less chance you have of getting into an accident. Some insurers also offer discounts for drivers who participate in car pools, and some insurers offer **usage-based insurance** in which a device is installed in your vehicle that tracks information such as the amount you drive.
- 7) **Make and Model of Vehicle** – The type of car you drive directly affects the cost of comprehensive and collision coverage. It also can affect the bodily injury and physical damage on your liability 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 associated with two types of vehicles: higher-valued vehicles, which are more expensive to repair, and vehicles that have shown a higher severity of bodily injury losses or physical damage 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* have made an insurance claim, although that will have an additional effect.

If you share characteristics with a high-claims group, you will be charged more for insurance coverage. At the same time, people who share characteristics with low claims classes will be charged lower rates. However, it should be noted that the **greatest controllable factor** in determining your rate is your driving record. A person with a clean driving record will pay less than a driver with similar characteristics who has traffic violations.

DISCOUNTS

Insurance companies offer discounts to individuals who have certain characteristics. 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 who insure more than one car with their company. Companies offer this discount not only because they want all of your business, but because it is easier for them to underwrite individuals that they already know, therefore 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) **Driver Education Courses** – Discounts for driver education courses are targeted primarily at older drivers. In Nevada, all insurers must provide a reduction in premium for a three-year period for people 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 this discount.
- 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 stability controls.
- 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/Loyalty** – 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. Other insurers also offer a discount on auto rates for home ownership. Some insurers also offer a discount for the 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 two 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 money you could save**. Remember, 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 compensated for their injuries in the event of a car accident, Nevada law requires all Nevada drivers to have security for liability arising from the use of their vehicles. For most Nevadans, security will be in the form of an insurance policy.

Nevada law requires that your 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 liability coverage for added protection at an additional premium.

The penalty for not having mandatory liability auto insurance is severe. The Department of Motor Vehicles administers the Insurance Verification Program, designed to eliminate uninsured motorists on Nevada's highways. NRS 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 liability insurance. The penalty fee 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 liability insurance by a law enforcement officer, the penalty will be administered by a court of jurisdiction and generally is 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 also may 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 obtain 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.

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

LIABILITY INSURANCE

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

Bodily injury liability insurance does not protect you or your car directly if you are the cause of an accident in which other people (third party) are injured. This insurance protects you against their claims for damages such as medical expenses, lost wages and pain and suffering. This insurance coverage also will 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 obligated 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 the bodily injury or death of each person injured in an accident and \$30,000 for the 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, however you may decide to purchase higher property damage liability coverage at an additional premium.

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

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 homeowner's, recreational vehicles, or other insurance products. It also will cover some areas that are not covered by your auto or homeowner's policies.

Many insurers require minimum coverage levels on your underlying auto or home policy before writing an umbrella policy.

PHYSICAL DAMAGE COVERAGE

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

Collision Coverage

Collision coverage pays for physical damage to your car as the result of your auto colliding with an object, such as a tree or another car. This coverage can be expensive and it is not required by law. However, if your vehicle is financed or leased, your lending institution or lessor may require that you carry 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.

Here's an example:

Your vehicle is involved in a collision. It is determined that 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 and can offer a cash settlement. 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

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. This coverage is less expensive than collision coverage and many consumers choose to carry it. However, carrying this coverage is your choice; you are not required by law to carry it.

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.

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.

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 sure 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 comfortably afford to pay.

Most insurers will only sell comprehensive and collision coverage's together and not separately.

UNINSURED/UNDERINSURED MOTORIST COVERAGE

Uninsured/underinsured motorist coverage (UM/UIM) protects you directly. This coverage pays if you are injured by a hit-and-run driver, a driver who does not have auto insurance (uninsured) or a driver 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 does not require that you carry uninsured/underinsured motorist coverage. However, Nevada law requires your insurance company to offer you uninsured/underinsured motorist coverage in an amount not less than your limits of liability insurance for bodily injury described above. You may choose not to purchase this coverage, or you may choose to purchase limits lower than your bodily injury limits of liability. If so, you will be required to sign a waiver indicating your decision.

Many insurers have started offering a separate uninsured/underinsured motorist property damage coverage (UMPD) to protect your vehicle if it is damaged in an accident that is not your fault. This coverage generally pays up to a certain level and may cover your portion of any applicable deductible.

OTHER OPTIONAL COVERAGES

Be cautious when purchasing optional coverages, as they may duplicate coverage that you have through other insurance policies. For instance, medical payments coverage may duplicate health or disability benefits that you already 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 driving or riding in your auto. Claims against this coverage include all reasonable hospital, surgical, chiropractic, x-ray, dental, professional nursing, prosthetic and funeral expenses. It also will 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 of a rental vehicle against possible liability for any accidental damage to that vehicle. The vendor may claim various elements of damages including cost of repair, diminution – or reduction – 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 that provide collision coverage will cover repair cost to a damaged rental vehicle subject to the policy deductible, but they do not cover diminution of value or loss of use. 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. You may find 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 for damages incurred from an accident caused by you. The premium varies from insurer to insurer.
4. **Guaranteed Asset Protection (GAP) Insurance** is designed to pay the difference between the outstanding balance on a vehicle loan and the replacement cost of a vehicle that is deemed a total loss. Because of the pattern of depreciation in the value of a vehicle, there may arise situations where a consumer owes more on his or her vehicle loan than the consumer's insurer would pay to replace the vehicle. Such a consumer would remain liable for the "gap" between these two values if the vehicle were damaged beyond repair.

It is important to know that GAP insurance is *not* mandatory and is prohibited by law from being required as a condition for purchasing a vehicle or obtaining a vehicle loan. Moreover, GAP insurance is available from a variety of sources. While some insurers market stand-alone GAP policies, other insurers offer GAP-like coverage as

an option in their automobile insurance policies. Stand-alone GAP coverage is typically more expensive than GAP-like coverage incorporated in an automobile insurance policy, in part because there is no deductible in stand-alone GAP coverage. The deductible for physical damage coverages typically still applies in GAP-like coverages in automobile insurance policies.

If you are interested in GAP insurance, you are not required to accept it from the dealer selling your automobile. Shop around to find the best coverage terms and premiums. Also remember that both the outright purchase of a vehicle and a sufficiently large down payment on a vehicle loan would render GAP insurance unnecessary, as it would no longer be the case that the loan balance exceeds the vehicle's replacement cost. Finally, keep in mind that the gap between the loan balance and the vehicle's replacement cost typically disappears within a short number of years after the purchase of the vehicle.

5. **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.
6. **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 both agree on the vehicle value before the policy is issued, and a vehicle appraisal may be required. 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 referred to as an owner's policy. 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 the household who possess a driver's license and each person in his or her 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 both what insurance coverage and what amount of coverage you need before you begin shopping, then to find out how much that coverage will cost from a number of companies. Comparison shopping takes time but can save you money.

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

Here's an example that shows the benefits of shopping around:

The rate comparisons in this report include the hypothetical scenario of a married couple, both 42 years old. If the husband sought liability limits of \$15,000 per person/\$30,000 per accident/\$10,000 per accident property damage, he could pay anywhere from \$384 to \$1,962 every six months in Las Vegas or \$308 to \$1,548 in Reno to insure a 2010 Honda CRV EX-L 4X4.

SEEK UNBIASED INFORMATION

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

Because the insurance industry, like many other industries, uses words not commonly used by the average person, consumers may need to find a good glossary or dictionary of insurance terms. We suggest contacting the Division's Consumer Services section if you need help understanding the language of your policy.

You can also gain a wide variety of information from the Nevada Division of Insurance website doi.nv.gov.

PRICE QUOTES

Getting auto insurance premium quotes from several companies is a useful way to compare different companies' products. However, when seeking price quotes, 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 three to five years for each driver in your household.

The company also may 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 be able to understand its contents. If you have questions about your insurance policy, contact your insurance agent for clarification. If you still have questions, contact the Nevada Division of Insurance Consumer Services section, and our Consumer Service representatives will work with you regarding your concerns.

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 for such 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. The Division also is able to take corrective action in advance of potentially devastating problems. The Division website has a "License Look-up Tool" at doi.nv.gov, or you can visit www.nvinsurancealert.com or call 1-888-467-4195 to find out whether a company is licensed in Nevada.
- 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 make sure it names a licensed insurer that is providing the coverage.

- 5) You should receive an Evidence of Insurance card for each vehicle insured. The card is to be carried in the respective automobile. The effective dates of coverage are shown on the card, so check to make sure your evidence of insurance card is current.
- 6) 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 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 in the event of a loss.

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 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 on Page 24 of this guide shows the higher premiums charged and the possible difficulty of obtaining insurance 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 NRS 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 about 10 percent of the return premium. If you cancel the policy 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 property of like kind and quality with the exceptions found in NRS 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 2006 in Carson City that cost \$15,000 and the same vehicle could be purchased for \$7,000 in 2009. If the car was involved in an accident and declared a total loss by the insurance company in 2009 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 this request 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 2005. At the time of the accident, I did not seek medical care. In February of 2009, 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. 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 benefit you to inquire whether or not the insurance company has a preferred shop.

RATE COMPARISONS

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

Rates quoted in this guide are for **six-month premiums** and may vary from rates quoted by an insurance agent.

Two vehicles were rated for each example:

Vehicle One

2007 Toyota Camry LE; 4-Cylinder 2.4L I4-engine; Automatic Transmission; Front-wheel drive; Four Door

Vehicle Two

2010 Honda CR-V EX-L; 4-Cylinder 2.4L I4 engine; Four-wheel drive; Four Door

Two liability options were rated for each vehicle:

Liability Option One

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

Liability Option Two

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

RATING EXAMPLES

Example A

Seventeen-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.

Car one – 2007 Toyota Camry LE; 4-Cylinder 2.4L I4 engine; Automatic Transmission; Front-wheel drive; Four Door

Liability Option One: 15/30/10	32
Liability Option Two: 100/300/50.....	33

Car two – 2010 Honda CR-V EX-L; 4-Cylinder 2.4L I4 engine; Four-wheel drive; Four Door

Liability Option One: 15/30/10	34
Liability Option Two: 100/300/50.....	35

Example B

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 2,900. Rated on father’s policy from Example E. Multi-car discount applies.

Car one – 2007 Toyota Camry LE; 4-Cylinder 2.4L I4 engine; Automatic Transmission; Front-wheel drive; Four Door

Liability Option One: 15/30/10	36
Liability Option Two: 100/300/50.....	37

Car two – 2008 2010 Honda CR-V EX-L; 4-Cylinder 2.4L I4 engine; Four-wheel drive; Four Door

Liability Option One: 15/30/10	38
Liability Option Two: 100/300/50.....	39

Example C

Twenty-four-year-old single female. One “At Fault” accident within past 12 months (under \$1,000 damage). Attends college full time and maintains “B” average grades. Drives 25 miles round trip to school and her part-time job daily. Annual mileage is 14,000.

Car one – 2007 Toyota Camry LE; 4-Cylinder 2.4L I4 engine; Automatic Transmission; Front-wheel drive; Four Door

Liability Option One: 15/30/1040
Liability Option Two: 100/300/50.....41

Car two – 2008 2010 Honda CR-V EX-L; 4-Cylinder 2.4L I4 engine; Four-wheel drive; Four Door

Liability Option One: 15/30/1042
Liability Option Two: 100/300/50.....43

Example D

Thirty-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.

Car one – 2007 Toyota Camry LE; 4-Cylinder 2.4L I4 engine; Automatic Transmission; Front-wheel drive; Four Door

Liability Option One: 15/30/1044
Liability Option Two: 100/300/50.....45

Car two – 2010 Honda CR-V EX-L; 4-Cylinder 2.4L I4 engine; Four-wheel drive; Four Door

Liability Option One: 15/30/1046
Liability Option Two: 100/300/50.....47

Example E

Married couple both 42 years old. Clean driving records. Each drives 15 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies. Rates shown are for the husband’s vehicle.

Car one – 2007 Toyota Camry LE; 4-Cylinder 2.4L I4 engine; Automatic Transmission; Front-wheel drive; Four Door

Liability Option One: 15/30/1048
Liability Option Two: 100/300/50.....49

Car two – 2010 Honda CR-V EX-L; 4-Cylinder 2.4L I4 engine; Four-wheel drive; Four Door

Liability Option One: 15/30/1050
Liability Option Two: 100/300/50.....51

Example F

Forty-five year-old single female. DUI, first offense within past two years. Drives 10 miles round trip to work daily. Annual mileage is 4,500.

Car one – 2007 Toyota Camry LE; 4-Cylinder 2.4L I4 engine; Automatic Transmission; Front-wheel drive; Four Door

Liability Option One: 15/30/1052
Liability Option Two: 100/300/50.....53

Car two – 2010 Honda CR-V EX-L; 4-Cylinder 2.4L I4 engine; Four-wheel drive; Four Door

Liability Option One: 15/30/1054
Liability Option Two: 100/300/50.....55

Example G

Fifty-five-year-old married female, principal operator of vehicle, retired 65 year-old 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.

Car one – 2007 Toyota Camry LE; 4-Cylinder 2.4L I4 engine; Automatic Transmission; Front-wheel drive; Four Door

Liability Option One: 15/30/10	56
Liability Option Two: 100/300/50.....	57

Car two – 2010 Honda CR-V EX-L; 4-Cylinder 2.4L I4 engine; Four-wheel drive; Four Door

Liability Option One: 15/30/10	58
Liability Option Two: 100/300/50.....	59

Example H

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 2,900. One vehicle; no multi-car discount.

Car one – 2007 Toyota Camry LE; 4-Cylinder 2.4L I4 engine; Automatic Transmission; Front-wheel drive; Four Door

Liability Option One: 15/30/10	60
Liability Option Two: 100/300/50.....	61

Car two – 2010 Honda CR-V EX-L; 4-Cylinder 2.4L I4 engine; Four-wheel drive; Four Door

Liability Option One: 15/30/10	62
Liability Option Two: 100/300/50.....	63

Example I

Seventy-eight-year-old married retired male. Wife does not drive. Pleasure use of vehicle. Annual mileage is 4,000. One traffic violation within past 12 months for failure to stop at stop sign. One vehicle; no multi-car discount.

Car one – 2007 Toyota Camry LE; 4-Cylinder 2.4L I4 engine; Automatic Transmission; Front-wheel drive; Four Door

Liability Option One: 15/30/10	64
Liability Option Two: 100/300/50.....	65

Car two – 2010 Honda CR-V EX-L; 4-Cylinder 2.4L I4 engine; Four-wheel drive; Four Door

Liability Option One: 15/30/10	66
Liability Option Two: 100/300/50.....	67

Example J

Thirty-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. Rated as best possible credit-based insurance score.

Car one – 2007 Toyota Camry LE; 4-Cylinder 2.4L I4 engine; Automatic Transmission; Front-wheel drive; Four Door

Liability Option One: 15/30/10	68
Liability Option Two: 100/300/50.....	69

Car two – 2010 Honda CR-V EX-L; 4-Cylinder 2.4L I4 engine; Four-wheel drive; Four Door

Liability Option One: 15/30/10	70
Liability Option Two: 100/300/50.....	71

Example K

Thirty-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. Rated as average/neutral credit-based insurance score.

Car one – 2007 Toyota Camry LE; 4-Cylinder 2.4L I4 engine; Automatic Transmission; Front-wheel drive; Four Door

Liability Option One: 15/30/10	72
Liability Option Two: 100/300/50.....	73

Car two – 2010 Honda CR-V EX-L; 4-Cylinder 2.4L I4 engine; Four-wheel drive; Four Door

Liability Option One: 15/30/10	74
Liability Option Two: 100/300/50.....	75

Example L

Thirty-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. Rated as worst possible credit-based insurance score.

Car one – 2007 Toyota Camry LE; 4-Cylinder 2.4L I4 engine; Automatic Transmission; Front-wheel drive; Four Door

Liability Option One: 15/30/10	76
Liability Option Two: 100/300/50.....	77

Car two – 2010 Honda CR-V EX-L; 4-Cylinder 2.4L I4 engine; Four-wheel drive; Four Door

Liability Option One: 15/30/10	78
Liability Option Two: 100/300/50.....	79

Example M

Married couple both 42 years old. Clean driving records. Each drives 15 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies. The husband is rated. Rated as best possible credit-based insurance score.

Car one – 2007 Toyota Camry LE; 4-Cylinder 2.4L I4 engine; Automatic Transmission; Front-wheel drive; Four Door

Liability Option One: 15/30/10	80
Liability Option Two: 100/300/50.....	81

Car two – 2010 Honda CR-V EX-L; 4-Cylinder 2.4L I4 engine; Four-wheel drive; Four Door

Liability Option One: 15/30/10	82
Liability Option Two: 100/300/50.....	83

Example N

Married couple both 42 years old. Clean driving records. Each drives 15 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies. The husband is rated. Rated as average/neutral credit-based insurance score.

Car one – 2007 Toyota Camry LE; 4-Cylinder 2.4L I4 engine; Automatic Transmission; Front-wheel drive; Four Door

Liability Option One: 15/30/10	84
Liability Option Two: 100/300/50.....	85

Car two – 2010 Honda CR-V EX-L; 4-Cylinder 2.4L I4 engine; Four-wheel drive; Four Door

Liability Option One: 15/30/10	86
Liability Option Two: 100/300/50.....	87

Example O

Married couple both 42 years old. Clean driving records. Each drives 15 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies. The husband is rated. Rated as worst possible credit-based insurance score.

Car one – 2007 Toyota Camry LE; 4-Cylinder 2.4L I4 engine; Automatic Transmission; Front-wheel drive; Four Door

Liability Option One: 15/30/10	88
Liability Option Two: 100/300/50.....	89

Car two – 2010 Honda CR-V EX-L; 4-Cylinder 2.4L I4 engine; Four-wheel drive; Four Door

Liability Option One: 15/30/10	90
Liability Option Two: 100/300/50.....	91

Example P

Married retired couple both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 2,900. One vehicle; no multi-car discount. Rated as best possible credit-based insurance score.

Car one – 2007 Toyota Camry LE; 4-Cylinder 2.4L I4 engine; Automatic Transmission; Front-wheel drive; Four Door

Liability Option One: 15/30/10	92
Liability Option Two: 100/300/50.....	93

Car two – 2010 Honda CR-V EX-L; 4-Cylinder 2.4L I4 engine; Four-wheel drive; Four Door

Liability Option One: 15/30/10	94
Liability Option Two: 100/300/50.....	95

Example Q

Married retired couple both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 2,900. One vehicle; no multi-car discount. Rated as average/neutral credit-based insurance score.

Car one – 2007 Toyota Camry LE; 4-Cylinder 2.4L I4 engine; Automatic Transmission; Front-wheel drive; Four Door

Liability Option One: 15/30/10	96
Liability Option Two: 100/300/50.....	97

Car two – 2010 Honda CR-V EX-L; 4-Cylinder 2.4L I4 engine; Four-wheel drive; Four Door

Liability Option One: 15/30/10	98
Liability Option Two: 100/300/50.....	99

Example R

Married retired couple both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 2,900. One vehicle; no multi-car discount. Rated as worst possible credit-based insurance score.

Car one – 2007 Toyota Camry LE; 4-Cylinder 2.4L I4 engine; Automatic Transmission; Front-wheel drive; Four Door

Liability Option One: 15/30/10	100
Liability Option Two: 100/300/50.....	101

Car two – 2010 Honda CR-V EX-L; 4-Cylinder 2.4L I4 engine; Four-wheel drive; Four Door

Liability Option One: 15/30/10	102
Liability Option Two: 100/300/50.....	103

EXAMPLE A - Liability OPTION 1 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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. Clean driving record. Good student ("A" average) with driver's education. Drives 10 miles round trip to school daily. Annual mileage is 2,900. Rate on father's policy from Example E. Multi-car discount applies.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$1,718	\$1,815	\$1,703	\$2,477	\$2,841	\$3,320	\$1,817	\$1,945	\$1,815
Allstate Indemnity Company	\$1,660	\$1,911	\$1,780	\$2,331	\$2,636	\$3,072	\$1,940	\$1,958	\$1,911
Allstate Insurance Company	\$1,276	\$1,271	\$1,271	\$1,863	\$2,140	\$2,333	\$1,271	\$1,404	\$1,271
Allstate Property and Casualty Company	\$1,820	\$1,786	\$1,786	\$2,666	\$3,060	\$3,316	\$1,786	\$2,005	\$1,786
American Access Casualty Co	\$1,840	\$1,965	\$1,965	\$2,475	\$3,337	\$3,264	\$1,965	\$2,119	\$1,965
American Family Mutual Insurance Company	\$1,196	\$1,241	\$1,241	\$1,927	\$2,262	\$2,001	\$1,241	\$1,333	\$1,196
Coast National Insurance Company	\$1,573	\$1,485	\$1,593	\$2,444	\$2,652	\$2,961	\$2,256	\$1,824	\$1,914
Country Mutual Insurance Company	\$768	\$753	\$753	\$1,340	\$1,675	\$1,675	\$942	\$883	\$916
Esurance Ins Co	\$1,418	\$1,041	\$1,152	\$1,574	\$1,755	\$2,058	\$1,513	\$1,173	\$1,404
GEICO General Insurance Company	\$892	\$917	\$917	\$1,112	\$1,287	\$1,437	\$917	\$974	\$917
GEICO Indemnity Company	\$900	\$948	\$948	\$1,067	\$1,242	\$1,306	\$948	\$927	\$948
Government Employees Insurance Company(GEICIO)	\$892	\$917	\$917	\$1,112	\$1,287	\$1,437	\$917	\$974	\$917
IDS Property Casualty Ins Co	\$1,192	\$1,240	\$1,240	\$1,975	\$2,174	\$1,975	\$1,240	\$1,382	\$1,583
Infinity Auto Insurance Company	\$919	\$865	\$934	\$1,289	\$1,577	\$1,650	\$1,276	\$1,003	\$1,111
Mercury Casualty Company	\$1,620	\$1,600	\$1,328	\$2,521	\$2,826	\$3,357	\$2,002	\$1,594	\$1,803
Mid Century Insurance Company	\$760	\$659	\$659	\$1,358	\$1,764	\$1,741	\$1,169	\$995	\$1,295
Nationwide Ins Co. of America	\$731	\$662	\$666	\$1,088	\$1,274	\$1,388	\$785	\$839	\$694
Nevada Capital Insurance Company	\$1,309	\$1,183	\$1,183	\$1,520	\$1,694	\$2,087	\$1,183	\$1,402	\$1,574
Nevada General Insurance Company	\$1,422	\$1,350	\$1,350	\$1,404	\$1,506	\$1,704	\$1,398	\$1,296	\$1,296
Primero Insurance Company	\$2,736	\$2,694	\$2,694	\$3,156	\$3,276	\$3,228	\$2,826	\$2,826	\$2,694
Progressive Direct Insurance Company	\$785	\$720	\$766	\$1,195	\$1,284	\$1,693	\$1,134	\$879	\$945
Progressive Northern Insurance Company	\$608	\$573	\$609	\$930	\$1,009	\$1,257	\$897	\$702	\$687
Safeco Insurance Company of Illinois	\$754	\$775	\$795	\$1,315	\$1,529	\$1,570	\$1,076	\$859	\$731
State Farm Fire & Casualty Company	\$1,080	\$990	\$990	\$1,681	\$1,930	\$1,820	\$990	\$990	\$1,382
State Farm Mutual Automobile Insurance Company	\$966	\$884	\$884	\$1,504	\$1,726	\$1,626	\$884	\$884	\$1,237
The Liberty Mutual Fire Insurance Company	\$1,072	\$1,119	\$1,127	\$1,781	\$2,065	\$2,065	\$1,127	\$1,266	\$1,357
United Services Automobile Association (USAA)	\$769	\$730	\$730	\$1,060	\$1,077	\$1,117	\$730	\$817	\$730
USAA Casualty Insurance Company	\$782	\$744	\$744	\$1,081	\$1,098	\$1,138	\$744	\$832	\$744
Viking Insurance Company of Wisconsin	\$754	\$717	\$717	\$1,037	\$1,196	\$1,146	\$872	\$847	\$752
Western United Insurance Company	\$726	\$741	\$751	\$1,129	\$1,367	\$1,395	\$894	\$771	\$957

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE A - Liability OPTION 2 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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. Clean driving record. Good student ("A" average) with driver's education. Drives 10 miles round trip to school daily. Annual mileage is 2,900. Rate on father's policy from Example E. Multi-car discount applies.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$1,784	\$1,858	\$1,743	\$2,769	\$3,206	\$3,843	\$1,875	\$2,016	\$1,858
Allstate Indemnity Company	\$1,914	\$2,136	\$1,981	\$2,960	\$3,401	\$3,926	\$2,200	\$2,281	\$2,136
Allstate Insurance Company	\$1,512	\$1,491	\$1,491	\$2,365	\$2,733	\$3,057	\$1,491	\$1,671	\$1,491
Allstate Property and Casualty Company	\$2,018	\$1,958	\$1,958	\$3,164	\$3,655	\$4,055	\$1,958	\$2,237	\$1,958
American Family Mutual Insurance Company	\$1,419	\$1,457	\$1,457	\$2,378	\$2,781	\$2,475	\$1,457	\$1,596	\$1,419
Coast National Insurance Company	\$1,643	\$1,516	\$1,657	\$2,794	\$3,039	\$3,409	\$2,481	\$1,861	\$2,014
Country Mutual Insurance Company	\$953	\$909	\$909	\$1,713	\$2,142	\$2,142	\$1,160	\$1,095	\$1,113
Country Preferred Ins Co	\$855	\$815	\$815	\$1,536	\$1,921	\$1,921	\$1,039	\$981	\$998
Esurance Ins Co	\$1,761	\$1,242	\$1,396	\$2,044	\$2,280	\$2,652	\$1,918	\$1,410	\$1,658
GEICO General Insurance Company	\$1,199	\$1,231	\$1,231	\$1,569	\$1,839	\$2,075	\$1,231	\$1,286	\$1,231
GEICO Indemnity Company	\$1,171	\$1,229	\$1,229	\$1,456	\$1,719	\$1,823	\$1,229	\$1,197	\$1,229
Government Employees Insurance Company(GEICIO)	\$1,199	\$1,231	\$1,231	\$1,569	\$1,839	\$2,075	\$1,231	\$1,286	\$1,231
IDS Property Casualty Ins Co	\$1,078	\$1,122	\$1,122	\$1,787	\$1,963	\$1,787	\$1,122	\$1,245	\$1,427
Infinity Auto Insurance Company	\$1,272	\$1,143	\$1,285	\$1,952	\$2,416	\$2,596	\$1,763	\$1,340	\$1,553
Mercury Casualty Company	\$1,997	\$1,924	\$1,945	\$3,273	\$3,700	\$4,504	\$2,438	\$1,903	\$2,234
Mid Century Insurance Company	\$1,028	\$832	\$832	\$1,912	\$2,525	\$2,507	\$1,583	\$1,310	\$1,689
Nationwide Ins Co. of America	\$816	\$729	\$739	\$1,324	\$1,545	\$1,704	\$896	\$944	\$772
Nevada Capital Insurance Company	\$1,516	\$1,371	\$1,371	\$1,846	\$2,058	\$2,546	\$1,371	\$1,630	\$1,818
Nevada General Insurance Company	\$1,692	\$1,578	\$1,578	\$1,752	\$1,878	\$2,124	\$1,692	\$1,530	\$1,530
Progressive Direct Insurance Company	\$1,116	\$997	\$1,093	\$1,876	\$2,030	\$2,551	\$1,741	\$1,209	\$1,317
Progressive Northern Insurance Company	\$776	\$710	\$772	\$1,330	\$1,452	\$1,809	\$1,234	\$859	\$872
Safeco Insurance Company of Illinois	\$982	\$985	\$1,013	\$1,811	\$2,114	\$2,207	\$1,395	\$1,067	\$956
State Farm Fire & Casualty Company	\$1,390	\$1,261	\$1,261	\$2,271	\$2,626	\$2,475	\$1,261	\$1,261	\$1,742
State Farm Mutual Automobile Insurance Company	\$1,239	\$1,123	\$1,123	\$2,024	\$2,338	\$2,202	\$1,123	\$1,123	\$1,555
The Liberty Mutual Fire Insurance Company	\$1,348	\$1,374	\$1,381	\$2,279	\$2,629	\$2,629	\$1,381	\$1,580	\$1,684
United Services Automobile Association (USAA)	\$916	\$858	\$858	\$1,322	\$1,337	\$1,387	\$858	\$960	\$858
USAA Casualty Insurance Company	\$1,074	\$1,006	\$1,006	\$1,560	\$1,578	\$1,638	\$1,006	\$1,126	\$1,006
Viking Insurance Company of Wisconsin	\$982	\$921	\$921	\$1,404	\$1,602	\$1,555	\$1,140	\$1,108	\$967
Western United Insurance Company	\$697	\$698	\$701	\$1,142	\$1,402	\$1,426	\$876	\$729	\$909

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE A - Liability OPTION 1 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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. Clean driving record. Good student ("A" average) with driver's education. Drives 10 miles round trip to school daily. Annual mileage is 2,900. Rate on father's policy from Example E. Multi-car discount applies.

Company Name	Carson			North Las					
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$1,589	\$1,691	\$1,592	\$2,241	\$2,565	\$2,987	\$1,684	\$1,798	\$1,691
Allstate Indemnity Company	\$1,793	\$2,121	\$1,975	\$2,453	\$2,771	\$3,251	\$2,130	\$2,102	\$2,121
Allstate Insurance Company	\$1,326	\$1,338	\$1,338	\$1,898	\$2,178	\$2,371	\$1,338	\$1,456	\$1,338
Allstate Property and Casualty Company	\$1,852	\$1,845	\$1,845	\$2,662	\$3,051	\$3,304	\$1,845	\$2,036	\$1,845
American Access Casualty Co	\$2,101	\$2,123	\$2,123	\$2,747	\$3,824	\$3,752	\$2,123	\$2,397	\$2,123
American Family Mutual Insurance Company	\$1,302	\$1,355	\$1,355	\$2,061	\$2,419	\$2,136	\$1,355	\$1,446	\$1,302
Coast National Insurance Company	\$969	\$891	\$974	\$1,700	\$1,908	\$2,112	\$1,482	\$1,074	\$1,163
Country Mutual Insurance Company	\$812	\$820	\$820	\$1,365	\$1,713	\$1,713	\$995	\$927	\$978
Esurance Ins Co	\$1,591	\$1,167	\$1,293	\$1,753	\$1,955	\$2,298	\$1,690	\$1,315	\$1,585
GEICO General Insurance Company	\$1,037	\$1,063	\$1,063	\$1,245	\$1,438	\$1,587	\$1,063	\$1,124	\$1,063
GEICO Indemnity Company	\$1,056	\$1,114	\$1,114	\$1,215	\$1,411	\$1,474	\$1,114	\$1,078	\$1,114
Government Employees Insurance Company(GEICIO)	\$1,037	\$1,063	\$1,063	\$1,245	\$1,438	\$1,587	\$1,063	\$1,124	\$1,063
IDS Property Casualty Ins Co	\$1,335	\$1,397	\$1,397	\$2,191	\$2,414	\$2,191	\$1,397	\$1,544	\$1,773
Infinity Auto Insurance Company	\$961	\$911	\$981	\$1,334	\$1,624	\$1,696	\$1,337	\$1,057	\$1,170
Mercury Casualty Company	\$1,581	\$1,574	\$1,590	\$2,410	\$2,694	\$3,174	\$1,958	\$1,665	\$1,405
Mid Century Insurance Company	\$685	\$623	\$623	\$1,205	\$1,571	\$1,549	\$1,065	\$914	\$1,221
Nationwide Ins Co. of America	\$723	\$655	\$660	\$1,061	\$1,241	\$1,344	\$771	\$824	\$687
Nevada Capital Insurance Company	\$1,500	\$1,361	\$1,361	\$1,690	\$1,886	\$2,322	\$1,361	\$1,602	\$1,800
Nevada General Insurance Company	\$1,998	\$1,908	\$1,908	\$1,962	\$2,100	\$2,388	\$1,956	\$1,818	\$1,818
Primero Insurance Company	\$3,570	\$3,522	\$3,522	\$3,984	\$4,104	\$4,055	\$3,660	\$3,660	\$3,522
Progressive Direct Insurance Company	\$655	\$604	\$640	\$978	\$1,049	\$1,305	\$933	\$740	\$799
Progressive Northern Insurance Company	\$522	\$504	\$530	\$768	\$833	\$1,039	\$757	\$614	\$591
Safeco Insurance Company of Illinois	\$894	\$952	\$961	\$1,537	\$1,786	\$1,835	\$1,306	\$1,044	\$878
State Farm Fire & Casualty Company	\$1,025	\$941	\$941	\$1,549	\$1,777	\$1,678	\$941	\$941	\$1,320
State Farm Mutual Automobile Insurance Company	\$917	\$841	\$841	\$1,386	\$1,589	\$1,501	\$841	\$841	\$1,182
The Liberty Mutual Fire Insurance Company	\$1,275	\$1,357	\$1,365	\$2,059	\$2,384	\$2,384	\$1,365	\$1,504	\$1,618
United Services Automobile Association (USAA)	\$808	\$772	\$772	\$1,098	\$1,117	\$1,158	\$772	\$859	\$772
USAA Casualty Insurance Company	\$821	\$787	\$787	\$1,118	\$1,136	\$1,178	\$787	\$874	\$787
Viking Insurance Company of Wisconsin	\$3,124	\$2,934	\$2,934	\$4,248	\$4,854	\$4,695	\$3,607	\$3,537	\$3,106
Western United Insurance Company	\$853	\$895	\$908	\$1,311	\$1,583	\$1,619	\$1,057	\$919	\$1,137

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE A - Liability OPTION 2 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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. Clean driving record. Good student ("A" average) with driver's education. Drives 10 miles round trip to school daily. Annual mileage is 2,900. Rate on father's policy from Example E. Multi-car discount applies.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$1,566	\$1,645	\$1,548	\$2,376	\$2,742	\$3,274	\$1,650	\$1,769	\$1,645
Allstate Indemnity Company	\$1,993	\$2,283	\$2,119	\$2,990	\$3,423	\$3,972	\$2,325	\$2,358	\$2,283
Allstate Insurance Company	\$1,531	\$1,531	\$1,531	\$2,342	\$2,700	\$3,018	\$1,531	\$1,687	\$1,531
Allstate Property and Casualty Company	\$1,993	\$1,962	\$1,962	\$3,062	\$3,529	\$3,915	\$1,962	\$2,203	\$1,962
American Family Mutual Insurance Company	\$1,524	\$1,571	\$1,571	\$2,512	\$2,939	\$2,611	\$1,571	\$1,708	\$1,524
Coast National Insurance Company	\$1,151	\$1,030	\$1,158	\$2,233	\$2,486	\$2,777	\$1,876	\$1,245	\$1,403
Country Mutual Insurance Company	\$972	\$956	\$956	\$1,687	\$2,117	\$2,117	\$1,182	\$1,110	\$1,149
Country Preferred Ins Co	\$872	\$857	\$857	\$1,513	\$1,899	\$1,899	\$1,058	\$995	\$1,029
Esurance Ins Co	\$1,929	\$1,379	\$1,536	\$2,245	\$2,472	\$2,920	\$2,088	\$1,565	\$1,839
GEICO General Insurance Company	\$1,317	\$1,347	\$1,347	\$1,661	\$1,940	\$2,164	\$1,347	\$1,406	\$1,347
GEICO Indemnity Company	\$1,304	\$1,370	\$1,370	\$1,571	\$1,845	\$1,944	\$1,370	\$1,324	\$1,370
Government Employees Insurance Company(GEICIO)	\$1,317	\$1,347	\$1,347	\$1,661	\$1,940	\$2,164	\$1,347	\$1,406	\$1,347
IDS Property Casualty Ins Co	\$1,206	\$1,262	\$1,262	\$1,980	\$2,178	\$1,980	\$1,262	\$1,390	\$1,597
Infinity Auto Insurance Company	\$1,293	\$1,173	\$1,310	\$1,950	\$2,410	\$2,574	\$1,796	\$1,371	\$1,582
Mercury Casualty Company	\$1,904	\$1,553	\$1,863	\$3,056	\$3,446	\$4,160	\$2,333	\$1,836	\$2,113
Mid Century Insurance Company	\$872	\$734	\$734	\$1,599	\$2,115	\$2,098	\$1,353	\$1,129	\$1,484
Nationwide Ins Co. of America	\$793	\$710	\$720	\$1,261	\$1,471	\$1,615	\$864	\$911	\$751
Nevada Capital Insurance Company	\$1,707	\$1,549	\$1,549	\$2,016	\$2,250	\$2,781	\$1,549	\$1,830	\$2,044
Nevada General Insurance Company	\$2,346	\$2,190	\$2,190	\$2,406	\$2,562	\$2,904	\$2,340	\$2,118	\$2,118
Progressive Direct Insurance Company	\$892	\$802	\$874	\$1,468	\$1,587	\$1,994	\$1,365	\$977	\$1,065
Progressive Northern Insurance Company	\$622	\$578	\$621	\$1,013	\$1,104	\$1,379	\$958	\$703	\$701
Safeco Insurance Company of Illinois	\$1,102	\$1,139	\$1,156	\$2,005	\$2,341	\$2,436	\$1,592	\$1,226	\$1,082
State Farm Fire & Casualty Company	\$1,277	\$1,161	\$1,161	\$2,030	\$2,342	\$2,208	\$1,161	\$1,161	\$1,615
State Farm Mutual Automobile Insurance Company	\$1,139	\$1,034	\$1,034	\$1,811	\$2,087	\$1,967	\$1,034	\$1,034	\$1,443
The Liberty Mutual Fire Insurance Company	\$1,551	\$1,612	\$1,619	\$2,557	\$2,948	\$2,948	\$1,619	\$1,818	\$1,945
United Services Automobile Association (USAA)	\$942	\$885	\$885	\$1,337	\$1,355	\$1,406	\$885	\$989	\$885
USAA Casualty Insurance Company	\$1,098	\$1,035	\$1,035	\$1,569	\$1,590	\$1,651	\$1,035	\$1,153	\$1,035
Viking Insurance Company of Wisconsin	\$3,749	\$3,463	\$3,463	\$5,102	\$5,999	\$5,867	\$4,346	\$4,274	\$3,673
Western United Insurance Company	\$794	\$812	\$817	\$1,278	\$1,562	\$1,592	\$996	\$841	\$1,043

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE B - Liability OPTION 1 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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 2,900. Rate on father's policy from Example E. Multi-car discount applies.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$2,397	\$2,527	\$2,367	\$3,434	\$3,931	\$4,580	\$2,530	\$2,712	\$2,527
Allstate Indemnity Company	\$2,241	\$2,570	\$2,397	\$3,118	\$3,523	\$4,116	\$2,616	\$2,645	\$2,570
Allstate Insurance Company	\$1,961	\$1,954	\$1,954	\$2,833	\$3,254	\$3,520	\$1,954	\$2,160	\$1,954
Allstate Property and Casualty Company	\$2,205	\$2,158	\$2,158	\$3,229	\$3,707	\$4,006	\$2,158	\$2,431	\$2,158
American Access Casualty Co	\$1,840	\$1,964	\$1,964	\$2,475	\$3,337	\$3,264	\$1,964	\$2,119	\$1,964
American Family Mutual Insurance Company	\$1,718	\$1,778	\$1,778	\$2,785	\$3,270	\$2,895	\$1,778	\$1,918	\$1,718
Coast National Insurance Company	\$1,822	\$1,717	\$1,841	\$2,826	\$3,065	\$3,423	\$2,610	\$2,112	\$2,220
Esurance Ins Co	\$1,612	\$1,182	\$1,307	\$1,788	\$1,994	\$2,341	\$1,720	\$1,331	\$1,596
GEICO General Insurance Company	\$1,152	\$1,185	\$1,185	\$1,435	\$1,662	\$1,856	\$1,185	\$1,257	\$1,185
GEICO Indemnity Company	\$1,054	\$1,112	\$1,112	\$1,249	\$1,454	\$1,528	\$1,112	\$1,086	\$1,112
Government Employees Insurance Company(GEICIO)	\$1,152	\$1,185	\$1,185	\$1,435	\$1,662	\$1,856	\$1,185	\$1,257	\$1,185
IDS Property Casualty Ins Co	\$1,542	\$1,582	\$1,582	\$2,660	\$2,926	\$2,660	\$1,582	\$1,795	\$2,055
Infinity Auto Insurance Company	\$1,078	\$1,018	\$1,096	\$1,512	\$1,845	\$1,931	\$1,501	\$1,181	\$1,302
Mercury Casualty Company	\$2,256	\$2,243	\$2,282	\$3,505	\$3,929	\$4,663	\$2,786	\$2,219	\$2,506
Mid Century Insurance Company	\$1,017	\$892	\$892	\$1,803	\$2,325	\$2,291	\$1,560	\$1,336	\$1,733
Nationwide Ins Co. of America	\$986	\$887	\$893	\$1,494	\$1,759	\$1,918	\$1,062	\$1,141	\$933
Nevada Capital Insurance Company	\$1,615	\$1,458	\$1,458	\$1,874	\$2,089	\$2,575	\$1,458	\$1,729	\$1,944
Nevada General Insurance Company	\$1,488	\$1,410	\$1,410	\$1,470	\$1,566	\$1,776	\$1,458	\$1,356	\$1,356
Primero Insurance Company	\$2,736	\$2,694	\$2,694	\$3,156	\$3,276	\$3,228	\$2,826	\$2,826	\$2,694
Progressive Direct Insurance Company	\$936	\$860	\$916	\$1,412	\$1,515	\$1,882	\$1,345	\$1,052	\$1,137
Progressive Northern Insurance Company	\$643	\$607	\$645	\$983	\$1,067	\$1,331	\$949	\$743	\$725
Safeco Insurance Company of Illinois	\$1,216	\$1,242	\$1,283	\$2,153	\$2,511	\$2,575	\$1,739	\$1,385	\$1,178
State Farm Fire & Casualty Company	\$1,898	\$1,739	\$1,739	\$2,953	\$3,387	\$3,191	\$1,739	\$1,739	\$2,435
State Farm Mutual Automobile Insurance Company	\$1,558	\$1,420	\$1,420	\$2,428	\$2,783	\$2,618	\$1,420	\$1,420	\$2,000
The Liberty Mutual Fire Insurance Company	\$1,630	\$1,703	\$1,716	\$2,708	\$3,144	\$3,144	\$1,716	\$1,932	\$2,070
United Services Automobile Association (USAA)	\$885	\$839	\$839	\$1,225	\$1,244	\$1,290	\$839	\$941	\$839
USAA Casualty Insurance Company	\$900	\$855	\$855	\$1,249	\$1,267	\$1,315	\$855	\$958	\$855
Viking Insurance Company of Wisconsin	\$754	\$717	\$717	\$1,037	\$1,196	\$1,146	\$872	\$847	\$752
Western United Insurance Company	\$1,106	\$1,126	\$1,140	\$1,715	\$2,077	\$2,119	\$1,359	\$1,170	\$1,457

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE B - Liability OPTION 2 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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					North Las			
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$2,459	\$2,560	\$2,395	\$3,761	\$4,352	\$5,184	\$2,584	\$2,783	\$2,560
Allstate Indemnity Company	\$2,567	\$2,859	\$2,650	\$3,910	\$4,497	\$5,211	\$2,953	\$3,066	\$2,859
Allstate Insurance Company	\$2,297	\$2,266	\$2,266	\$3,524	\$4,075	\$4,494	\$2,266	\$2,545	\$2,266
Allstate Property and Casualty Company	\$2,447	\$2,368	\$2,368	\$3,823	\$4,420	\$4,875	\$2,368	\$2,716	\$2,368
American Family Mutual Insurance Company	\$2,034	\$2,083	\$2,083	\$3,427	\$4,013	\$3,571	\$2,083	\$2,293	\$2,034
Coast National Insurance Company	\$1,900	\$1,752	\$1,918	\$3,230	\$3,511	\$3,940	\$2,869	\$2,154	\$2,334
Esurance Ins Co	\$1,987	\$1,408	\$1,577	\$2,319	\$2,570	\$3,014	\$2,163	\$1,601	\$1,877
GEICO General Insurance Company	\$1,548	\$1,590	\$1,590	\$2,026	\$2,376	\$2,680	\$1,590	\$1,660	\$1,590
GEICO Indemnity Company	\$1,363	\$1,433	\$1,433	\$1,694	\$1,999	\$2,119	\$1,433	\$1,396	\$1,433
Government Employees Insurance Company(GEICIO)	\$1,548	\$1,590	\$1,590	\$2,026	\$2,376	\$2,680	\$1,590	\$1,660	\$1,590
IDS Property Casualty Ins Co	\$1,389	\$1,426	\$1,426	\$2,395	\$2,632	\$2,395	\$1,426	\$1,610	\$1,845
Infinity Auto Insurance Company	\$1,486	\$1,343	\$1,501	\$2,279	\$2,814	\$3,027	\$2,063	\$1,569	\$1,813
Mercury Casualty Company	\$2,775	\$2,671	\$2,701	\$4,537	\$5,262	\$6,242	\$3,384	\$2,644	\$3,097
Mid Century Insurance Company	\$1,338	\$1,093	\$1,093	\$2,469	\$3,242	\$3,214	\$2,053	\$1,709	\$2,199
Nationwide Ins Co. of America	\$1,102	\$978	\$992	\$1,817	\$2,130	\$2,349	\$1,213	\$1,287	\$1,038
Nevada Capital Insurance Company	\$1,865	\$1,685	\$1,685	\$2,269	\$2,529	\$3,130	\$1,685	\$2,003	\$2,241
Nevada General Insurance Company	\$1,764	\$1,650	\$1,650	\$1,824	\$1,944	\$2,202	\$1,758	\$1,596	\$1,596
Progressive Direct Insurance Company	\$1,310	\$1,174	\$1,283	\$2,183	\$2,358	\$2,967	\$2,031	\$1,427	\$1,557
Progressive Northern Insurance Company	\$822	\$750	\$817	\$1,411	\$1,540	\$1,920	\$1,310	\$909	\$924
Safeco Insurance Company of Illinois	\$1,612	\$1,611	\$1,662	\$3,013	\$3,527	\$3,679	\$2,292	\$1,746	\$1,568
State Farm Fire & Casualty Company	\$2,416	\$2,192	\$2,192	\$3,943	\$4,548	\$4,278	\$2,192	\$2,192	\$3,044
State Farm Mutual Automobile Insurance Company	\$1,975	\$1,786	\$1,786	\$3,227	\$3,717	\$3,491	\$1,786	\$1,786	\$2,494
The Liberty Mutual Fire Insurance Company	\$2,015	\$2,056	\$2,068	\$3,426	\$3,962	\$3,962	\$2,068	\$2,375	\$2,532
United Services Automobile Association (USAA)	\$1,052	\$984	\$984	\$1,524	\$1,543	\$1,602	\$984	\$1,104	\$984
USAA Casualty Insurance Company	\$1,234	\$1,155	\$1,155	\$1,800	\$1,823	\$1,892	\$1,155	\$1,296	\$1,155
Viking Insurance Company of Wisconsin	\$982	\$921	\$921	\$1,404	\$1,602	\$1,555	\$1,140	\$1,108	\$967
Western United Insurance Company	\$1,079	\$1,079	\$1,083	\$1,767	\$2,168	\$2,204	\$1,354	\$1,129	\$1,407

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE B - Liability OPTION 1 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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					North Las			
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$2,212	\$2,349	\$2,207	\$3,102	\$3,541	\$4,112	\$2,339	\$2,502	\$2,349
Allstate Indemnity Company	\$2,414	\$2,841	\$2,649	\$3,274	\$3,694	\$4,344	\$2,862	\$2,831	\$2,841
Allstate Insurance Company	\$2,038	\$2,060	\$2,060	\$2,887	\$3,313	\$3,579	\$2,060	\$2,240	\$2,060
Allstate Property and Casualty Company	\$2,231	\$2,217	\$2,217	\$3,205	\$3,675	\$3,968	\$2,217	\$2,455	\$2,217
American Access Casualty Co	\$2,101	\$2,123	\$2,123	\$2,747	\$3,824	\$3,752	\$2,123	\$2,397	\$2,123
American Family Mutual Insurance Company	\$1,866	\$1,938	\$1,938	\$2,974	\$3,492	\$3,085	\$1,938	\$2,077	\$1,866
Coast National Insurance Company	\$1,116	\$1,022	\$1,121	\$1,958	\$2,194	\$2,429	\$1,705	\$1,238	\$1,344
Esurance Ins Co	\$1,810	\$1,327	\$1,469	\$1,995	\$2,224	\$2,618	\$1,922	\$1,495	\$1,804
GEICO General Insurance Company	\$1,339	\$1,373	\$1,373	\$1,608	\$1,858	\$2,049	\$1,373	\$1,451	\$1,373
GEICO Indemnity Company	\$1,237	\$1,307	\$1,307	\$1,423	\$1,652	\$1,726	\$1,307	\$1,265	\$1,307
Government Employees Insurance Company(GEICIO)	\$1,339	\$1,373	\$1,373	\$1,608	\$1,858	\$2,049	\$1,373	\$1,451	\$1,373
IDS Property Casualty Ins Co	\$1,719	\$1,773	\$1,773	\$2,940	\$3,236	\$2,940	\$1,773	\$1,997	\$2,292
Infinity Auto Insurance Company	\$1,129	\$1,072	\$1,150	\$1,561	\$1,900	\$1,983	\$1,571	\$1,242	\$1,370
Mercury Casualty Company	\$2,200	\$2,193	\$2,213	\$3,354	\$3,749	\$4,416	\$2,677	\$2,187	\$2,396
Mid Century Insurance Company	\$919	\$846	\$846	\$1,605	\$2,079	\$2,049	\$1,427	\$1,231	\$1,643
Nationwide Ins Co. of America	\$974	\$877	\$885	\$1,454	\$1,711	\$1,854	\$1,043	\$1,120	\$923
Nevada Capital Insurance Company	\$1,852	\$1,679	\$1,679	\$2,085	\$2,327	\$2,867	\$1,679	\$1,978	\$2,224
Nevada General Insurance Company	\$2,088	\$1,986	\$1,986	\$2,040	\$2,184	\$2,490	\$2,040	\$1,902	\$1,902
Primero Insurance Company	\$3,570	\$3,522	\$3,522	\$3,984	\$4,104	\$4,055	\$3,660	\$3,660	\$3,522
Progressive Direct Insurance Company	\$788	\$728	\$772	\$1,165	\$1,245	\$1,555	\$1,114	\$894	\$967
Progressive Northern Insurance Company	\$553	\$532	\$560	\$812	\$880	\$1,098	\$798	\$649	\$626
Safeco Insurance Company of Illinois	\$1,430	\$1,513	\$1,539	\$2,497	\$2,908	\$2,984	\$2,089	\$1,670	\$1,403
State Farm Fire & Casualty Company	\$1,804	\$1,656	\$1,656	\$2,726	\$3,123	\$2,948	\$1,656	\$1,656	\$2,329
State Farm Mutual Automobile Insurance Company	\$1,481	\$1,353	\$1,353	\$2,242	\$2,567	\$2,420	\$1,353	\$1,353	\$1,913
The Liberty Mutual Fire Insurance Company	\$1,941	\$2,069	\$2,081	\$3,136	\$3,635	\$3,635	\$2,081	\$2,296	\$2,472
United Services Automobile Association (USAA)	\$931	\$889	\$889	\$1,269	\$1,290	\$1,338	\$889	\$991	\$889
USAA Casualty Insurance Company	\$945	\$904	\$904	\$1,291	\$1,312	\$1,360	\$904	\$1,007	\$904
Viking Insurance Company of Wisconsin	\$3,236	\$3,043	\$3,043	\$4,398	\$5,029	\$4,861	\$3,736	\$3,666	\$3,220
Western United Insurance Company	\$1,293	\$1,350	\$1,369	\$1,986	\$2,397	\$2,452	\$1,599	\$1,392	\$1,720

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE B - Liability OPTION 2 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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					North Las			
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$2,155	\$2,261	\$2,122	\$3,221	\$3,714	\$4,406	\$2,269	\$2,437	\$2,261
Allstate Indemnity Company	\$2,667	\$3,046	\$2,829	\$3,942	\$4,515	\$5,259	\$3,112	\$3,162	\$3,046
Allstate Insurance Company	\$2,326	\$2,328	\$2,328	\$3,488	\$4,025	\$4,433	\$2,328	\$2,569	\$2,328
Allstate Property and Casualty Company	\$2,403	\$2,359	\$2,359	\$3,677	\$4,241	\$4,677	\$2,359	\$2,659	\$2,359
American Family Mutual Insurance Company	\$2,182	\$2,244	\$2,244	\$3,616	\$4,235	\$3,762	\$2,244	\$2,452	\$2,182
Coast National Insurance Company	\$1,328	\$1,183	\$1,332	\$2,574	\$2,863	\$3,200	\$2,161	\$1,434	\$1,622
Esurance Ins Co	\$2,193	\$1,559	\$1,745	\$2,534	\$2,809	\$3,301	\$2,372	\$1,771	\$2,093
GEICO General Insurance Company	\$1,700	\$1,740	\$1,740	\$2,145	\$2,506	\$2,795	\$1,740	\$1,815	\$1,740
GEICO Indemnity Company	\$1,519	\$1,599	\$1,599	\$1,828	\$2,148	\$2,262	\$1,599	\$1,546	\$1,599
Government Employees Insurance Company(GEICIO)	\$1,700	\$1,740	\$1,740	\$2,145	\$2,506	\$2,795	\$1,740	\$1,815	\$1,740
IDS Property Casualty Ins Co	\$1,548	\$1,597	\$1,597	\$2,646	\$2,912	\$2,646	\$1,597	\$1,792	\$2,059
Infinity Auto Insurance Company	\$1,509	\$1,374	\$1,531	\$2,273	\$2,805	\$2,997	\$2,101	\$1,604	\$1,847
Mercury Casualty Company	\$2,646	\$2,579	\$2,588	\$4,240	\$4,784	\$5,770	\$3,241	\$3,151	\$2,933
Mid Century Insurance Company	\$1,137	\$968	\$968	\$2,071	\$2,724	\$2,698	\$1,761	\$1,479	\$1,942
Nationwide Ins Co. of America	\$1,070	\$951	\$966	\$1,729	\$2,027	\$2,222	\$1,168	\$1,240	\$1,010
Nevada Capital Insurance Company	\$2,102	\$1,906	\$1,906	\$2,480	\$2,767	\$3,422	\$1,906	\$2,252	\$2,521
Nevada General Insurance Company	\$2,448	\$2,280	\$2,280	\$2,496	\$2,664	\$3,024	\$2,430	\$2,114	\$2,114
Progressive Direct Insurance Company	\$1,057	\$953	\$1,037	\$1,725	\$1,860	\$2,340	\$1,608	\$1,163	\$1,271
Progressive Northern Insurance Company	\$656	\$612	\$657	\$1,074	\$1,170	\$1,459	\$1,015	\$742	\$741
Safeco Insurance Company of Illinois	\$1,795	\$1,844	\$1,881	\$3,312	\$3,877	\$4,031	\$2,592	\$1,989	\$1,761
State Farm Fire & Casualty Company	\$2,228	\$2,025	\$2,025	\$3,538	\$4,071	\$3,833	\$2,025	\$2,025	\$2,831
State Farm Mutual Automobile Insurance Company	\$1,824	\$1,652	\$1,652	\$2,900	\$3,333	\$3,133	\$1,652	\$1,652	\$2,322
The Liberty Mutual Fire Insurance Company	\$2,326	\$2,422	\$2,433	\$3,854	\$4,453	\$4,453	\$2,433	\$2,739	\$2,934
United Services Automobile Association (USAA)	\$1,081	\$1,015	\$1,015	\$1,543	\$1,564	\$1,623	\$1,015	\$1,137	\$1,015
USAA Casualty Insurance Company	\$1,263	\$1,188	\$1,188	\$1,813	\$1,837	\$1,906	\$1,188	\$1,327	\$1,188
Viking Insurance Company of Wisconsin	\$3,878	\$3,586	\$3,586	\$5,453	\$6,203	\$6,063	\$4,495	\$4,421	\$3,802
Western United Insurance Company	\$1,227	\$1,254	\$1,261	\$1,976	\$2,411	\$2,456	\$1,537	\$1,301	\$1,613

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE C - Liability OPTION 1 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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 single female. One "at fault" accident within past 12 months (under \$1000 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					North Las			
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$892	\$944	\$888	\$1,311	\$1,517	\$1,776	\$949	\$1,015	\$944
Allstate Indemnity Company	\$1,058	\$1,219	\$1,135	\$1,476	\$1,671	\$1,936	\$1,234	\$1,254	\$1,219
Allstate Insurance Company	\$1,126	\$1,113	\$1,113	\$1,644	\$1,893	\$2,046	\$1,113	\$1,242	\$1,113
Allstate Property and Casualty Company	\$1,243	\$1,213	\$1,213	\$1,830	\$2,100	\$2,269	\$1,213	\$1,373	\$1,213
American Access Casualty Co	\$905	\$1,016	\$1,016	\$1,204	\$1,282	\$1,340	\$1,016	\$1,018	\$1,016
American Family Mutual Insurance Company	\$794	\$826	\$826	\$1,294	\$1,520	\$1,346	\$826	\$886	\$794
Coast National Insurance Company	\$1,185	\$1,116	\$1,197	\$1,841	\$2,003	\$2,235	\$1,697	\$1,371	\$1,441
Country Mutual Insurance Company	\$655	\$634	\$634	\$1,150	\$1,430	\$1,430	\$798	\$755	\$779
Esurance Ins Co	\$1,036	\$802	\$867	\$1,135	\$1,264	\$1,450	\$1,109	\$889	\$1,020
GEICO General Insurance Company	\$329	\$336	\$336	\$408	\$474	\$528	\$336	\$353	\$336
GEICO Indemnity Company	\$678	\$712	\$712	\$808	\$942	\$990	\$712	\$695	\$712
Government Employees Insurance Company(GEICO)	\$329	\$336	\$336	\$408	\$474	\$528	\$336	\$353	\$336
IDS Property Casualty Ins Co	\$715	\$767	\$767	\$1,126	\$1,242	\$1,126	\$767	\$823	\$941
Infinity Auto Insurance Company	\$464	\$439	\$470	\$661	\$817	\$855	\$646	\$507	\$554
Mercury Casualty Company	\$776	\$773	\$781	\$1,216	\$1,378	\$1,629	\$978	\$771	\$863
Mid Century Insurance Company	\$489	\$447	\$447	\$870	\$1,138	\$1,131	\$766	\$645	\$861
Nationwide Ins Co. of America	\$705	\$649	\$656	\$1,054	\$1,224	\$1,335	\$768	\$805	\$681
Nevada Capital Insurance Company	\$673	\$609	\$609	\$781	\$869	\$1,068	\$609	\$720	\$805
Nevada General Insurance Company	\$1,080	\$1,020	\$1,020	\$1,098	\$1,176	\$1,320	\$1,068	\$984	\$984
Primero Insurance Company	\$1,674	\$1,626	\$1,626	\$2,088	\$2,214	\$2,160	\$1,770	\$1,770	\$1,626
Progressive Direct Insurance Company	\$787	\$727	\$770	\$1,176	\$1,259	\$1,550	\$1,119	\$872	\$937
Progressive Northern Insurance Company	\$767	\$714	\$763	\$1,177	\$1,278	\$1,589	\$1,129	\$878	\$862
Safeco Insurance Company of Illinois	\$874	\$923	\$929	\$1,468	\$1,701	\$1,739	\$1,254	\$1,009	\$853
State Farm Fire & Casualty Company	\$746	\$682	\$682	\$1,161	\$1,342	\$1,270	\$682	\$682	\$945
State Farm Mutual Automobile Insurance Company	\$584	\$533	\$533	\$909	\$1,049	\$991	\$533	\$533	\$742
The Liberty Mutual Fire Insurance Company	\$691	\$710	\$719	\$1,152	\$1,332	\$1,332	\$719	\$817	\$871
United Services Automobile Association (USAA)	\$480	\$463	\$463	\$634	\$644	\$665	\$463	\$507	\$463
USAA Casualty Insurance Company	\$495	\$477	\$477	\$657	\$667	\$689	\$477	\$522	\$477
Viking Insurance Company of Wisconsin	\$1,452	\$1,377	\$1,377	\$1,984	\$2,276	\$2,190	\$1,678	\$1,636	\$1,450
Western United Insurance Company	\$920	\$952	\$964	\$1,437	\$1,738	\$1,783	\$1,149	\$983	\$1,217

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE C - Liability OPTION 2 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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 single female. One "at fault" accident within past 12 months (under \$1000 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				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$962	\$999	\$939	\$1,524	\$1,775	\$2,135	\$1,011	\$1,092	\$999
Allstate Indemnity Company	\$1,207	\$1,348	\$1,250	\$1,842	\$2,119	\$2,432	\$1,383	\$1,446	\$1,348
Allstate Insurance Company	\$1,321	\$1,293	\$1,293	\$2,045	\$2,369	\$2,607	\$1,293	\$1,466	\$1,293
Allstate Property and Casualty Company	\$1,405	\$1,354	\$1,354	\$2,213	\$2,560	\$2,819	\$1,354	\$1,565	\$1,354
American Family Mutual Insurance Company	\$959	\$987	\$987	\$1,628	\$1,901	\$1,695	\$987	\$1,080	\$959
Coast National Insurance Company	\$1,252	\$1,153	\$1,262	\$2,141	\$2,332	\$2,615	\$1,895	\$1,414	\$1,536
Country Mutual Insurance Company	\$829	\$782	\$782	\$1,497	\$1,866	\$1,866	\$999	\$952	\$963
Esurance Ins Co	\$1,276	\$939	\$1,039	\$1,458	\$1,634	\$1,860	\$1,394	\$1,052	\$1,197
GEICO General Insurance Company	\$474	\$479	\$479	\$621	\$730	\$821	\$479	\$493	\$479
GEICO Indemnity Company	\$912	\$953	\$953	\$1,142	\$1,352	\$1,433	\$953	\$925	\$953
Government Employees Insurance Company(GEICO)	\$474	\$479	\$479	\$621	\$730	\$821	\$479	\$493	\$479
IDS Property Casualty Ins Co	\$659	\$706	\$706	\$1,040	\$1,144	\$1,040	\$706	\$753	\$859
Infinity Auto Insurance Company	\$664	\$595	\$667	\$1,042	\$1,290	\$1,395	\$921	\$696	\$804
Mercury Casualty Company	\$1,004	\$957	\$1,271	\$1,646	\$1,877	\$2,288	\$1,239	\$1,230	\$1,388
Mid Century Insurance Company	\$613	\$515	\$515	\$1,140	\$1,517	\$1,515	\$958	\$784	\$1,035
Nationwide Ins Co. of America	\$795	\$723	\$733	\$1,298	\$1,505	\$1,664	\$885	\$917	\$764
Nevada Capital Insurance Company	\$791	\$719	\$719	\$967	\$1,075	\$1,327	\$719	\$849	\$945
Nevada General Insurance Company	\$1,338	\$1,242	\$1,242	\$1,428	\$1,518	\$1,704	\$1,344	\$1,212	\$1,212
Progressive Direct Insurance Company	\$1,102	\$991	\$1,080	\$1,819	\$1,963	\$2,452	\$1,691	\$1,187	\$1,289
Progressive Northern Insurance Company	\$972	\$884	\$963	\$1,680	\$1,834	\$2,281	\$1,552	\$1,068	\$1,089
Safeco Insurance Company of Illinois	\$1,047	\$1,078	\$1,091	\$1,868	\$2,179	\$2,250	\$1,492	\$1,158	\$1,024
State Farm Fire & Casualty Company	\$1,009	\$912	\$912	\$1,653	\$1,936	\$1,837	\$912	\$912	\$1,236
State Farm Mutual Automobile Insurance Company	\$779	\$704	\$704	\$1,275	\$1,489	\$1,409	\$704	\$704	\$960
The Liberty Mutual Fire Insurance Company	\$901	\$908	\$916	\$1,516	\$1,738	\$1,738	\$916	\$1,052	\$1,115
United Services Automobile Association (USAA)	\$598	\$569	\$569	\$816	\$826	\$854	\$569	\$623	\$569
USAA Casualty Insurance Company	\$647	\$617	\$617	\$888	\$899	\$929	\$617	\$674	\$617
Viking Insurance Company of Wisconsin	\$1,842	\$1,574	\$1,574	\$2,538	\$2,974	\$2,890	\$2,135	\$2,083	\$1,812
Western United Insurance Company	\$930	\$937	\$941	\$1,537	\$1,887	\$1,936	\$1,188	\$974	\$1,212

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE C - Liability OPTION 1 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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 single female. One "at fault" accident within past 12 months (under \$1000 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					North Las			
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$819	\$875	\$826	\$1,176	\$1,360	\$1,587	\$874	\$932	\$875
Allstate Indemnity Company	\$1,143	\$1,356	\$1,261	\$1,555	\$1,759	\$2,054	\$1,357	\$1,345	\$1,356
Allstate Insurance Company	\$1,166	\$1,169	\$1,169	\$1,671	\$1,922	\$2,075	\$1,169	\$1,283	\$1,169
Allstate Property and Casualty Company	\$1,250	\$1,238	\$1,238	\$1,804	\$2,066	\$2,231	\$1,238	\$1,378	\$1,238
American Access Casualty Co	\$1,126	\$1,260	\$1,260	\$1,500	\$1,576	\$1,664	\$1,260	\$1,269	\$1,260
American Family Mutual Insurance Company	\$861	\$899	\$899	\$1,380	\$1,621	\$1,433	\$899	\$958	\$861
Coast National Insurance Company	\$771	\$706	\$773	\$1,357	\$1,525	\$1,687	\$1,178	\$852	\$925
Country Mutual Insurance Company	\$687	\$684	\$684	\$1,165	\$1,452	\$1,452	\$835	\$787	\$825
Esurance Ins Co	\$1,142	\$879	\$953	\$1,242	\$1,385	\$1,595	\$1,216	\$977	\$1,131
GEICO General Insurance Company	\$381	\$388	\$388	\$455	\$528	\$582	\$388	\$406	\$388
GEICO Indemnity Company	\$789	\$831	\$831	\$913	\$1,062	\$1,110	\$831	\$804	\$831
Government Employees Insurance Company(GEICO)	\$381	\$388	\$388	\$455	\$528	\$582	\$388	\$406	\$388
IDS Property Casualty Ins Co	\$808	\$873	\$873	\$1,256	\$1,390	\$1,256	\$873	\$926	\$1,062
Infinity Auto Insurance Company	\$476	\$450	\$485	\$669	\$823	\$856	\$665	\$524	\$572
Mercury Casualty Company	\$757	\$752	\$752	\$1,139	\$1,290	\$1,510	\$946	\$752	\$818
Mid Century Insurance Company	\$473	\$453	\$453	\$828	\$1,084	\$1,076	\$749	\$637	\$869
Nationwide Ins Co. of America	\$701	\$648	\$656	\$1,036	\$1,201	\$1,300	\$761	\$794	\$681
Nevada Capital Insurance Company	\$769	\$698	\$698	\$866	\$966	\$1,186	\$698	\$821	\$919
Nevada General Insurance Company	\$1,506	\$1,434	\$1,434	\$1,494	\$1,608	\$1,824	\$1,482	\$1,374	\$1,374
Primero Insurance Company	\$2,502	\$2,460	\$2,460	\$2,922	\$3,048	\$2,994	\$2,597	\$2,597	\$2,460
Progressive Direct Insurance Company	\$694	\$643	\$681	\$1,024	\$1,094	\$1,344	\$978	\$772	\$828
Progressive Northern Insurance Company	\$670	\$638	\$673	\$999	\$1,082	\$1,351	\$975	\$779	\$757
Safeco Insurance Company of Illinois	\$1,072	\$1,175	\$1,158	\$1,778	\$2,059	\$2,107	\$1,578	\$1,264	\$1,059
State Farm Fire & Casualty Company	\$702	\$644	\$644	\$1,061	\$1,224	\$1,159	\$644	\$644	\$898
State Farm Mutual Automobile Insurance Company	\$551	\$504	\$504	\$832	\$959	\$907	\$504	\$504	\$706
The Liberty Mutual Fire Insurance Company	\$813	\$851	\$861	\$1,322	\$1,526	\$1,526	\$861	\$961	\$1,032
United Services Automobile Association (USAA)	\$505	\$490	\$490	\$657	\$669	\$692	\$490	\$533	\$490
USAA Casualty Insurance Company	\$518	\$501	\$501	\$679	\$691	\$714	\$501	\$548	\$501
Viking Insurance Company of Wisconsin	\$1,905	\$1,826	\$1,826	\$2,545	\$2,927	\$2,795	\$2,196	\$2,136	\$1,919
Western United Insurance Company	\$1,087	\$1,161	\$1,178	\$1,678	\$2,021	\$2,078	\$1,366	\$1,185	\$1,457

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE C - Liability OPTION 2 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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 single female. One "at fault" accident within past 12 months (under \$1000 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				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$837	\$878	\$828	\$1,297	\$1,508	\$1,806	\$883	\$950	\$878
Allstate Indemnity Company	\$1,258	\$1,445	\$1,341	\$1,864	\$2,138	\$2,469	\$1,466	\$1,495	\$1,445
Allstate Insurance Company	\$1,333	\$1,323	\$1,323	\$2,019	\$2,334	\$2,566	\$1,323	\$1,475	\$1,323
Allstate Property and Casualty Company	\$1,369	\$1,338	\$1,338	\$2,110	\$2,435	\$2,682	\$1,338	\$1,519	\$1,338
American Family Mutual Insurance Company	\$1,026	\$1,060	\$1,060	\$1,714	\$2,002	\$1,782	\$1,060	\$1,152	\$1,026
Coast National Insurance Company	\$933	\$830	\$935	\$1,818	\$2,026	\$2,264	\$1,523	\$1,004	\$1,137
Country Mutual Insurance Company	\$840	\$816	\$816	\$1,467	\$1,832	\$1,832	\$1,010	\$960	\$987
Esurance Ins Co	\$1,368	\$1,024	\$1,114	\$1,582	\$1,732	\$2,024	\$1,483	\$1,147	\$1,299
GEICO General Insurance Company	\$516	\$520	\$520	\$654	\$766	\$853	\$520	\$536	\$520
GEICO Indemnity Company	\$1,006	\$1,052	\$1,052	\$1,221	\$1,439	\$1,516	\$1,052	\$1,014	\$1,052
Government Employees Insurance Company(GEICIO)	\$516	\$520	\$520	\$654	\$766	\$853	\$520	\$536	\$520
IDS Property Casualty Ins Co	\$742	\$802	\$802	\$1,158	\$1,276	\$1,158	\$802	\$846	\$969
Infinity Auto Insurance Company	\$657	\$595	\$664	\$1,011	\$1,253	\$1,345	\$914	\$695	\$800
Mercury Casualty Company	\$936	\$906	\$910	\$1,494	\$1,707	\$2,055	\$1,163	\$907	\$1,031
Mid Century Insurance Company	\$552	\$484	\$484	\$1,010	\$1,343	\$1,339	\$869	\$720	\$966
Nationwide Ins Co. of America	\$776	\$708	\$720	\$1,244	\$1,441	\$1,585	\$859	\$887	\$749
Nevada Capital Insurance Company	\$887	\$808	\$808	\$1,052	\$1,172	\$1,445	\$808	\$950	\$1,059
Nevada General Insurance Company	\$1,824	\$1,698	\$1,698	\$1,902	\$2,034	\$2,292	\$1,830	\$1,662	\$1,662
Progressive Direct Insurance Company	\$951	\$860	\$934	\$1,549	\$1,669	\$2,084	\$1,446	\$1,029	\$1,116
Progressive Northern Insurance Company	\$810	\$748	\$807	\$1,354	\$1,476	\$1,837	\$1,267	\$904	\$909
Safeco Insurance Company of Illinois	\$1,217	\$1,295	\$1,287	\$2,137	\$2,492	\$2,567	\$1,770	\$1,377	\$1,201
State Farm Fire & Casualty Company	\$911	\$825	\$825	\$1,453	\$1,694	\$1,607	\$825	\$825	\$1,131
State Farm Mutual Automobile Insurance Company	\$707	\$639	\$639	\$1,126	\$1,309	\$1,239	\$639	\$639	\$882
The Liberty Mutual Fire Insurance Company	\$1,023	\$1,049	\$1,058	\$1,686	\$1,932	\$1,932	\$1,058	\$1,196	\$1,276
United Services Automobile Association (USAA)	\$615	\$586	\$586	\$827	\$839	\$865	\$586	\$640	\$586
USAA Casualty Insurance Company	\$662	\$634	\$634	\$897	\$907	\$938	\$634	\$690	\$634
Viking Insurance Company of Wisconsin	\$2,265	\$2,141	\$2,141	\$3,126	\$3,576	\$3,449	\$2,620	\$2,547	\$2,255
Western United Insurance Company	\$1,055	\$1,095	\$1,102	\$1,711	\$2,094	\$2,147	\$1,346	\$1,127	\$1,393

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE D - Liability OPTION 1 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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

Thirty-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				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$701	\$742	\$699	\$1,047	\$1,219	\$1,434	\$747	\$799	\$742
Allstate Indemnity Company	\$891	\$1,026	\$953	\$1,267	\$1,444	\$1,668	\$1,038	\$1,060	\$1,026
Allstate Insurance Company	\$536	\$536	\$536	\$793	\$917	\$1,006	\$536	\$589	\$536
Allstate Property and Casualty Company	\$641	\$627	\$627	\$964	\$1,113	\$1,216	\$627	\$707	\$627
American Access Casualty Co	\$829	\$925	\$926	\$1,090	\$1,184	\$1,212	\$926	\$939	\$926
American Family Mutual Insurance Company	\$896	\$935	\$935	\$1,455	\$1,708	\$1,512	\$935	\$999	\$896
Coast National Insurance Company	\$878	\$830	\$885	\$1,346	\$1,471	\$1,637	\$1,249	\$1,015	\$1,061
Esurance Ins Co	\$1,036	\$807	\$870	\$1,139	\$1,266	\$1,445	\$1,113	\$893	\$1,011
GEICO General Insurance Company	\$516	\$526	\$526	\$635	\$739	\$823	\$526	\$550	\$526
GEICO Indemnity Company	\$430	\$450	\$450	\$508	\$594	\$624	\$450	\$436	\$450
Government Employees Insurance Company(GEICO)	\$516	\$526	\$526	\$635	\$739	\$823	\$526	\$550	\$526
IDS Property Casualty Ins Co	\$543	\$590	\$590	\$858	\$948	\$858	\$590	\$622	\$711
Infinity Auto Insurance Company	\$576	\$544	\$581	\$819	\$1,011	\$1,058	\$802	\$627	\$685
Mercury Casualty Company	\$678	\$666	\$672	\$1,052	\$1,196	\$1,415	\$845	\$665	\$745
Mid Century Insurance Company	\$361	\$336	\$336	\$646	\$846	\$846	\$570	\$473	\$633
Nationwide Ins Co. of America	\$580	\$538	\$544	\$860	\$992	\$1,081	\$633	\$657	\$564
Nevada Capital Insurance Company	\$421	\$381	\$381	\$489	\$544	\$667	\$381	\$449	\$504
Nevada General Insurance Company	\$1,074	\$1,020	\$1,020	\$1,086	\$1,164	\$1,302	\$1,062	\$978	\$978
Primer Insurance Company	\$774	\$726	\$726	\$1,194	\$1,308	\$1,260	\$867	\$867	\$726
Progressive Direct Insurance Company	\$610	\$576	\$602	\$898	\$961	\$1,176	\$865	\$675	\$718
Progressive Northern Insurance Company	\$575	\$546	\$577	\$882	\$961	\$1,194	\$852	\$663	\$646
Safeco Insurance Company of Illinois	\$511	\$539	\$538	\$843	\$974	\$994	\$722	\$580	\$500
State Farm Fire & Casualty Company	\$659	\$606	\$606	\$1,027	\$1,189	\$1,127	\$606	\$606	\$834
The Liberty Mutual Fire Insurance Company	\$452	\$470	\$475	\$752	\$864	\$864	\$475	\$530	\$567
United Services Automobile Association (USAA)	\$398	\$385	\$385	\$516	\$524	\$540	\$385	\$418	\$385
USAA Casualty Insurance Company	\$405	\$392	\$392	\$530	\$537	\$555	\$392	\$426	\$392
Viking Insurance Company of Wisconsin	\$1,130	\$1,072	\$1,072	\$1,573	\$1,806	\$1,737	\$1,311	\$1,272	\$1,072
Western United Insurance Company	\$699	\$729	\$737	\$1,102	\$1,337	\$1,372	\$880	\$750	\$925

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primer Insurance Company Comprehensive deductible is \$200.

EXAMPLE D - Liability OPTION 2 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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

Thirty-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				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$893	\$928	\$874	\$1,432	\$1,677	\$2,028	\$940	\$1,016	\$928
Allstate Indemnity Company	\$1,026	\$1,141	\$1,057	\$1,607	\$1,862	\$2,127	\$1,172	\$1,235	\$1,141
Allstate Insurance Company	\$664	\$655	\$655	\$1,067	\$1,240	\$1,400	\$655	\$735	\$655
Allstate Property and Casualty Company	\$753	\$726	\$726	\$1,232	\$1,430	\$1,608	\$726	\$837	\$726
American Family Mutual Insurance Company	\$1,084	\$1,119	\$1,119	\$1,834	\$2,137	\$1,906	\$1,119	\$1,219	\$1,084
Coast National Insurance Company	\$1,084	\$1,007	\$1,095	\$1,840	\$2,016	\$2,253	\$1,637	\$1,227	\$1,319
Esurance Ins Co	\$1,297	\$967	\$1,057	\$1,517	\$1,675	\$1,921	\$1,427	\$1,080	\$1,203
GEICO General Insurance Company	\$743	\$749	\$749	\$970	\$1,140	\$1,282	\$749	\$770	\$749
GEICO Indemnity Company	\$594	\$615	\$615	\$740	\$876	\$927	\$615	\$592	\$615
Government Employees Insurance Company(GEICIO)	\$743	\$749	\$749	\$970	\$1,140	\$1,282	\$749	\$770	\$749
IDS Property Casualty Ins Co	\$506	\$549	\$549	\$803	\$882	\$803	\$549	\$575	\$656
Infinity Auto Insurance Company	\$821	\$736	\$824	\$1,282	\$1,591	\$1,719	\$1,136	\$860	\$992
Mercury Casualty Company	\$882	\$836	\$851	\$1,456	\$1,661	\$2,031	\$1,092	\$842	\$983
Mid Century Insurance Company	\$537	\$461	\$461	\$1,005	\$1,346	\$1,350	\$848	\$684	\$915
Nationwide Ins Co. of America	\$663	\$606	\$615	\$1,074	\$1,239	\$1,373	\$738	\$758	\$640
Nevada Capital Insurance Company	\$505	\$460	\$460	\$618	\$688	\$847	\$460	\$539	\$600
Nevada General Insurance Company	\$1,326	\$1,242	\$1,242	\$1,422	\$1,530	\$1,698	\$1,344	\$1,212	\$1,212
Progressive Direct Insurance Company	\$873	\$801	\$862	\$1,424	\$1,533	\$1,915	\$1,341	\$938	\$1,010
Progressive Northern Insurance Company	\$868	\$801	\$865	\$1,508	\$1,646	\$2,049	\$1,398	\$955	\$970
Safeco Insurance Company of Illinois	\$615	\$632	\$636	\$1,082	\$1,259	\$1,300	\$865	\$671	\$603
State Farm Fire & Casualty Company	\$901	\$816	\$816	\$1,478	\$1,734	\$1,649	\$816	\$816	\$1,099
The Liberty Mutual Fire Insurance Company	\$613	\$623	\$628	\$1,016	\$1,154	\$1,154	\$628	\$706	\$748
United Services Automobile Association (USAA)	\$488	\$466	\$466	\$656	\$665	\$685	\$466	\$507	\$466
USAA Casualty Insurance Company	\$525	\$502	\$502	\$712	\$719	\$743	\$502	\$545	\$502
Viking Insurance Company of Wisconsin	\$1,505	\$1,409	\$1,409	\$2,174	\$2,476	\$2,405	\$1,751	\$1,702	\$1,409
Western United Insurance Company	\$908	\$919	\$920	\$1,526	\$1,883	\$1,936	\$1,175	\$950	\$1,180

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE D - Liability OPTION 1 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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

Thirty-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				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$640	\$685	\$648	\$935	\$1,088	\$1,275	\$686	\$731	\$685
Allstate Indemnity Company	\$959	\$1,139	\$1,057	\$1,328	\$1,512	\$1,760	\$1,139	\$1,133	\$1,139
Allstate Insurance Company	\$554	\$564	\$564	\$802	\$927	\$1,016	\$564	\$607	\$564
Allstate Property and Casualty Company	\$643	\$640	\$640	\$946	\$1,092	\$1,192	\$640	\$707	\$640
American Access Casualty Co	\$948	\$1,055	\$1,055	\$1,247	\$1,331	\$1,379	\$1,055	\$1,064	\$1,055
American Family Mutual Insurance Company	\$973	\$1,018	\$1,018	\$1,554	\$1,823	\$1,611	\$1,018	\$1,081	\$973
Coast National Insurance Company	\$569	\$526	\$572	\$983	\$1,113	\$1,226	\$863	\$632	\$678
Esurance Ins Co	\$1,129	\$878	\$948	\$1,234	\$1,375	\$1,573	\$1,209	\$973	\$1,111
GEICO General Insurance Company	\$599	\$610	\$610	\$711	\$826	\$910	\$610	\$634	\$610
GEICO Indemnity Company	\$505	\$530	\$530	\$579	\$674	\$704	\$530	\$508	\$530
Government Employees Insurance Company(GEICO)	\$599	\$610	\$610	\$711	\$826	\$910	\$610	\$634	\$610
IDS Property Casualty Ins Co	\$615	\$675	\$675	\$959	\$1,063	\$959	\$675	\$702	\$805
Infinity Auto Insurance Company	\$591	\$562	\$599	\$829	\$1,020	\$1,061	\$822	\$647	\$708
Mercury Casualty Company	\$650	\$646	\$647	\$985	\$1,117	\$1,310	\$816	\$647	\$705
Mid Century Insurance Company	\$344	\$332	\$332	\$604	\$792	\$791	\$546	\$458	\$625
Nationwide Ins Co. of America	\$578	\$538	\$545	\$846	\$974	\$1,055	\$628	\$649	\$564
Nevada Capital Insurance Company	\$478	\$435	\$435	\$540	\$601	\$737	\$435	\$510	\$572
Nevada General Insurance Company	\$1,488	\$1,410	\$1,410	\$1,488	\$1,584	\$1,788	\$1,464	\$1,356	\$1,356
Primero Insurance Company	\$1,602	\$1,560	\$1,560	\$2,022	\$2,142	\$2,094	\$1,695	\$1,695	\$1,560
Progressive Direct Insurance Company	\$539	\$512	\$533	\$785	\$837	\$1,023	\$759	\$600	\$637
Progressive Northern Insurance Company	\$507	\$493	\$514	\$755	\$824	\$1,024	\$741	\$593	\$571
Safeco Insurance Company of Illinois	\$621	\$681	\$664	\$1,015	\$1,173	\$1,198	\$903	\$721	\$614
State Farm Fire & Casualty Company	\$620	\$571	\$571	\$937	\$1,081	\$1,026	\$571	\$571	\$791
The Liberty Mutual Fire Insurance Company	\$532	\$566	\$569	\$863	\$993	\$993	\$569	\$625	\$671
United Services Automobile Association (USAA)	\$419	\$410	\$410	\$537	\$546	\$563	\$410	\$442	\$410
USAA Casualty Insurance Company	\$425	\$412	\$412	\$549	\$558	\$576	\$412	\$447	\$412
Viking Insurance Company of Wisconsin	\$1,485	\$1,391	\$1,391	\$1,972	\$2,274	\$2,171	\$1,680	\$1,625	\$1,391
Western United Insurance Company	\$833	\$901	\$911	\$1,293	\$1,567	\$1,611	\$1,055	\$914	\$1,118

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE D - Liability OPTION 2 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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

Thirty-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				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$793	\$832	\$787	\$1,242	\$1,453	\$1,749	\$838	\$903	\$832
Allstate Indemnity Company	\$1,063	\$1,218	\$1,128	\$1,616	\$1,865	\$2,145	\$1,236	\$1,269	\$1,218
Allstate Insurance Company	\$666	\$668	\$668	\$1,045	\$1,213	\$1,369	\$668	\$734	\$668
Allstate Property and Casualty Company	\$730	\$715	\$715	\$1,171	\$1,357	\$1,528	\$715	\$808	\$715
American Family Mutual Insurance Company	\$1,160	\$1,202	\$1,202	\$1,932	\$2,252	\$2,006	\$1,202	\$1,301	\$1,160
Coast National Insurance Company	\$810	\$731	\$815	\$1,559	\$1,749	\$1,946	\$1,316	\$876	\$979
Esurance Ins Co	\$1,386	\$1,034	\$1,131	\$1,602	\$1,773	\$2,037	\$1,514	\$1,156	\$1,300
GEICO General Insurance Company	\$812	\$816	\$816	\$1,024	\$1,200	\$1,336	\$816	\$838	\$816
GEICO Indemnity Company	\$657	\$682	\$682	\$795	\$937	\$987	\$682	\$653	\$682
Government Employees Insurance Company(GEICO)	\$812	\$816	\$816	\$1,024	\$1,200	\$1,336	\$816	\$838	\$816
IDS Property Casualty Ins Co	\$571	\$626	\$626	\$893	\$986	\$893	\$626	\$647	\$740
Infinity Auto Insurance Company	\$813	\$737	\$820	\$1,248	\$1,548	\$1,658	\$1,129	\$858	\$986
Mercury Casualty Company	\$819	\$789	\$794	\$1,318	\$1,506	\$1,821	\$1,021	\$792	\$905
Mid Century Insurance Company	\$482	\$429	\$429	\$887	\$1,185	\$1,186	\$765	\$625	\$846
Nationwide Ins Co. of America	\$648	\$595	\$605	\$1,032	\$1,189	\$1,312	\$718	\$735	\$628
Nevada Capital Insurance Company	\$562	\$514	\$514	\$669	\$745	\$917	\$514	\$600	\$668
Nevada General Insurance Company	\$1,800	\$1,680	\$1,680	\$1,890	\$2,022	\$2,262	\$1,806	\$1,632	\$1,632
Progressive Direct Insurance Company	\$752	\$694	\$744	\$1,211	\$1,299	\$1,621	\$1,144	\$813	\$873
Progressive Northern Insurance Company	\$727	\$682	\$728	\$1,219	\$1,333	\$1,658	\$1,147	\$811	\$813
Safeco Insurance Company of Illinois	\$709	\$752	\$742	\$1,229	\$1,430	\$1,472	\$1,017	\$790	\$699
State Farm Fire & Casualty Company	\$811	\$737	\$737	\$1,295	\$1,512	\$1,437	\$737	\$737	\$1,003
The Liberty Mutual Fire Insurance Company	\$693	\$719	\$722	\$1,127	\$1,283	\$1,283	\$722	\$801	\$852
United Services Automobile Association (USAA)	\$500	\$481	\$481	\$666	\$674	\$694	\$481	\$521	\$481
USAA Casualty Insurance Company	\$537	\$516	\$516	\$718	\$727	\$751	\$516	\$559	\$516
Viking Insurance Company of Wisconsin	\$1,794	\$1,695	\$1,695	\$2,521	\$2,888	\$2,787	\$2,080	\$2,015	\$1,695
Western United Insurance Company	\$1,031	\$1,084	\$1,086	\$1,697	\$2,087	\$2,145	\$1,335	\$1,105	\$1,361

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE E - Liability OPTION 1 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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 42 years old. Clean driving records. Each drives 15 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies. Rates are shown for the husband's vehicle.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$446	\$475	\$451	\$700	\$816	\$981	\$477	\$505	\$475
Allstate Indemnity Company	\$750	\$868	\$806	\$1,109	\$1,260	\$1,448	\$874	\$886	\$868
Allstate Insurance Company	\$455	\$458	\$458	\$697	\$803	\$908	\$458	\$498	\$458
Allstate Property and Casualty Company	\$460	\$453	\$453	\$719	\$828	\$938	\$453	\$503	\$453
American Access Casualty Co	\$1,507	\$1,547	\$1,548	\$1,671	\$1,659	\$1,935	\$1,547	\$1,618	\$1,547
American Family Mutual Insurance Company	\$431	\$452	\$452	\$702	\$826	\$731	\$452	\$479	\$431
Coast National Insurance Company	\$610	\$592	\$623	\$935	\$1,027	\$1,138	\$875	\$713	\$731
Country Mutual Insurance Company	\$355	\$349	\$349	\$617	\$774	\$774	\$432	\$406	\$421
Esurance Ins Co	\$706	\$548	\$592	\$778	\$867	\$990	\$759	\$608	\$688
GEICO General Insurance Company	\$543	\$554	\$554	\$669	\$778	\$867	\$554	\$580	\$554
GEICO Indemnity Company	\$808	\$846	\$846	\$954	\$1,114	\$1,170	\$846	\$819	\$846
Government Employees Insurance Company(GEICIO)	\$543	\$554	\$554	\$669	\$778	\$867	\$554	\$580	\$554
IDS Property Casualty Ins Co	\$348	\$376	\$376	\$551	\$609	\$551	\$376	\$399	\$455
Infinity Auto Insurance Company	\$332	\$312	\$336	\$480	\$592	\$623	\$463	\$362	\$394
Mercury Casualty Company	\$485	\$476	\$543	\$756	\$856	\$1,017	\$605	\$477	\$535
Mid Century Insurance Company	\$259	\$239	\$239	\$468	\$618	\$620	\$410	\$336	\$449
Nationwide Ins Co. of America	\$400	\$374	\$377	\$569	\$648	\$705	\$430	\$445	\$389
Nevada Capital Insurance Company	\$320	\$290	\$290	\$371	\$414	\$506	\$290	\$341	\$382
Nevada General Insurance Company	\$606	\$576	\$576	\$600	\$642	\$726	\$588	\$552	\$552
Primero Insurance Company	\$660	\$618	\$618	\$1,050	\$1,128	\$1,098	\$720	\$720	\$618
Progressive Direct Insurance Company	\$417	\$392	\$410	\$618	\$664	\$807	\$593	\$458	\$485
Progressive Northern Insurance Company	\$333	\$317	\$336	\$509	\$555	\$691	\$493	\$385	\$375
Safeco Insurance Company of Illinois	\$324	\$344	\$341	\$539	\$622	\$640	\$464	\$368	\$317
State Farm Fire & Casualty Company	\$397	\$368	\$368	\$618	\$716	\$680	\$368	\$368	\$502
State Farm Mutual Automobile Insurance Company	\$353	\$326	\$326	\$550	\$635	\$603	\$326	\$326	\$447
The Liberty Mutual Fire Insurance Company	\$380	\$394	\$398	\$631	\$726	\$726	\$398	\$445	\$476
United Services Automobile Association (USAA)	\$286	\$276	\$276	\$366	\$371	\$382	\$276	\$299	\$276
USAA Casualty Insurance Company	\$289	\$281	\$281	\$371	\$376	\$389	\$281	\$303	\$281
Viking Insurance Company of Wisconsin	\$760	\$720	\$720	\$1,055	\$1,211	\$1,166	\$881	\$856	\$755
Western United Insurance Company	\$399	\$420	\$425	\$623	\$755	\$774	\$500	\$430	\$529

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE E - Liability OPTION 2 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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 42 years old. Clean driving records. Each drives 15 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies. Rates are shown for the husband's vehicle.

Company Name	Carson			North Las					
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$516	\$537	\$513	\$925	\$1,077	\$1,354	\$542	\$577	\$537
Allstate Indemnity Company	\$905	\$1,008	\$936	\$1,506	\$1,730	\$1,960	\$1,030	\$1,073	\$1,008
Allstate Insurance Company	\$584	\$580	\$580	\$997	\$1,152	\$1,365	\$580	\$639	\$580
Allstate Property and Casualty Company	\$566	\$551	\$551	\$994	\$1,149	\$1,370	\$551	\$620	\$551
American Family Mutual Insurance Company	\$529	\$549	\$549	\$899	\$1,049	\$936	\$549	\$593	\$529
Coast National Insurance Company	\$628	\$593	\$639	\$1,055	\$1,155	\$1,290	\$947	\$717	\$761
Country Mutual Insurance Company	\$457	\$436	\$436	\$815	\$1,025	\$1,025	\$547	\$520	\$528
Country Preferred Ins Co	\$414	\$394	\$394	\$736	\$927	\$927	\$493	\$470	\$476
Esurance Ins Co	\$884	\$655	\$720	\$1,033	\$1,143	\$1,312	\$973	\$736	\$820
GEICO General Insurance Company	\$781	\$787	\$787	\$1,019	\$1,198	\$1,346	\$787	\$810	\$787
GEICO Indemnity Company	\$1,111	\$1,151	\$1,151	\$1,383	\$1,639	\$1,734	\$1,151	\$1,109	\$1,151
Government Employees Insurance Company(GEICIO)	\$781	\$787	\$787	\$1,019	\$1,198	\$1,346	\$787	\$810	\$787
IDS Property Casualty Ins Co	\$326	\$352	\$352	\$520	\$572	\$520	\$352	\$371	\$422
Infinity Auto Insurance Company	\$493	\$439	\$493	\$789	\$973	\$1,065	\$683	\$515	\$595
Mercury Casualty Company	\$631	\$600	\$613	\$1,047	\$1,196	\$1,463	\$785	\$604	\$709
Mid Century Insurance Company	\$360	\$307	\$307	\$677	\$908	\$912	\$569	\$457	\$609
Nationwide Ins Co. of America	\$460	\$424	\$430	\$720	\$823	\$914	\$507	\$517	\$445
Nevada Capital Insurance Company	\$390	\$357	\$357	\$477	\$533	\$654	\$357	\$417	\$460
Nevada General Insurance Company	\$738	\$696	\$696	\$780	\$846	\$942	\$744	\$678	\$678
Progressive Direct Insurance Company	\$603	\$552	\$594	\$993	\$1,071	\$1,338	\$933	\$644	\$693
Progressive Northern Insurance Company	\$389	\$360	\$388	\$665	\$726	\$903	\$620	\$430	\$434
Safeco Insurance Company of Illinois	\$396	\$407	\$409	\$701	\$813	\$850	\$563	\$432	\$389
State Farm Fire & Casualty Company	\$545	\$496	\$496	\$893	\$1,049	\$999	\$496	\$496	\$663
State Farm Mutual Automobile Insurance Company	\$480	\$437	\$437	\$786	\$921	\$876	\$437	\$437	\$587
The Liberty Mutual Fire Insurance Company	\$520	\$528	\$532	\$857	\$975	\$975	\$532	\$599	\$634
United Services Automobile Association (USAA)	\$350	\$336	\$336	\$461	\$467	\$480	\$336	\$363	\$336
USAA Casualty Insurance Company	\$405	\$389	\$389	\$541	\$546	\$564	\$389	\$421	\$389
Viking Insurance Company of Wisconsin	\$1,013	\$947	\$947	\$1,459	\$1,662	\$1,616	\$1,177	\$1,146	\$994
Western United Insurance Company	\$385	\$394	\$395	\$635	\$783	\$800	\$490	\$407	\$505

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE E - Liability OPTION 1 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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 42 years old. Clean driving records. Each drives 15 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies. Rates are shown for the husband's vehicle.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$410	\$442	\$422	\$628	\$733	\$876	\$442	\$466	\$442
Allstate Indemnity Company	\$811	\$969	\$899	\$1,165	\$1,325	\$1,534	\$964	\$951	\$969
Allstate Insurance Company	\$475	\$486	\$486	\$712	\$821	\$926	\$486	\$519	\$486
Allstate Property and Casualty Company	\$464	\$466	\$466	\$712	\$820	\$929	\$466	\$507	\$466
American Access Casualty Co	\$728	\$814	\$814	\$920	\$975	\$1,018	\$814	\$814	\$814
American Family Mutual Insurance Company	\$467	\$493	\$493	\$749	\$881	\$778	\$493	\$518	\$467
Coast National Insurance Company	\$386	\$369	\$394	\$664	\$757	\$830	\$591	\$434	\$454
Country Mutual Insurance Company	\$375	\$380	\$380	\$629	\$793	\$793	\$457	\$427	\$450
Esurance Ins Co	\$772	\$597	\$645	\$843	\$941	\$1,077	\$826	\$663	\$758
GEICO General Insurance Company	\$631	\$643	\$643	\$749	\$869	\$958	\$643	\$668	\$643
GEICO Indemnity Company	\$948	\$995	\$995	\$1,087	\$1,266	\$1,322	\$995	\$955	\$995
Government Employees Insurance Company(GEICIO)	\$631	\$643	\$643	\$749	\$869	\$958	\$643	\$668	\$643
IDS Property Casualty Ins Co	\$394	\$428	\$428	\$615	\$680	\$615	\$428	\$449	\$514
Infinity Auto Insurance Company	\$336	\$318	\$340	\$478	\$585	\$613	\$469	\$366	\$400
Mercury Casualty Company	\$474	\$468	\$472	\$723	\$818	\$961	\$592	\$470	\$517
Mid Century Insurance Company	\$242	\$226	\$226	\$431	\$570	\$572	\$382	\$314	\$426
Nationwide Ins Co. of America	\$398	\$373	\$377	\$560	\$637	\$689	\$427	\$440	\$388
Nevada Capital Insurance Company	\$361	\$329	\$329	\$409	\$456	\$558	\$329	\$385	\$432
Nevada General Insurance Company	\$828	\$798	\$798	\$816	\$870	\$984	\$804	\$762	\$762
Primero Insurance Company	\$1,488	\$1,451	\$1,451	\$1,878	\$1,962	\$1,932	\$1,548	\$1,548	\$1,451
Progressive Direct Insurance Company	\$292	\$273	\$288	\$439	\$474	\$590	\$422	\$330	\$353
Progressive Northern Insurance Company	\$286	\$278	\$290	\$419	\$456	\$567	\$413	\$336	\$322
Safeco Insurance Company of Illinois	\$398	\$439	\$425	\$653	\$754	\$775	\$585	\$462	\$394
State Farm Fire & Casualty Company	\$373	\$346	\$346	\$564	\$651	\$619	\$346	\$346	\$476
State Farm Mutual Automobile Insurance Company	\$332	\$308	\$308	\$502	\$579	\$550	\$308	\$308	\$424
The Liberty Mutual Fire Insurance Company	\$448	\$474	\$477	\$724	\$833	\$833	\$477	\$524	\$563
United Services Automobile Association (USAA)	\$297	\$291	\$291	\$378	\$384	\$395	\$291	\$313	\$291
USAA Casualty Insurance Company	\$301	\$294	\$294	\$383	\$389	\$402	\$294	\$317	\$294
Viking Insurance Company of Wisconsin	\$930	\$896	\$896	\$1,261	\$1,461	\$1,391	\$1,077	\$1,038	\$937
Western United Insurance Company	\$482	\$526	\$533	\$744	\$899	\$923	\$609	\$533	\$647

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE E - Liability OPTION 2 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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 42 years old. Clean driving records. Each drives 15 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies. Rates are shown for the husband's vehicle.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$450	\$474	\$454	\$790	\$921	\$1,153	\$476	\$504	\$474
Allstate Indemnity Company	\$941	\$1,079	\$1,002	\$1,520	\$1,742	\$1,985	\$1,089	\$1,107	\$1,079
Allstate Insurance Company	\$592	\$597	\$597	\$989	\$1,143	\$1,353	\$597	\$646	\$597
Allstate Property and Casualty Company	\$555	\$548	\$548	\$961	\$1,108	\$1,326	\$548	\$606	\$548
American Family Mutual Insurance Company	\$565	\$589	\$589	\$946	\$1,104	\$983	\$589	\$632	\$565
Coast National Insurance Company	\$454	\$418	\$460	\$872	\$978	\$1,087	\$740	\$496	\$546
Country Mutual Insurance Company	\$467	\$459	\$459	\$804	\$1,016	\$1,016	\$558	\$528	\$545
Country Preferred Ins Co	\$422	\$414	\$414	\$726	\$919	\$919	\$502	\$477	\$491
Esurance Ins Co	\$947	\$704	\$769	\$1,093	\$1,211	\$1,394	\$1,035	\$787	\$885
GEICO General Insurance Company	\$853	\$859	\$859	\$1,075	\$1,260	\$1,403	\$859	\$881	\$859
GEICO Indemnity Company	\$1,231	\$1,279	\$1,279	\$1,487	\$1,754	\$1,845	\$1,279	\$1,223	\$1,279
Government Employees Insurance Company(GEICIO)	\$853	\$859	\$859	\$1,075	\$1,260	\$1,403	\$859	\$881	\$859
IDS Property Casualty Ins Co	\$368	\$401	\$401	\$578	\$637	\$578	\$401	\$417	\$475
Infinity Auto Insurance Company	\$479	\$430	\$481	\$749	\$923	\$1,000	\$664	\$502	\$577
Mercury Casualty Company	\$599	\$575	\$583	\$970	\$1,108	\$1,342	\$744	\$579	\$668
Mid Century Insurance Company	\$324	\$281	\$281	\$605	\$813	\$816	\$514	\$416	\$558
Nationwide Ins Co. of America	\$451	\$417	\$423	\$695	\$794	\$878	\$495	\$503	\$438
Nevada Capital Insurance Company	\$431	\$396	\$396	\$515	\$575	\$706	\$396	\$461	\$510
Nevada General Insurance Company	\$990	\$942	\$942	\$1,032	\$1,110	\$1,236	\$990	\$912	\$912
Progressive Direct Insurance Company	\$416	\$378	\$410	\$691	\$749	\$944	\$647	\$454	\$491
Progressive Northern Insurance Company	\$309	\$292	\$310	\$501	\$549	\$682	\$476	\$350	\$346
Safeco Insurance Company of Illinois	\$459	\$488	\$480	\$798	\$926	\$963	\$665	\$512	\$453
State Farm Fire & Casualty Company	\$490	\$447	\$447	\$782	\$914	\$870	\$447	\$447	\$605
State Farm Mutual Automobile Insurance Company	\$433	\$395	\$395	\$690	\$805	\$765	\$395	\$395	\$536
The Liberty Mutual Fire Insurance Company	\$588	\$608	\$611	\$950	\$1,082	\$1,082	\$611	\$678	\$721
United Services Automobile Association (USAA)	\$359	\$347	\$347	\$468	\$474	\$488	\$347	\$373	\$347
USAA Casualty Insurance Company	\$414	\$400	\$400	\$544	\$551	\$569	\$400	\$430	\$400
Viking Insurance Company of Wisconsin	\$1,139	\$1,079	\$1,079	\$1,598	\$1,836	\$1,768	\$1,322	\$1,274	\$1,132
Western United Insurance Company	\$445	\$473	\$476	\$724	\$886	\$909	\$574	\$482	\$592

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE F - Liability OPTION 1 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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 single female. DUI, first offense within past two years. Drives 10 miles round trip to work daily. Annual mileage is 4,500.

Company Name	Carson			North Las Vegas			Pahrump	Reno	Stateline
	City	Elko	Fallon	Henderson	Las Vegas	Vegas			
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Allstate Indemnity Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Allstate Insurance Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Allstate Property and Casualty Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
American Access Casualty Co	\$892	\$1,017	\$1,017	\$1,176	\$1,264	\$1,322	\$1,017	\$999	\$1,017
American Family Mutual Insurance Company	\$919	\$949	\$949	\$1,496	\$1,748	\$1,552	\$949	\$1,026	\$919
Coast National Insurance Company	\$902	\$857	\$914	\$1,410	\$1,539	\$1,718	\$1,299	\$1,043	\$1,086
Esurance Ins Co	\$1,022	\$795	\$857	\$1,116	\$1,241	\$1,426	\$1,092	\$878	\$1,011
GEICO Indemnity Company	\$583	\$611	\$611	\$694	\$810	\$852	\$611	\$597	\$611
Infinity Auto Insurance Company	\$493	\$460	\$498	\$706	\$871	\$915	\$682	\$534	\$591
Mercury Casualty Company	\$823	\$805	\$823	\$1,280	\$1,448	\$1,720	\$1,022	\$805	\$909
Mid Century Insurance Company	\$435	\$383	\$383	\$794	\$1,051	\$1,049	\$683	\$565	\$750
Nationwide Ins Co. of America	\$739	\$684	\$691	\$1,114	\$1,292	\$1,408	\$811	\$844	\$718
Nevada General Insurance Company	\$888	\$846	\$846	\$912	\$984	\$1,098	\$894	\$816	\$816
Primero Insurance Company	\$1,062	\$1,020	\$1,020	\$1,482	\$1,602	\$1,554	\$1,152	\$1,152	\$1,020
Progressive Direct Insurance Company	\$591	\$555	\$582	\$885	\$948	\$1,166	\$847	\$654	\$699
Progressive Northern Insurance Company	\$581	\$541	\$577	\$905	\$983	\$1,222	\$864	\$661	\$652
Safeco Insurance Company of Illinois	\$805	\$828	\$846	\$1,368	\$1,584	\$1,622	\$1,137	\$915	\$780
United Services Automobile Association (USAA)	\$539	\$515	\$515	\$722	\$732	\$755	\$515	\$569	\$515
USAA Casualty Insurance Company	\$547	\$524	\$524	\$734	\$745	\$770	\$524	\$577	\$524
Viking Insurance Company of Wisconsin	\$984	\$929	\$929	\$1,367	\$1,564	\$1,510	\$1,139	\$1,113	\$977
Western United Insurance Company	\$734	\$753	\$760	\$1,159	\$1,410	\$1,438	\$914	\$779	\$965

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE F - Liability OPTION 2 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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 single female. DUI, first offense within past two years. Drives 10 miles round trip to work daily. Annual mileage is 4,500.

Company Name	Carson					North Las			
	City	Elko	Fallon	Henderson	Las Vegas	Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	N/A								
Allstate Indemnity Company	N/A								
Allstate Insurance Company	N/A								
Allstate Property and Casualty Company	N/A								
American Family Mutual Insurance Company	\$1,117	\$1,142	\$1,142	\$1,895	\$2,202	\$1,968	\$1,142	\$1,258	\$1,117
Coast National Insurance Company	\$955	\$886	\$966	\$1,648	\$1,808	\$2,020	\$1,456	\$1,077	\$1,164
Esurance Ins Co	\$1,240	\$926	\$1,013	\$1,429	\$1,580	\$1,820	\$1,354	\$1,034	\$1,172
GEICO Indemnity Company	\$790	\$824	\$824	\$991	\$1,173	\$1,243	\$824	\$799	\$824
Infinity Auto Insurance Company	\$717	\$635	\$718	\$1,130	\$1,401	\$1,521	\$989	\$748	\$871
Mercury Casualty Company	\$1,093	\$1,013	\$1,020	\$1,763	\$2,606	\$2,358	\$1,318	\$1,018	\$1,194
Mid Century Insurance Company	\$614	\$506	\$506	\$1,163	\$1,565	\$1,569	\$966	\$777	\$1,031
Nationwide Ins Co. of America	\$835	\$760	\$773	\$1,370	\$1,587	\$1,754	\$933	\$963	\$805
Nevada General Insurance Company	\$1,122	\$1,050	\$1,050	\$1,212	\$1,302	\$1,458	\$1,140	\$1,020	\$1,020
Progressive Direct Insurance Company	\$866	\$790	\$854	\$1,437	\$1,550	\$1,944	\$1,347	\$929	\$1,005
Progressive Northern Insurance Company	\$763	\$694	\$756	\$1,338	\$1,450	\$1,816	\$1,232	\$833	\$851
Safeco Insurance Company of Illinois	\$1,001	\$1,008	\$1,032	\$1,809	\$2,108	\$2,185	\$1,411	\$1,090	\$975
United Services Automobile Association (USAA)	\$689	\$652	\$652	\$941	\$951	\$982	\$652	\$716	\$652
USAA Casualty Insurance Company	\$805	\$763	\$763	\$1,107	\$1,120	\$1,155	\$763	\$837	\$763
Viking Insurance Company of Wisconsin	\$1,319	\$1,231	\$1,231	\$1,905	\$2,162	\$2,110	\$1,534	\$1,498	\$1,292
Western United Insurance Company	\$749	\$746	\$747	\$1,252	\$1,546	\$1,577	\$953	\$778	\$968

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE F - Liability OPTION 1 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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 single female. DUI, first offense within past two years. Drives 10 miles round trip to work daily. Annual mileage is 4,500.

Company Name	Carson					North Las Vegas			
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Allstate Indemnity Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Allstate Insurance Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Allstate Property and Casualty Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
American Access Casualty Co	\$1,036	\$1,171	\$1,171	\$1,363	\$1,439	\$1,524	\$1,171	\$1,151	\$1,171
American Family Mutual Insurance Company	\$996	\$1,032	\$1,032	\$1,595	\$1,863	\$1,651	\$1,032	\$1,109	\$996
Coast National Insurance Company	\$611	\$569	\$617	\$1,074	\$1,218	\$1,341	\$938	\$678	\$725
Esurance Ins Co	\$1,125	\$871	\$943	\$1,221	\$1,359	\$1,567	\$1,198	\$965	\$1,120
GEICO Indemnity Company	\$678	\$713	\$713	\$785	\$913	\$955	\$713	\$690	\$713
Infinity Auto Insurance Company	\$505	\$475	\$513	\$713	\$877	\$918	\$701	\$551	\$610
Mercury Casualty Company	\$890	\$885	\$891	\$1,359	\$1,534	\$1,806	\$1,115	\$884	\$859
Mid Century Insurance Company	\$395	\$364	\$364	\$707	\$935	\$932	\$625	\$522	\$707
Nationwide Ins Co. of America	\$736	\$684	\$694	\$1,097	\$1,270	\$1,375	\$806	\$834	\$720
Nevada General Insurance Company	\$1,224	\$1,176	\$1,176	\$1,248	\$1,332	\$1,506	\$1,224	\$1,116	\$1,116
Primero Insurance Company	\$1,896	\$1,848	\$1,848	\$2,316	\$2,430	\$2,382	\$1,986	\$1,986	\$1,848
Progressive Direct Insurance Company	\$522	\$492	\$515	\$769	\$823	\$1,009	\$740	\$579	\$618
Progressive Northern Insurance Company	\$507	\$482	\$510	\$766	\$831	\$1,034	\$743	\$588	\$569
Safeco Insurance Company of Illinois	\$959	\$1,024	\$1,026	\$1,610	\$1,865	\$1,909	\$1,389	\$1,116	\$941
United Services Automobile Association (USAA)	\$564	\$541	\$541	\$744	\$756	\$781	\$541	\$595	\$541
USAA Casualty Insurance Company	\$571	\$550	\$550	\$755	\$767	\$793	\$550	\$603	\$550
Viking Insurance Company of Wisconsin	\$1,262	\$1,203	\$1,203	\$1,705	\$1,960	\$1,877	\$1,456	\$1,417	\$1,263
Western United Insurance Company	\$862	\$909	\$919	\$1,340	\$1,624	\$1,661	\$1,077	\$929	\$1,145

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE F - Liability OPTION 2 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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 single female. DUI, first offense within past two years. Drives 10 miles round trip to work daily. Annual mileage is 4,500.

Company Name	Carson	North Las							Stateline
	City	Elko	Fallon	Henderson	Las Vegas	Vegas	Pahrump	Reno	
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	N/A								
Allstate Indemnity Company	N/A								
Allstate Insurance Company	N/A								
Allstate Property and Casualty Company	N/A								
American Family Mutual Insurance Company	\$1,194	\$1,226	\$1,226	\$1,994	\$2,317	\$2,067	\$1,226	\$1,341	\$1,194
Coast National Insurance Company	\$738	\$662	\$742	\$1,439	\$1,613	\$1,796	\$1,208	\$795	\$893
Esurance Ins Co	\$1,341	\$1,003	\$1,098	\$1,532	\$1,695	\$1,958	\$1,457	\$1,120	\$1,281
GEICO Indemnity Company	\$871	\$909	\$909	\$1,059	\$1,248	\$1,315	\$909	\$876	\$909
Infinity Auto Insurance Company	\$709	\$636	\$714	\$1,096	\$1,360	\$1,464	\$981	\$744	\$863
Mercury Casualty Company	\$1,121	\$1,080	\$1,092	\$1,819	\$2,064	\$2,505	\$1,393	\$1,085	\$1,099
Mid Century Insurance Company	\$525	\$451	\$451	\$977	\$1,310	\$1,311	\$829	\$676	\$908
Nationwide Ins Co. of America	\$815	\$746	\$760	\$1,314	\$1,521	\$1,672	\$907	\$932	\$791
Nevada General Insurance Company	\$1,512	\$1,410	\$1,410	\$1,608	\$1,722	\$1,932	\$1,524	\$1,374	\$1,374
Progressive Direct Insurance Company	\$743	\$681	\$734	\$1,217	\$1,311	\$1,640	\$1,144	\$800	\$865
Progressive Northern Insurance Company	\$632	\$585	\$630	\$1,073	\$1,170	\$1,457	\$1,002	\$700	\$707
Safeco Insurance Company of Illinois	\$1,132	\$1,176	\$1,186	\$2,017	\$2,351	\$2,429	\$1,625	\$1,262	\$1,111
United Services Automobile Association (USAA)	\$704	\$670	\$670	\$951	\$961	\$993	\$670	\$734	\$670
USAA Casualty Insurance Company	\$820	\$781	\$781	\$1,113	\$1,127	\$1,163	\$781	\$854	\$781
Viking Insurance Company of Wisconsin	\$1,566	\$1,473	\$1,473	\$2,198	\$2,508	\$2,430	\$1,814	\$1,765	\$1,548
Western United Insurance Company	\$842	\$863	\$867	\$1,383	\$1,698	\$1,733	\$1,072	\$892	\$1,103

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE G - Liability OPTION 1 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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 65 year-old 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				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$701	\$737	\$692	\$1,053	\$1,219	\$1,436	\$743	\$797	\$737
Allstate Indemnity Company	\$885	\$1,000	\$929	\$1,274	\$1,450	\$1,672	\$1,019	\$1,054	\$1,000
Allstate Insurance Company	\$863	\$850	\$850	\$1,278	\$1,475	\$1,601	\$850	\$951	\$850
Allstate Property and Casualty Company	\$1,200	\$1,154	\$1,154	\$1,800	\$2,073	\$2,241	\$1,154	\$1,326	\$1,154
American Access Casualty Co	\$1,093	\$1,044	\$1,044	\$1,179	\$1,497	\$1,445	\$1,044	\$1,201	\$1,044
American Family Mutual Insurance Company	\$864	\$889	\$889	\$1,416	\$1,654	\$1,470	\$889	\$966	\$864
Coast National Insurance Company	\$1,182	\$1,108	\$1,192	\$1,862	\$2,034	\$2,268	\$1,707	\$1,360	\$1,433
Esurance Ins Co	\$1,194	\$910	\$993	\$1,310	\$1,453	\$1,680	\$1,270	\$1,012	\$906
GEICO General Insurance Company	\$343	\$350	\$350	\$422	\$491	\$548	\$350	\$366	\$350
GEICO Indemnity Company	\$662	\$695	\$695	\$791	\$924	\$972	\$695	\$680	\$695
Government Employees Insurance Company(GEICO)	\$343	\$350	\$350	\$422	\$491	\$548	\$350	\$366	\$350
IDS Property Casualty Ins Co	\$588	\$621	\$621	\$955	\$1,050	\$955	\$621	\$679	\$776
Infinity Auto Insurance Company	\$695	\$643	\$704	\$989	\$1,218	\$1,277	\$957	\$752	\$842
Mercury Casualty Company	\$790	\$773	\$790	\$1,254	\$1,411	\$1,689	\$971	\$769	\$891
Mid Century Insurance Company	\$563	\$518	\$518	\$997	\$1,301	\$1,290	\$881	\$745	\$999
Nationwide Ins Co. of America	\$512	\$474	\$479	\$750	\$863	\$941	\$554	\$577	\$496
Nevada Capital Insurance Company	\$624	\$565	\$565	\$725	\$806	\$990	\$565	\$668	\$748
Nevada General Insurance Company	\$900	\$858	\$858	\$912	\$978	\$1,110	\$894	\$828	\$828
Primero Insurance Company	\$1,236	\$1,188	\$1,188	\$1,656	\$1,770	\$1,722	\$1,326	\$1,326	\$1,188
Progressive Direct Insurance Company	\$996	\$904	\$970	\$1,500	\$1,603	\$1,981	\$1,414	\$1,100	\$1,188
Progressive Northern Insurance Company	\$550	\$513	\$547	\$851	\$921	\$1,148	\$813	\$629	\$619
Safeco Insurance Company of Illinois	\$743	\$766	\$779	\$1,271	\$1,477	\$1,504	\$1,047	\$840	\$721
State Farm Fire & Casualty Company	\$759	\$688	\$688	\$1,192	\$1,378	\$1,301	\$688	\$688	\$960
State Farm Mutual Automobile Insurance Company	\$473	\$432	\$432	\$741	\$856	\$810	\$432	\$432	\$598
The Liberty Mutual Fire Insurance Company	\$604	\$620	\$629	\$1,009	\$1,166	\$1,166	\$629	\$715	\$762
United Services Automobile Association (USAA)	\$407	\$391	\$391	\$534	\$544	\$560	\$391	\$429	\$391
USAA Casualty Insurance Company	\$414	\$398	\$398	\$545	\$551	\$570	\$398	\$437	\$398
Viking Insurance Company of Wisconsin	\$745	\$699	\$699	\$1,029	\$1,176	\$1,137	\$859	\$839	\$738
Western United Insurance Company	\$874	\$893	\$903	\$1,372	\$1,666	\$1,701	\$1,083	\$926	\$1,147

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE G - Liability OPTION 2 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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 65 year-old 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				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$777	\$801	\$752	\$1,268	\$1,478	\$1,793	\$813	\$881	\$801
Allstate Indemnity Company	\$1,053	\$1,153	\$1,067	\$1,670	\$1,935	\$2,210	\$1,193	\$1,271	\$1,153
Allstate Insurance Company	\$1,024	\$998	\$998	\$1,613	\$1,873	\$2,077	\$998	\$1,135	\$998
Allstate Property and Casualty Company	\$1,314	\$1,252	\$1,252	\$2,085	\$2,414	\$2,662	\$1,252	\$1,460	\$1,252
American Family Mutual Insurance Company	\$1,058	\$1,078	\$1,078	\$1,807	\$2,097	\$1,877	\$1,078	\$1,193	\$1,058
Coast National Insurance Company	\$1,264	\$1,160	\$1,274	\$2,200	\$2,402	\$2,692	\$1,933	\$1,421	\$1,551
Esurance Ins Co	\$1,461	\$1,072	\$1,182	\$1,692	\$1,863	\$2,161	\$1,587	\$1,201	\$1,376
GEICO General Insurance Company	\$492	\$496	\$496	\$642	\$754	\$848	\$496	\$510	\$496
GEICO Indemnity Company	\$897	\$937	\$937	\$1,127	\$1,335	\$1,415	\$937	\$910	\$937
Government Employees Insurance Company(GEICIO)	\$492	\$496	\$496	\$642	\$754	\$848	\$496	\$510	\$496
IDS Property Casualty Ins Co	\$545	\$573	\$573	\$886	\$972	\$886	\$573	\$623	\$712
Infinity Auto Insurance Company	\$994	\$880	\$1,002	\$1,552	\$1,929	\$2,081	\$1,371	\$1,037	\$1,217
Mercury Casualty Company	\$944	\$904	\$916	\$1,557	\$1,761	\$2,151	\$1,140	\$892	\$1,056
Mid Century Insurance Company	\$718	\$611	\$611	\$1,334	\$1,773	\$1,771	\$1,125	\$920	\$1,223
Nationwide Ins Co. of America	\$589	\$538	\$546	\$948	\$1,091	\$1,212	\$653	\$671	\$568
Nevada Capital Insurance Company	\$737	\$668	\$668	\$899	\$1,000	\$1,235	\$668	\$789	\$880
Nevada General Insurance Company	\$1,122	\$1,050	\$1,050	\$1,200	\$1,290	\$1,446	\$1,134	\$1,032	\$1,032
Progressive Direct Insurance Company	\$1,411	\$1,251	\$1,378	\$2,346	\$2,528	\$3,170	\$2,169	\$1,515	\$1,652
Progressive Northern Insurance Company	\$708	\$643	\$699	\$1,231	\$1,343	\$1,671	\$1,136	\$775	\$794
Safeco Insurance Company of Illinois	\$942	\$949	\$968	\$1,714	\$2,004	\$2,067	\$1,324	\$1,019	\$917
State Farm Fire & Casualty Company	\$1,032	\$926	\$926	\$1,704	\$1,994	\$1,888	\$926	\$926	\$1,264
State Farm Mutual Automobile Insurance Company	\$643	\$580	\$580	\$1,059	\$1,240	\$1,176	\$580	\$580	\$787
The Liberty Mutual Fire Insurance Company	\$798	\$802	\$811	\$1,339	\$1,532	\$1,532	\$811	\$930	\$984
United Services Automobile Association (USAA)	\$508	\$483	\$483	\$683	\$691	\$713	\$483	\$528	\$483
USAA Casualty Insurance Company	\$591	\$563	\$563	\$804	\$810	\$839	\$563	\$615	\$563
Viking Insurance Company of Wisconsin	\$977	\$907	\$907	\$1,403	\$1,594	\$1,558	\$1,134	\$1,105	\$955
Western United Insurance Company	\$934	\$932	\$933	\$1,552	\$1,913	\$1,949	\$1,184	\$972	\$1,209

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE G - Liability OPTION 1 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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 65 year-old 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				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$635	\$673	\$634	\$932	\$1,077	\$1,264	\$675	\$722	\$673
Allstate Indemnity Company	\$936	\$1,088	\$1,012	\$1,312	\$1,491	\$1,732	\$1,098	\$1,108	\$1,088
Allstate Insurance Company	\$887	\$886	\$886	\$1,289	\$1,487	\$1,613	\$886	\$976	\$886
Allstate Property and Casualty Company	\$1,200	\$1,168	\$1,168	\$1,774	\$2,041	\$2,206	\$1,168	\$1,324	\$1,168
American Access Casualty Co	\$1,183	\$1,151	\$1,148	\$1,301	\$1,578	\$1,544	\$1,148	\$1,273	\$1,148
American Family Mutual Insurance Company	\$934	\$964	\$964	\$1,506	\$1,758	\$1,560	\$964	\$1,041	\$934
Coast National Insurance Company	\$791	\$722	\$792	\$1,410	\$1,587	\$1,755	\$1,219	\$869	\$949
Esurance Ins Co	\$1,319	\$1,005	\$1,096	\$1,443	\$1,600	\$1,856	\$1,401	\$1,116	\$1,312
GEICO General Insurance Company	\$398	\$406	\$406	\$473	\$549	\$605	\$406	\$422	\$406
GEICO Indemnity Company	\$768	\$808	\$808	\$892	\$1,037	\$1,085	\$808	\$783	\$808
Government Employees Insurance Company(GEICO)	\$398	\$406	\$406	\$473	\$549	\$605	\$406	\$422	\$406
IDS Property Casualty Ins Co	\$659	\$701	\$701	\$1,059	\$1,169	\$1,059	\$701	\$760	\$870
Infinity Auto Insurance Company	\$722	\$672	\$733	\$1,014	\$1,247	\$1,302	\$997	\$784	\$878
Mercury Casualty Company	\$966	\$959	\$968	\$1,482	\$1,668	\$1,967	\$1,204	\$955	\$1,064
Mid Century Insurance Company	\$551	\$496	\$496	\$929	\$1,218	\$1,208	\$833	\$708	\$963
Nationwide Ins Co. of America	\$508	\$473	\$478	\$737	\$847	\$918	\$549	\$569	\$495
Nevada Capital Insurance Company	\$712	\$647	\$647	\$802	\$894	\$1,099	\$647	\$760	\$852
Nevada General Insurance Company	\$1,254	\$1,188	\$1,188	\$1,254	\$1,338	\$1,512	\$1,230	\$1,146	\$1,146
Primero Insurance Company	\$2,063	\$2,022	\$2,022	\$2,484	\$2,604	\$2,556	\$2,154	\$2,154	\$2,022
Progressive Direct Insurance Company	\$874	\$797	\$852	\$1,301	\$1,389	\$1,715	\$1,235	\$970	\$1,047
Progressive Northern Insurance Company	\$480	\$455	\$482	\$718	\$779	\$971	\$698	\$556	\$541
Safeco Insurance Company of Illinois	\$882	\$942	\$941	\$1,490	\$1,731	\$1,764	\$1,274	\$1,020	\$866
State Farm Fire & Casualty Company	\$713	\$647	\$647	\$1,087	\$1,253	\$1,184	\$647	\$647	\$910
State Farm Mutual Automobile Insurance Company	\$444	\$406	\$406	\$675	\$779	\$737	\$406	\$406	\$567
The Liberty Mutual Fire Insurance Company	\$710	\$742	\$753	\$1,156	\$1,334	\$1,334	\$753	\$840	\$901
United Services Automobile Association (USAA)	\$426	\$413	\$413	\$554	\$563	\$582	\$413	\$449	\$413
USAA Casualty Insurance Company	\$432	\$418	\$418	\$562	\$571	\$590	\$418	\$457	\$418
Viking Insurance Company of Wisconsin	\$1,191	\$1,139	\$1,139	\$1,603	\$1,850	\$1,766	\$1,375	\$1,336	\$1,197
Western United Insurance Company	\$1,023	\$1,074	\$1,089	\$1,586	\$1,919	\$1,965	\$1,275	\$1,103	\$1,358

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE G - Liability OPTION 2 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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 65 year-old 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					North Las			
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$666	\$692	\$652	\$1,065	\$1,238	\$1,497	\$699	\$755	\$692
Allstate Indemnity Company	\$1,074	\$1,207	\$1,118	\$1,654	\$1,909	\$2,192	\$1,235	\$1,285	\$1,207
Allstate Insurance Company	\$1,026	\$1,015	\$1,015	\$1,582	\$1,834	\$2,033	\$1,015	\$1,134	\$1,015
Allstate Property and Casualty Company	\$1,283	\$1,237	\$1,237	\$2,004	\$2,316	\$2,554	\$1,237	\$1,422	\$1,237
American Family Mutual Insurance Company	\$1,128	\$1,154	\$1,154	\$1,897	\$2,202	\$1,967	\$1,154	\$1,268	\$1,128
Coast National Insurance Company	\$967	\$858	\$971	\$1,909	\$2,128	\$2,378	\$1,591	\$1,038	\$1,182
Esurance Ins Co	\$1,588	\$1,166	\$1,289	\$1,824	\$2,012	\$2,337	\$1,717	\$1,309	\$1,513
GEICO General Insurance Company	\$537	\$541	\$541	\$677	\$794	\$884	\$541	\$556	\$541
GEICO Indemnity Company	\$985	\$1,030	\$1,030	\$1,200	\$1,415	\$1,491	\$1,030	\$994	\$1,030
Government Employees Insurance Company(GEICIO)	\$537	\$541	\$541	\$677	\$794	\$884	\$541	\$556	\$541
IDS Property Casualty Ins Co	\$609	\$646	\$646	\$982	\$1,078	\$982	\$646	\$697	\$797
Infinity Auto Insurance Company	\$999	\$892	\$1,009	\$1,533	\$1,906	\$2,041	\$1,381	\$1,047	\$1,225
Mercury Casualty Company	\$1,199	\$1,157	\$1,167	\$1,943	\$2,198	\$2,669	\$1,476	\$1,152	\$1,331
Mid Century Insurance Company	\$649	\$563	\$563	\$1,198	\$1,595	\$1,592	\$1,022	\$840	\$1,130
Nationwide Ins Co. of America	\$575	\$528	\$536	\$911	\$1,048	\$1,158	\$635	\$650	\$557
Nevada Capital Insurance Company	\$825	\$750	\$750	\$976	\$1,088	\$1,344	\$750	\$881	\$984
Nevada General Insurance Company	\$1,518	\$1,422	\$1,422	\$1,590	\$1,710	\$1,920	\$1,524	\$1,380	\$1,380
Progressive Direct Insurance Company	\$1,213	\$1,082	\$1,186	\$1,996	\$2,148	\$2,691	\$1,853	\$1,309	\$1,427
Progressive Northern Insurance Company	\$588	\$543	\$587	\$988	\$1,076	\$1,342	\$922	\$655	\$659
Safeco Insurance Company of Illinois	\$1,059	\$1,100	\$1,105	\$1,903	\$2,225	\$2,289	\$1,516	\$1,171	\$1,040
State Farm Fire & Casualty Company	\$930	\$836	\$836	\$1,495	\$1,742	\$1,648	\$836	\$836	\$1,154
State Farm Mutual Automobile Insurance Company	\$579	\$524	\$524	\$929	\$1,083	\$1,026	\$524	\$524	\$718
The Liberty Mutual Fire Insurance Company	\$904	\$924	\$935	\$1,486	\$1,700	\$1,700	\$935	\$1,055	\$1,123
United Services Automobile Association (USAA)	\$521	\$498	\$498	\$692	\$700	\$723	\$498	\$541	\$498
USAA Casualty Insurance Company	\$602	\$577	\$577	\$810	\$818	\$845	\$577	\$628	\$577
Viking Insurance Company of Wisconsin	\$1,447	\$1,363	\$1,363	\$2,016	\$2,312	\$2,231	\$1,675	\$1,625	\$1,434
Western United Insurance Company	\$1,053	\$1,079	\$1,082	\$1,719	\$2,107	\$2,150	\$1,335	\$1,113	\$1,381

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE H - Liability OPTION 1 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 2,900. One vehicle; no multi-car discount.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$464	\$486	\$457	\$706	\$814	\$967	\$489	\$526	\$486
Allstate Indemnity Company	\$739	\$836	\$779	\$1,060	\$1,200	\$1,380	\$851	\$878	\$836
Allstate Insurance Company	\$379	\$380	\$380	\$568	\$655	\$727	\$380	\$416	\$380
Allstate Property and Casualty Company	\$712	\$685	\$685	\$1,079	\$1,242	\$1,354	\$685	\$785	\$685
American Access Casualty Co	\$1,085	\$1,100	\$1,100	\$1,300	\$1,474	\$1,458	\$1,100	\$1,179	\$1,100
American Family Mutual Insurance Company	\$374	\$391	\$391	\$607	\$710	\$629	\$391	\$416	\$374
Coast National Insurance Company	\$970	\$894	\$973	\$1,565	\$1,703	\$1,904	\$1,412	\$1,106	\$1,189
Country Mutual Insurance Company	\$354	\$343	\$343	\$619	\$773	\$773	\$428	\$406	\$418
Esurance Ins Co	\$852	\$665	\$716	\$934	\$1,037	\$1,183	\$910	\$734	\$833
GEICO General Insurance Company	\$143	\$144	\$144	\$177	\$206	\$229	\$144	\$150	\$144
GEICO Indemnity Company	\$437	\$457	\$457	\$518	\$605	\$636	\$457	\$444	\$457
Government Employees Insurance Company(GEICIO)	\$143	\$144	\$144	\$177	\$206	\$229	\$144	\$150	\$144
IDS Property Casualty Ins Co	\$480	\$504	\$504	\$787	\$867	\$787	\$504	\$553	\$631
Infinity Auto Insurance Company	\$376	\$348	\$379	\$540	\$668	\$700	\$518	\$405	\$452
Mercury Casualty Company	\$543	\$528	\$541	\$866	\$975	\$1,170	\$668	\$527	\$613
Mid Century Insurance Company	\$279	\$244	\$244	\$510	\$674	\$673	\$437	\$360	\$473
Nationwide Ins Co. of America	\$429	\$396	\$399	\$613	\$703	\$765	\$458	\$480	\$412
Nevada Capital Insurance Company	\$320	\$290	\$290	\$371	\$414	\$506	\$290	\$341	\$382
Nevada General Insurance Company	\$798	\$762	\$762	\$804	\$864	\$972	\$792	\$738	\$738
Primero Insurance Company	\$714	\$672	\$672	\$1,104	\$1,218	\$1,164	\$774	\$774	\$672
Progressive Direct Insurance Company	\$450	\$417	\$441	\$671	\$719	\$877	\$639	\$493	\$524
Progressive Northern Insurance Company	\$453	\$421	\$451	\$705	\$766	\$954	\$673	\$546	\$510
Safeco Insurance Company of Illinois	\$352	\$362	\$367	\$568	\$652	\$667	\$482	\$394	\$342
State Farm Fire & Casualty Company	\$359	\$331	\$331	\$563	\$654	\$622	\$331	\$331	\$450
State Farm Mutual Automobile Insurance Company	\$318	\$293	\$293	\$499	\$579	\$549	\$293	\$293	\$400
The Liberty Mutual Fire Insurance Company	\$439	\$459	\$462	\$729	\$838	\$838	\$462	\$514	\$548
United Services Automobile Association (USAA)	\$301	\$288	\$288	\$394	\$400	\$413	\$288	\$316	\$288
USAA Casualty Insurance Company	\$305	\$295	\$295	\$402	\$407	\$420	\$295	\$322	\$295
Viking Insurance Company of Wisconsin	\$711	\$673	\$673	\$971	\$1,111	\$1,072	\$821	\$801	\$708
Western United Insurance Company	\$459	\$468	\$473	\$722	\$878	\$895	\$569	\$486	\$604

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE H - Liability OPTION 2 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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 68 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				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$517	\$531	\$500	\$868	\$1,006	\$1,238	\$537	\$583	\$531
Allstate Indemnity Company	\$871	\$956	\$887	\$1,378	\$1,586	\$1,807	\$986	\$1,045	\$956
Allstate Insurance Company	\$473	\$467	\$467	\$776	\$899	\$1,034	\$467	\$521	\$467
Allstate Property and Casualty Company	\$787	\$751	\$751	\$1,276	\$1,475	\$1,655	\$751	\$872	\$751
American Family Mutual Insurance Company	\$463	\$480	\$480	\$784	\$910	\$814	\$480	\$518	\$463
Coast National Insurance Company	\$1,065	\$962	\$1,070	\$1,898	\$2,072	\$2,326	\$1,647	\$1,187	\$1,315
Country Mutual Insurance Company	\$467	\$440	\$440	\$834	\$1,047	\$1,047	\$552	\$530	\$535
Country Preferred Ins Co	\$424	\$399	\$399	\$756	\$950	\$950	\$498	\$480	\$484
Esurance Ins Co	\$1,049	\$783	\$857	\$1,216	\$1,342	\$1,540	\$1,145	\$875	\$978
GEICO General Insurance Company	\$223	\$220	\$220	\$294	\$345	\$388	\$220	\$226	\$220
GEICO Indemnity Company	\$605	\$627	\$627	\$756	\$896	\$949	\$627	\$604	\$627
Government Employees Insurance Company(GEICIO)	\$223	\$220	\$220	\$294	\$345	\$388	\$220	\$226	\$220
IDS Property Casualty Ins Co	\$448	\$471	\$471	\$738	\$809	\$738	\$471	\$513	\$583
Infinity Auto Insurance Company	\$548	\$482	\$549	\$865	\$1,076	\$1,164	\$755	\$568	\$667
Mercury Casualty Company	\$714	\$676	\$691	\$1,209	\$1,370	\$1,693	\$875	\$676	\$814
Mid Century Insurance Company	\$414	\$341	\$341	\$783	\$1,051	\$1,053	\$650	\$523	\$690
Nationwide Ins Co. of America	\$492	\$449	\$454	\$774	\$889	\$987	\$539	\$556	\$472
Nevada Capital Insurance Company	\$390	\$357	\$357	\$477	\$533	\$654	\$357	\$417	\$460
Nevada General Insurance Company	\$990	\$930	\$930	\$1,050	\$1,128	\$1,260	\$1,002	\$900	\$900
Progressive Direct Insurance Company	\$651	\$588	\$639	\$1,080	\$1,164	\$1,452	\$1,006	\$694	\$750
Progressive Northern Insurance Company	\$539	\$490	\$533	\$944	\$1,031	\$1,283	\$871	\$589	\$604
Safeco Insurance Company of Illinois	\$423	\$426	\$434	\$731	\$846	\$875	\$581	\$457	\$413
State Farm Fire & Casualty Company	\$513	\$464	\$464	\$846	\$1,002	\$957	\$464	\$464	\$613
State Farm Mutual Automobile Insurance Company	\$449	\$406	\$406	\$740	\$874	\$833	\$406	\$406	\$540
The Liberty Mutual Fire Insurance Company	\$597	\$609	\$612	\$987	\$1,121	\$1,121	\$612	\$686	\$725
United Services Automobile Association (USAA)	\$376	\$357	\$357	\$506	\$510	\$527	\$357	\$389	\$357
USAA Casualty Insurance Company	\$434	\$414	\$414	\$594	\$600	\$618	\$414	\$451	\$414
Viking Insurance Company of Wisconsin	\$911	\$852	\$852	\$1,295	\$1,472	\$1,435	\$1,057	\$1,030	\$896
Western United Insurance Company	\$452	\$451	\$450	\$751	\$926	\$946	\$572	\$471	\$588

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE H - Liability OPTION 1 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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 68 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				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$421	\$445	\$420	\$626	\$721	\$853	\$445	\$477	\$445
Allstate Indemnity Company	\$784	\$911	\$849	\$1,095	\$1,238	\$1,436	\$918	\$925	\$911
Allstate Insurance Company	\$393	\$399	\$399	\$576	\$664	\$735	\$399	\$430	\$399
Allstate Property and Casualty Company	\$716	\$698	\$698	\$1,070	\$1,231	\$1,343	\$698	\$789	\$698
American Access Casualty Co	\$1,316	\$1,311	\$1,311	\$1,514	\$1,766	\$1,747	\$1,311	\$1,411	\$1,311
American Family Mutual Insurance Company	\$406	\$426	\$426	\$648	\$759	\$671	\$426	\$450	\$406
Coast National Insurance Company	\$665	\$592	\$659	\$1,212	\$1,356	\$1,508	\$1,031	\$721	\$806
Country Mutual Insurance Company	\$372	\$371	\$371	\$628	\$786	\$786	\$448	\$424	\$444
Esurance Ins Co	\$932	\$724	\$782	\$1,016	\$1,129	\$1,293	\$992	\$801	\$917
GEICO General Insurance Company	\$164	\$166	\$166	\$197	\$228	\$252	\$166	\$173	\$166
GEICO Indemnity Company	\$511	\$536	\$536	\$588	\$685	\$715	\$536	\$515	\$536
Government Employees Insurance Company(GEICIO)	\$164	\$166	\$166	\$197	\$228	\$252	\$166	\$173	\$166
IDS Property Casualty Ins Co	\$538	\$570	\$570	\$873	\$963	\$873	\$570	\$619	\$708
Infinity Auto Insurance Company	\$387	\$360	\$392	\$547	\$674	\$705	\$533	\$420	\$467
Mercury Casualty Company	\$675	\$670	\$676	\$1,036	\$1,167	\$1,377	\$841	\$668	\$743
Mid Century Insurance Company	\$245	\$227	\$227	\$463	\$613	\$613	\$401	\$331	\$441
Nationwide Ins Co. of America	\$424	\$392	\$396	\$599	\$686	\$743	\$452	\$472	\$409
Nevada Capital Insurance Company	\$361	\$329	\$329	\$409	\$456	\$558	\$329	\$385	\$432
Nevada General Insurance Company	\$1,098	\$1,062	\$1,062	\$1,092	\$1,170	\$1,320	\$1,080	\$1,002	\$1,002
Primero Insurance Company	\$1,542	\$1,506	\$1,506	\$1,932	\$2,052	\$1,998	\$1,602	\$1,602	\$1,506
Progressive Direct Insurance Company	\$397	\$369	\$390	\$586	\$624	\$761	\$560	\$436	\$465
Progressive Northern Insurance Company	\$395	\$372	\$394	\$595	\$646	\$803	\$576	\$456	\$444
Safeco Insurance Company of Illinois	\$414	\$443	\$440	\$667	\$766	\$783	\$585	\$475	\$408
State Farm Fire & Casualty Company	\$335	\$309	\$309	\$509	\$590	\$561	\$309	\$309	\$424
State Farm Mutual Automobile Insurance Company	\$297	\$274	\$274	\$452	\$523	\$497	\$274	\$274	\$377
The Liberty Mutual Fire Insurance Company	\$518	\$551	\$555	\$837	\$963	\$963	\$555	\$606	\$650
United Services Automobile Association (USAA)	\$314	\$304	\$304	\$407	\$411	\$424	\$304	\$329	\$304
USAA Casualty Insurance Company	\$317	\$307	\$307	\$413	\$420	\$431	\$307	\$334	\$307
Viking Insurance Company of Wisconsin	\$1,009	\$960	\$960	\$1,356	\$1,557	\$1,494	\$1,162	\$1,134	\$1,010
Western United Insurance Company	\$536	\$562	\$569	\$833	\$1,009	\$1,031	\$667	\$576	\$713

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE H - Liability OPTION 2 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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 68 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				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$445	\$461	\$436	\$733	\$848	\$1,039	\$464	\$501	\$461
Allstate Indemnity Company	\$892	\$1,004	\$932	\$1,373	\$1,574	\$1,803	\$1,025	\$1,062	\$1,004
Allstate Insurance Company	\$476	\$477	\$477	\$763	\$883	\$1,015	\$477	\$522	\$477
Allstate Property and Casualty Company	\$774	\$747	\$747	\$1,236	\$1,427	\$1,602	\$747	\$855	\$747
American Family Mutual Insurance Company	\$495	\$515	\$515	\$825	\$958	\$856	\$515	\$552	\$495
Coast National Insurance Company	\$836	\$728	\$833	\$1,678	\$1,864	\$2,089	\$1,386	\$887	\$1,026
Country Mutual Insurance Company	\$473	\$459	\$459	\$819	\$1,031	\$1,031	\$558	\$535	\$548
Country Preferred Ins Co	\$429	\$416	\$416	\$742	\$936	\$936	\$504	\$484	\$496
Esurance Ins Co	\$1,126	\$842	\$922	\$1,294	\$1,431	\$1,645	\$1,224	\$941	\$1,062
GEICO General Insurance Company	\$241	\$238	\$238	\$308	\$361	\$402	\$238	\$243	\$238
GEICO Indemnity Company	\$668	\$693	\$693	\$810	\$956	\$1,006	\$693	\$664	\$693
Government Employees Insurance Company(GEICIO)	\$241	\$238	\$238	\$308	\$361	\$402	\$238	\$243	\$238
IDS Property Casualty Ins Co	\$499	\$530	\$530	\$815	\$895	\$815	\$530	\$572	\$653
Infinity Auto Insurance Company	\$544	\$485	\$548	\$842	\$1,048	\$1,128	\$751	\$569	\$665
Mercury Casualty Company	\$840	\$810	\$817	\$1,363	\$1,545	\$1,876	\$1,036	\$808	\$933
Mid Century Insurance Company	\$367	\$308	\$308	\$691	\$928	\$930	\$579	\$468	\$624
Nationwide Ins Co. of America	\$480	\$439	\$445	\$742	\$852	\$942	\$523	\$539	\$461
Nevada Capital Insurance Company	\$431	\$396	\$396	\$515	\$575	\$706	\$396	\$461	\$510
Nevada General Insurance Company	\$1,326	\$1,254	\$1,254	\$1,386	\$1,494	\$1,662	\$1,326	\$1,212	\$1,212
Progressive Direct Insurance Company	\$560	\$509	\$551	\$916	\$985	\$1,227	\$857	\$599	\$647
Progressive Northern Insurance Company	\$447	\$412	\$445	\$758	\$826	\$1,029	\$707	\$495	\$501
Safeco Insurance Company of Illinois	\$475	\$494	\$495	\$814	\$942	\$972	\$666	\$524	\$467
State Farm Fire & Casualty Company	\$455	\$413	\$413	\$732	\$861	\$822	\$413	\$413	\$553
State Farm Mutual Automobile Insurance Company	\$400	\$363	\$363	\$642	\$754	\$719	\$363	\$363	\$489
The Liberty Mutual Fire Insurance Company	\$676	\$701	\$705	\$1,095	\$1,246	\$1,246	\$705	\$778	\$827
United Services Automobile Association (USAA)	\$383	\$365	\$365	\$509	\$515	\$532	\$365	\$396	\$365
USAA Casualty Insurance Company	\$442	\$421	\$421	\$595	\$601	\$619	\$421	\$459	\$421
Viking Insurance Company of Wisconsin	\$1,230	\$1,153	\$1,153	\$1,716	\$1,959	\$1,899	\$1,423	\$1,389	\$1,186
Western United Insurance Company	\$509	\$520	\$520	\$831	\$1,021	\$1,042	\$643	\$537	\$667

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE I - Liability OPTION 1 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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. Pleasure use of vehicle. Annual mileage is 4,000. One traffic violation within past 12 months for failure to stop at stop sign. One vehicle; no multi-car discount.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$734	\$764	\$713	\$1,106	\$1,273	\$1,499	\$771	\$831	\$764
Allstate Indemnity Company	\$990	\$1,099	\$1,023	\$1,430	\$1,623	\$1,865	\$1,129	\$1,183	\$1,099
Allstate Insurance Company	\$633	\$631	\$631	\$932	\$1,074	\$1,173	\$631	\$697	\$631
Allstate Property and Casualty Company	\$792	\$756	\$756	\$1,208	\$1,391	\$1,514	\$756	\$875	\$756
American Access Casualty Co	\$1,223	\$1,283	\$1,283	\$1,502	\$1,704	\$1,672	\$1,283	\$1,349	\$1,283
American Family Mutual Insurance Company	\$492	\$506	\$506	\$799	\$932	\$827	\$506	\$548	\$492
Coast National Insurance Company	\$1,567	\$1,410	\$1,554	\$2,504	\$2,738	\$3,053	\$2,239	\$1,769	\$1,924
Country Mutual Insurance Company	\$569	\$542	\$542	\$1,007	\$1,243	\$1,243	\$688	\$657	\$674
Esurance Ins Co	\$1,073	\$819	\$895	\$1,182	\$1,301	\$1,507	\$1,138	\$908	\$1,061
GEICO Indemnity Company	\$564	\$592	\$592	\$666	\$777	\$816	\$592	\$574	\$592
IDS Property Casualty Ins Co	\$708	\$717	\$717	\$1,260	\$1,383	\$1,260	\$717	\$825	\$941
Infinity Auto Insurance Company	\$827	\$751	\$838	\$1,179	\$1,454	\$1,526	\$1,129	\$886	\$1,018
Mercury Casualty Company	\$968	\$942	\$872	\$1,550	\$1,750	\$2,098	\$1,188	\$942	\$1,097
Mid Century Insurance Company	\$595	\$509	\$509	\$1,069	\$1,391	\$1,372	\$914	\$778	\$1,008
Nationwide Ins Co. of America	\$629	\$568	\$571	\$929	\$1,086	\$1,183	\$671	\$720	\$594
Nevada Capital Insurance Company	\$481	\$436	\$436	\$559	\$622	\$764	\$436	\$514	\$576
Nevada General Insurance Company	\$1,314	\$1,254	\$1,254	\$1,308	\$1,416	\$1,602	\$1,302	\$1,194	\$1,194
Primer Insurance Company	\$756	\$714	\$714	\$1,163	\$1,290	\$1,236	\$846	\$846	\$714
Progressive Direct Insurance Company	\$950	\$860	\$926	\$1,432	\$1,528	\$1,889	\$1,353	\$1,049	\$1,135
Progressive Northern Insurance Company	\$657	\$606	\$651	\$1,025	\$1,109	\$1,383	\$976	\$748	\$741
Safeco Insurance Company of Illinois	\$1,107	\$1,118	\$1,171	\$1,904	\$2,207	\$2,263	\$1,558	\$1,270	\$1,066
State Farm Fire & Casualty Company	\$523	\$479	\$479	\$820	\$950	\$901	\$479	\$479	\$657
State Farm Mutual Automobile Insurance Company	\$422	\$385	\$385	\$662	\$766	\$724	\$385	\$385	\$533
The Liberty Mutual Fire Insurance Company	\$457	\$477	\$480	\$760	\$875	\$875	\$480	\$536	\$572
United Services Automobile Association (USAA)	\$455	\$427	\$427	\$627	\$635	\$657	\$427	\$481	\$427
USAA Casualty Insurance Company	\$462	\$436	\$436	\$638	\$648	\$670	\$436	\$489	\$436
Viking Insurance Company of Wisconsin	\$1,361	\$1,253	\$1,253	\$1,909	\$2,169	\$2,126	\$1,576	\$1,556	\$1,332
Western United Insurance Company	\$985	\$982	\$988	\$1,551	\$1,897	\$1,917	\$1,195	\$1,026	\$1,279

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primer Insurance Company Comprehensive deductible is \$200.

EXAMPLE I - Liability OPTION 2 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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. Pleasure use of vehicle. Annual mileage is 4,000. One traffic violation within past 12 months for failure to stop at stop sign. One vehicle; no multi-car discount.

Company Name	Carson					North Las			
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$789	\$808	\$756	\$1,287	\$1,494	\$1,811	\$822	\$892	\$808
Allstate Indemnity Company	\$1,186	\$1,281	\$1,185	\$1,880	\$2,176	\$2,484	\$1,334	\$1,435	\$1,281
Allstate Insurance Company	\$771	\$759	\$759	\$1,223	\$1,418	\$1,590	\$759	\$853	\$759
Allstate Property and Casualty Company	\$883	\$837	\$837	\$1,435	\$1,661	\$1,856	\$837	\$980	\$837
American Family Mutual Insurance Company	\$604	\$616	\$616	\$1,023	\$1,186	\$1,061	\$616	\$678	\$604
Coast National Insurance Company	\$1,702	\$1,507	\$1,690	\$2,988	\$3,274	\$3,669	\$2,582	\$1,881	\$2,102
Country Mutual Insurance Company	\$729	\$679	\$679	\$1,325	\$1,644	\$1,644	\$872	\$839	\$844
Esurance Ins Co	\$1,312	\$964	\$1,066	\$1,521	\$1,669	\$1,935	\$1,420	\$1,079	\$1,240
GEICO Indemnity Company	\$764	\$796	\$796	\$950	\$1,126	\$1,191	\$796	\$767	\$796
IDS Property Casualty Ins Co	\$650	\$659	\$659	\$1,158	\$1,268	\$1,158	\$659	\$754	\$861
Infinity Auto Insurance Company	\$1,183	\$1,033	\$1,193	\$1,840	\$2,297	\$2,469	\$1,622	\$1,225	\$1,461
Mercury Casualty Company	\$1,246	\$1,178	\$1,206	\$2,097	\$2,388	\$2,935	\$1,611	\$1,171	\$1,413
Mid Century Insurance Company	\$837	\$684	\$684	\$1,555	\$2,060	\$2,045	\$1,294	\$1,072	\$1,399
Nationwide Ins Co. of America	\$709	\$633	\$640	\$1,146	\$1,334	\$1,475	\$775	\$818	\$668
Nevada Capital Insurance Company	\$574	\$522	\$522	\$702	\$782	\$963	\$522	\$614	\$683
Nevada General Insurance Company	\$1,596	\$1,488	\$1,488	\$1,668	\$1,800	\$2,022	\$1,608	\$1,452	\$1,452
Progressive Direct Insurance Company	\$1,354	\$1,202	\$1,323	\$2,254	\$2,427	\$3,047	\$2,087	\$1,453	\$1,587
Progressive Northern Insurance Company	\$810	\$730	\$800	\$1,417	\$1,544	\$1,925	\$1,303	\$884	\$907
Safeco Insurance Company of Illinois	\$1,383	\$1,373	\$1,430	\$2,524	\$2,945	\$3,051	\$1,943	\$1,514	\$1,339
State Farm Fire & Casualty Company	\$733	\$661	\$661	\$1,209	\$1,425	\$1,357	\$661	\$661	\$884
State Farm Mutual Automobile Insurance Company	\$580	\$522	\$522	\$955	\$1,120	\$1,063	\$522	\$522	\$706
The Liberty Mutual Fire Insurance Company	\$619	\$631	\$633	\$1,026	\$1,168	\$1,168	\$633	\$713	\$755
United Services Automobile Association (USAA)	\$564	\$525	\$525	\$806	\$815	\$843	\$525	\$589	\$525
USAA Casualty Insurance Company	\$659	\$616	\$616	\$951	\$961	\$994	\$616	\$689	\$616
Viking Insurance Company of Wisconsin	\$1,767	\$1,601	\$1,601	\$2,573	\$2,906	\$2,877	\$2,054	\$2,031	\$1,703
Western United Insurance Company	\$983	\$964	\$961	\$1,630	\$2,017	\$2,030	\$1,217	\$1,014	\$1,266

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE I - Liability OPTION 1 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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. Pleasure use of vehicle. Annual mileage is 4,000. One traffic violation within past 12 months for failure to stop at stop sign. One vehicle; no multi-car discount.

Company Name	Carson					North Las			
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$657	\$688	\$644	\$968	\$1,110	\$1,303	\$691	\$743	\$688
Allstate Indemnity Company	\$1,030	\$1,173	\$1,093	\$1,450	\$1,641	\$1,900	\$1,193	\$1,222	\$1,173
Allstate Insurance Company	\$653	\$660	\$660	\$941	\$1,083	\$1,181	\$660	\$716	\$660
Allstate Property and Casualty Company	\$786	\$759	\$759	\$1,182	\$1,361	\$1,481	\$759	\$866	\$759
American Access Casualty Co	\$1,500	\$1,545	\$1,545	\$1,780	\$2,050	\$2,030	\$1,545	\$1,648	\$1,545
American Family Mutual Insurance Company	\$533	\$551	\$551	\$852	\$993	\$880	\$551	\$593	\$533
Coast National Insurance Company	\$1,098	\$951	\$1,076	\$1,959	\$2,199	\$2,439	\$1,659	\$1,185	\$1,339
Country Mutual Insurance Company	\$591	\$579	\$579	\$1,013	\$1,250	\$1,250	\$713	\$681	\$709
Esurance Ins Co	\$1,188	\$903	\$987	\$1,301	\$1,434	\$1,664	\$1,254	\$1,001	\$1,181
GEICO Indemnity Company	\$662	\$696	\$696	\$759	\$883	\$923	\$696	\$669	\$696
IDS Property Casualty Ins Co	\$785	\$799	\$799	\$1,386	\$1,524	\$1,386	\$799	\$913	\$1,045
Infinity Auto Insurance Company	\$915	\$835	\$927	\$1,285	\$1,581	\$1,651	\$1,249	\$984	\$1,128
Mercury Casualty Company	\$1,158	\$1,137	\$1,166	\$1,820	\$2,046	\$2,436	\$1,427	\$1,136	\$1,299
Mid Century Insurance Company	\$536	\$483	\$483	\$947	\$1,238	\$1,221	\$834	\$715	\$954
Nationwide Ins Co. of America	\$620	\$559	\$563	\$902	\$1,053	\$1,141	\$656	\$705	\$586
Nevada Capital Insurance Company	\$548	\$498	\$498	\$618	\$689	\$846	\$498	\$584	\$655
Nevada General Insurance Company	\$1,848	\$1,758	\$1,758	\$1,812	\$1,938	\$2,514	\$1,800	\$1,674	\$1,674
Primero Insurance Company	\$1,584	\$1,550	\$1,550	\$1,998	\$2,124	\$2,070	\$1,674	\$1,674	\$1,550
Progressive Direct Insurance Company	\$835	\$761	\$816	\$1,245	\$1,324	\$1,638	\$1,178	\$926	\$1,001
Progressive Northern Insurance Company	\$570	\$533	\$568	\$860	\$929	\$1,159	\$831	\$657	\$643
Safeco Insurance Company of Illinois	\$1,295	\$1,357	\$1,401	\$2,209	\$2,558	\$2,626	\$1,868	\$1,527	\$1,266
State Farm Fire & Casualty Company	\$489	\$449	\$449	\$744	\$860	\$816	\$449	\$449	\$621
State Farm Mutual Automobile Insurance Company	\$396	\$362	\$362	\$603	\$696	\$659	\$362	\$362	\$505
The Liberty Mutual Fire Insurance Company	\$539	\$572	\$576	\$872	\$1,003	\$1,003	\$576	\$631	\$678
United Services Automobile Association (USAA)	\$471	\$446	\$446	\$641	\$652	\$673	\$446	\$499	\$446
USAA Casualty Insurance Company	\$478	\$454	\$454	\$653	\$662	\$685	\$454	\$507	\$454
Viking Insurance Company of Wisconsin	\$1,742	\$1,626	\$1,626	\$2,379	\$2,710	\$2,634	\$2,010	\$1,978	\$1,724
Western United Insurance Company	\$1,136	\$1,159	\$1,168	\$1,767	\$2,155	\$2,183	\$1,385	\$1,199	\$1,489

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE I - Liability OPTION 2 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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. Pleasure use of vehicle. Annual mileage is 4,000. One traffic violation within past 12 months for failure to stop at stop sign. One vehicle; no multi-car discount.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$671	\$692	\$649	\$1,073	\$1,241	\$1,500	\$700	\$757	\$692
Allstate Indemnity Company	\$1,193	\$1,317	\$1,221	\$1,840	\$2,119	\$2,432	\$1,359	\$1,431	\$1,317
Allstate Insurance Company	\$772	\$772	\$772	\$1,197	\$1,385	\$1,553	\$772	\$851	\$772
Allstate Property and Casualty Company	\$856	\$821	\$821	\$1,373	\$1,587	\$1,775	\$821	\$948	\$821
American Family Mutual Insurance Company	\$645	\$661	\$661	\$1,076	\$1,247	\$1,114	\$661	\$723	\$645
Coast National Insurance Company	\$1,343	\$1,159	\$1,326	\$2,638	\$2,940	\$3,286	\$2,173	\$1,421	\$1,654
Country Mutual Insurance Company	\$733	\$701	\$701	\$1,290	\$1,601	\$1,601	\$874	\$840	\$858
Esurance Ins Co	\$1,430	\$1,049	\$1,161	\$1,643	\$1,804	\$2,097	\$1,539	\$1,175	\$1,363
GEICO Indemnity Company	\$848	\$885	\$885	\$1,023	\$1,206	\$1,269	\$885	\$847	\$885
IDS Property Casualty Ins Co	\$719	\$732	\$732	\$1,272	\$1,395	\$1,272	\$732	\$832	\$953
Infinity Auto Insurance Company	\$1,265	\$1,115	\$1,280	\$1,931	\$2,414	\$2,572	\$1,737	\$1,317	\$1,565
Mercury Casualty Company	\$1,455	\$1,389	\$1,415	\$2,404	\$2,727	\$3,332	\$1,773	\$1,279	\$1,636
Mid Century Insurance Company	\$724	\$620	\$620	\$1,323	\$1,755	\$1,741	\$1,130	\$946	\$1,262
Nationwide Ins Co. of America	\$687	\$613	\$621	\$1,088	\$1,267	\$1,394	\$744	\$787	\$648
Nevada Capital Insurance Company	\$641	\$584	\$584	\$761	\$849	\$1,045	\$584	\$684	\$762
Nevada General Insurance Company	\$2,196	\$2,046	\$2,046	\$2,250	\$2,418	\$2,730	\$2,178	\$1,986	\$1,986
Progressive Direct Insurance Company	\$1,165	\$1,040	\$1,140	\$1,917	\$2,062	\$2,584	\$1,779	\$1,256	\$1,372
Progressive Northern Insurance Company	\$668	\$612	\$662	\$1,132	\$1,232	\$1,537	\$1,054	\$740	\$751
Safeco Insurance Company of Illinois	\$1,543	\$1,576	\$1,625	\$2,785	\$3,250	\$3,360	\$2,205	\$1,731	\$1,508
State Farm Fire & Casualty Company	\$654	\$592	\$592	\$1,052	\$1,233	\$1,173	\$592	\$592	\$801
State Farm Mutual Automobile Insurance Company	\$521	\$470	\$470	\$836	\$976	\$926	\$470	\$470	\$643
The Liberty Mutual Fire Insurance Company	\$701	\$726	\$729	\$1,138	\$1,296	\$1,296	\$729	\$808	\$861
United Services Automobile Association (USAA)	\$573	\$535	\$535	\$809	\$817	\$846	\$535	\$598	\$535
USAA Casualty Insurance Company	\$667	\$625	\$625	\$948	\$959	\$992	\$625	\$696	\$625
Viking Insurance Company of Wisconsin	\$2,123	\$1,949	\$1,949	\$3,006	\$3,408	\$3,349	\$2,461	\$2,425	\$2,071
Western United Insurance Company	\$1,102	\$1,102	\$1,102	\$1,797	\$2,217	\$2,235	\$1,362	\$1,151	\$1,430

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE J - Liability OPTION 1 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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

Thirty-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. Rate as best possible credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$575	\$607	\$571	\$871	\$1,015	\$1,200	\$612	\$655	\$607
Allstate Indemnity Company	\$733	\$839	\$781	\$1,047	\$1,187	\$1,372	\$851	\$869	\$839
Allstate Insurance Company	\$536	\$536	\$536	\$793	\$917	\$1,006	\$536	\$589	\$536
Allstate Property and Casualty Company	\$870	\$834	\$834	\$1,318	\$1,518	\$1,649	\$834	\$961	\$834
American Access Casualty Co	\$829	\$925	\$925	\$1,090	\$1,184	\$1,212	\$925	\$939	\$925
American Family Mutual Insurance Company	\$402	\$415	\$415	\$655	\$765	\$679	\$415	\$447	\$402
Coast National Insurance Company	\$684	\$660	\$699	\$1,063	\$1,172	\$1,298	\$988	\$796	\$821
Esurance Ins Co	\$642	\$502	\$540	\$705	\$783	\$893	\$688	\$552	\$627
GEICO General Insurance Company	\$220	\$224	\$224	\$271	\$316	\$352	\$224	\$233	\$224
GEICO Indemnity Company	\$430	\$450	\$450	\$508	\$594	\$624	\$450	\$436	\$450
Government Employees Insurance Company(GEICO)	\$220	\$224	\$224	\$271	\$316	\$352	\$224	\$233	\$224
IDS Property Casualty Ins Co	\$435	\$470	\$470	\$677	\$747	\$677	\$470	\$498	\$568
Infinity Auto Insurance Company	\$417	\$398	\$423	\$584	\$721	\$747	\$583	\$457	\$499
Mercury Casualty Company	\$663	\$650	\$656	\$1,027	\$1,167	\$1,382	\$825	\$649	\$727
Mid Century Insurance Company	\$219	\$205	\$205	\$389	\$507	\$506	\$345	\$286	\$382
Nationwide Ins Co. of America	\$447	\$418	\$421	\$640	\$732	\$791	\$483	\$501	\$435
Nevada Capital Insurance Company	\$421	\$381	\$381	\$489	\$544	\$667	\$381	\$449	\$504
Nevada General Insurance Company	\$1,074	\$1,020	\$1,020	\$1,086	\$1,164	\$1,302	\$1,062	\$978	\$978
Primero Insurance Company	\$774	\$726	\$726	\$1,194	\$1,308	\$1,260	\$867	\$867	\$726
Progressive Direct Insurance Company	\$427	\$405	\$421	\$625	\$668	\$815	\$602	\$475	\$505
Progressive Northern Insurance Company	\$457	\$433	\$458	\$695	\$757	\$941	\$673	\$528	\$514
Safeco Insurance Company of Illinois	\$428	\$453	\$453	\$697	\$802	\$820	\$603	\$488	\$420
State Farm Fire & Casualty Company	\$457	\$418	\$418	\$714	\$830	\$789	\$418	\$418	\$572
The Liberty Mutual Fire Insurance Company	\$318	\$331	\$333	\$529	\$607	\$607	\$333	\$373	\$397
United Services Automobile Association (USAA)	\$378	\$366	\$366	\$490	\$497	\$513	\$366	\$397	\$366
USAA Casualty Insurance Company	\$396	\$383	\$383	\$518	\$525	\$542	\$383	\$416	\$383
Viking Insurance Company of Wisconsin	\$876	\$830	\$830	\$1,223	\$1,408	\$1,357	\$1,017	\$987	\$870
Western United Insurance Company	\$400	\$416	\$420	\$626	\$759	\$778	\$500	\$428	\$529

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE J - Liability OPTION 2 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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

Thirty-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. Rate as best possible credit-based insurance score.

Company Name	Carson					North Las			
	City	Elko	Fallon	Henderson	Las Vegas	Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$740	\$768	\$723	\$1,208	\$1,418	\$1,723	\$780	\$841	\$768
Allstate Indemnity Company	\$854	\$947	\$877	\$1,349	\$1,555	\$1,778	\$973	\$1,022	\$947
Allstate Insurance Company	\$664	\$655	\$655	\$1,067	\$1,240	\$1,400	\$655	\$735	\$655
Allstate Property and Casualty Company	\$974	\$927	\$927	\$1,571	\$1,820	\$2,025	\$927	\$1,082	\$927
American Family Mutual Insurance Company	\$497	\$509	\$509	\$843	\$977	\$875	\$509	\$556	\$497
Coast National Insurance Company	\$857	\$807	\$874	\$1,475	\$1,628	\$1,815	\$1,312	\$1,037	\$464
Esurance Ins Co	\$798	\$595	\$652	\$929	\$1,024	\$1,176	\$875	\$664	\$742
GEICO General Insurance Company	\$327	\$327	\$327	\$429	\$504	\$566	\$327	\$336	\$327
GEICO Indemnity Company	\$594	\$615	\$615	\$740	\$876	\$927	\$615	\$592	\$615
Government Employees Insurance Company(GEICO)	\$327	\$327	\$327	\$429	\$504	\$566	\$327	\$336	\$327
IDS Property Casualty Ins Co	\$409	\$442	\$442	\$640	\$702	\$640	\$442	\$465	\$530
Infinity Auto Insurance Company	\$571	\$520	\$576	\$870	\$1,083	\$1,156	\$794	\$604	\$689
Mercury Casualty Company	\$861	\$819	\$831	\$1,421	\$1,621	\$1,982	\$1,065	\$823	\$961
Mid Century Insurance Company	\$315	\$275	\$275	\$587	\$782	\$785	\$498	\$402	\$538
Nationwide Ins Co. of America	\$494	\$455	\$461	\$767	\$879	\$964	\$543	\$559	\$478
Nevada Capital Insurance Company	\$505	\$460	\$460	\$618	\$688	\$847	\$460	\$539	\$600
Nevada General Insurance Company	\$1,326	\$1,242	\$1,242	\$1,422	\$1,530	\$1,698	\$1,344	\$1,212	\$1,212
Progressive Direct Insurance Company	\$595	\$548	\$587	\$959	\$1,034	\$1,288	\$905	\$643	\$691
Progressive Northern Insurance Company	\$676	\$622	\$673	\$1,163	\$1,271	\$1,580	\$1,080	\$746	\$756
Safeco Insurance Company of Illinois	\$504	\$520	\$523	\$875	\$1,014	\$1,048	\$706	\$553	\$495
State Farm Fire & Casualty Company	\$651	\$586	\$586	\$1,072	\$1,268	\$1,211	\$586	\$586	\$779
The Liberty Mutual Fire Insurance Company	\$443	\$451	\$451	\$731	\$825	\$825	\$451	\$507	\$534
United Services Automobile Association (USAA)	\$420	\$402	\$402	\$565	\$571	\$588	\$402	\$437	\$402
USAA Casualty Insurance Company	\$489	\$466	\$466	\$660	\$668	\$690	\$466	\$507	\$466
Viking Insurance Company of Wisconsin	\$1,150	\$1,071	\$1,071	\$1,666	\$1,901	\$1,853	\$1,340	\$1,301	\$1,126
Western United Insurance Company	\$509	\$517	\$516	\$849	\$1,047	\$1,073	\$654	\$534	\$664

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE J - Liability OPTION 1 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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

Thirty-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. Rate as best possible credit-based insurance score.

Company Name	Carson				North Las Vegas				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$486	\$520	\$491	\$716	\$834	\$980	\$521	\$554	\$520
Allstate Indemnity Company	\$786	\$927	\$862	\$1,094	\$1,239	\$1,443	\$930	\$926	\$927
Allstate Insurance Company	\$554	\$564	\$564	\$802	\$927	\$1,016	\$564	\$607	\$564
Allstate Property and Casualty Company	\$869	\$843	\$843	\$1,298	\$1,494	\$1,622	\$843	\$958	\$843
American Access Casualty Co	\$948	\$1,055	\$1,055	\$1,247	\$1,331	\$1,379	\$1,055	\$1,064	\$1,055
American Family Mutual Insurance Company	\$435	\$451	\$451	\$697	\$814	\$722	\$451	\$483	\$435
Coast National Insurance Company	\$464	\$439	\$470	\$805	\$920	\$1,009	\$711	\$517	\$544
Esurance Ins Co	\$701	\$543	\$589	\$766	\$851	\$972	\$747	\$603	\$691
GEICO General Insurance Company	\$254	\$259	\$259	\$303	\$352	\$388	\$259	\$268	\$259
GEICO Indemnity Company	\$505	\$530	\$530	\$579	\$674	\$704	\$530	\$508	\$530
Government Employees Insurance Company(GEICO)	\$254	\$259	\$259	\$303	\$352	\$388	\$259	\$268	\$259
IDS Property Casualty Ins Co	\$491	\$535	\$535	\$757	\$837	\$757	\$535	\$561	\$642
Infinity Auto Insurance Company	\$386	\$370	\$393	\$535	\$658	\$681	\$541	\$425	\$463
Mercury Casualty Company	\$703	\$697	\$698	\$1,066	\$1,211	\$1,420	\$879	\$696	\$763
Mid Century Insurance Company	\$208	\$203	\$203	\$364	\$475	\$474	\$330	\$277	\$378
Nationwide Ins Co. of America	\$446	\$418	\$423	\$631	\$721	\$774	\$480	\$496	\$436
Nevada Capital Insurance Company	\$478	\$435	\$435	\$540	\$601	\$737	\$435	\$510	\$572
Nevada General Insurance Company	\$1,488	\$1,410	\$1,410	\$1,488	\$1,584	\$1,788	\$1,464	\$1,356	\$1,356
Primero Insurance Company	\$1,602	\$1,560	\$1,560	\$2,022	\$2,142	\$2,094	\$1,695	\$1,695	\$1,560
Progressive Direct Insurance Company	\$379	\$362	\$375	\$548	\$584	\$712	\$531	\$423	\$449
Progressive Northern Insurance Company	\$404	\$390	\$408	\$598	\$650	\$808	\$587	\$473	\$455
Safeco Insurance Company of Illinois	\$520	\$571	\$559	\$840	\$968	\$990	\$753	\$606	\$516
State Farm Fire & Casualty Company	\$426	\$392	\$392	\$647	\$750	\$712	\$392	\$392	\$540
The Liberty Mutual Fire Insurance Company	\$373	\$395	\$398	\$605	\$694	\$694	\$398	\$437	\$467
United Services Automobile Association (USAA)	\$397	\$386	\$386	\$509	\$517	\$534	\$386	\$419	\$386
USAA Casualty Insurance Company	\$413	\$403	\$403	\$536	\$544	\$562	\$403	\$436	\$403
Viking Insurance Company of Wisconsin	\$1,129	\$1,081	\$1,081	\$1,541	\$1,781	\$1,700	\$1,308	\$1,264	\$1,133
Western United Insurance Company	\$474	\$509	\$516	\$732	\$887	\$911	\$596	\$519	\$637

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE J - Liability OPTION 2 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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

Thirty-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. Rate as best possible credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$603	\$635	\$600	\$961	\$1,125	\$1,361	\$640	\$686	\$635
Allstate Indemnity Company	\$883	\$1,006	\$933	\$1,355	\$1,556	\$1,789	\$1,023	\$1,048	\$1,006
Allstate Insurance Company	\$666	\$668	\$668	\$1,045	\$1,213	\$1,369	\$668	\$734	\$668
Allstate Property and Casualty Company	\$951	\$915	\$915	\$1,512	\$1,749	\$1,947	\$915	\$1,053	\$915
American Family Mutual Insurance Company	\$530	\$545	\$545	\$886	\$1,027	\$918	\$545	\$591	\$530
Coast National Insurance Company	\$667	\$614	\$678	\$1,298	\$1,462	\$1,622	\$1,097	\$725	\$800
Esurance Ins Co	\$856	\$638	\$699	\$986	\$1,088	\$1,251	\$931	\$713	\$805
GEICO General Insurance Company	\$356	\$355	\$355	\$451	\$529	\$589	\$355	\$364	\$355
GEICO Indemnity Company	\$657	\$682	\$682	\$795	\$937	\$987	\$682	\$653	\$682
Government Employees Insurance Company(GEICIO)	\$356	\$355	\$355	\$451	\$529	\$589	\$355	\$364	\$355
IDS Property Casualty Ins Co	\$460	\$501	\$501	\$712	\$784	\$712	\$501	\$522	\$596
Infinity Auto Insurance Company	\$515	\$473	\$522	\$774	\$963	\$1,021	\$719	\$548	\$624
Mercury Casualty Company	\$886	\$852	\$859	\$1,430	\$1,630	\$1,975	\$1,103	\$856	\$978
Mid Century Insurance Company	\$283	\$256	\$256	\$518	\$689	\$690	\$450	\$368	\$499
Nationwide Ins Co. of America	\$485	\$448	\$455	\$740	\$846	\$924	\$531	\$544	\$471
Nevada Capital Insurance Company	\$562	\$514	\$514	\$669	\$745	\$917	\$514	\$600	\$668
Nevada General Insurance Company	\$1,800	\$1,680	\$1,680	\$1,890	\$2,022	\$2,262	\$1,806	\$1,632	\$1,632
Progressive Direct Insurance Company	\$513	\$477	\$508	\$819	\$880	\$1,095	\$776	\$557	\$599
Progressive Northern Insurance Company	\$568	\$531	\$568	\$945	\$1,029	\$1,282	\$889	\$636	\$636
Safeco Insurance Company of Illinois	\$581	\$619	\$612	\$996	\$1,156	\$1,190	\$832	\$652	\$575
State Farm Fire & Casualty Company	\$578	\$523	\$523	\$928	\$1,092	\$1,041	\$523	\$523	\$703
The Liberty Mutual Fire Insurance Company	\$498	\$515	\$516	\$807	\$912	\$912	\$516	\$571	\$604
United Services Automobile Association (USAA)	\$432	\$414	\$414	\$572	\$579	\$597	\$414	\$451	\$414
USAA Casualty Insurance Company	\$499	\$480	\$480	\$668	\$675	\$697	\$480	\$520	\$480
Viking Insurance Company of Wisconsin	\$1,385	\$1,304	\$1,304	\$1,952	\$2,241	\$2,165	\$1,607	\$1,555	\$1,371
Western United Insurance Company	\$580	\$606	\$609	\$946	\$1,161	\$1,193	\$745	\$622	\$765

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE K - Liability OPTION 1 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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

Thirty-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. Rate as average/neutral credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$701	\$742	\$699	\$1,047	\$1,219	\$1,434	\$747	\$799	\$742
Allstate Indemnity Company	\$891	\$1,026	\$953	\$1,267	\$1,444	\$1,668	\$1,038	\$1,060	\$1,026
Allstate Insurance Company	\$536	\$536	\$536	\$793	\$917	\$1,006	\$536	\$589	\$536
Allstate Property and Casualty Company	\$1,217	\$1,177	\$1,177	\$1,809	\$2,080	\$2,247	\$1,177	\$1,344	\$1,177
American Access Casualty Co	\$829	\$925	\$925	\$1,090	\$1,184	\$1,212	\$925	\$939	\$925
American Family Mutual Insurance Company	\$561	\$585	\$585	\$912	\$1,069	\$947	\$585	\$625	\$561
Coast National Insurance Company	\$878	\$841	\$892	\$1,350	\$1,475	\$1,638	\$1,258	\$1,022	\$1,060
Esurance Ins Co	\$900	\$700	\$755	\$993	\$1,104	\$1,261	\$967	\$775	\$877
GEICO General Insurance Company	\$386	\$392	\$392	\$476	\$554	\$617	\$392	\$409	\$392
GEICO Indemnity Company	\$430	\$450	\$450	\$508	\$594	\$624	\$450	\$436	\$450
Government Employees Insurance Company(GEICO)	\$386	\$392	\$392	\$476	\$554	\$617	\$392	\$409	\$392
IDS Property Casualty Ins Co	\$543	\$590	\$590	\$858	\$948	\$858	\$590	\$622	\$711
Infinity Auto Insurance Company	\$576	\$544	\$581	\$819	\$1,011	\$1,058	\$802	\$627	\$685
Mercury Casualty Company	\$696	\$683	\$689	\$1,081	\$1,226	\$1,453	\$865	\$682	\$763
Mid Century Insurance Company	\$361	\$336	\$336	\$646	\$846	\$846	\$570	\$473	\$633
Nationwide Ins Co. of America	\$580	\$538	\$544	\$860	\$992	\$1,081	\$633	\$657	\$564
Nevada Capital Insurance Company	\$421	\$381	\$381	\$489	\$544	\$667	\$381	\$449	\$504
Nevada General Insurance Company	\$1,074	\$1,020	\$1,020	\$1,086	\$1,164	\$1,302	\$1,062	\$978	\$978
Primer Insurance Company	\$774	\$726	\$726	\$1,194	\$1,308	\$1,260	\$867	\$867	\$726
Progressive Direct Insurance Company	\$610	\$576	\$602	\$898	\$961	\$1,176	\$865	\$675	\$718
Progressive Northern Insurance Company	\$575	\$546	\$577	\$882	\$961	\$1,194	\$852	\$663	\$646
Safeco Insurance Company of Illinois	\$511	\$539	\$538	\$843	\$974	\$994	\$722	\$580	\$500
State Farm Fire & Casualty Company	\$659	\$606	\$606	\$1,027	\$1,189	\$1,127	\$606	\$606	\$834
The Liberty Mutual Fire Insurance Company	\$452	\$470	\$475	\$752	\$864	\$864	\$475	\$530	\$567
United Services Automobile Association (USAA)	\$409	\$398	\$398	\$528	\$537	\$554	\$398	\$429	\$398
USAA Casualty Insurance Company	\$419	\$406	\$406	\$546	\$556	\$573	\$406	\$441	\$406
Viking Insurance Company of Wisconsin	\$1,130	\$1,072	\$1,072	\$1,573	\$1,806	\$1,737	\$1,311	\$1,272	\$1,125
Western United Insurance Company	\$679	\$709	\$716	\$1,068	\$1,298	\$1,332	\$853	\$727	\$898

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primer Insurance Company Comprehensive deductible is \$200.

EXAMPLE K - Liability OPTION 2 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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

Thirty-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. Rate as average/neutral credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$893	\$928	\$874	\$1,432	\$1,677	\$2,028	\$940	\$1,016	\$928
Allstate Indemnity Company	\$1,026	\$1,141	\$1,057	\$1,607	\$1,862	\$2,127	\$1,172	\$1,235	\$1,141
Allstate Insurance Company	\$664	\$655	\$655	\$1,067	\$1,240	\$1,400	\$655	\$735	\$655
Allstate Property and Casualty Company	\$1,330	\$1,273	\$1,273	\$2,096	\$2,422	\$2,669	\$1,273	\$1,478	\$1,273
American Family Mutual Insurance Company	\$684	\$706	\$706	\$1,159	\$1,350	\$1,205	\$706	\$769	\$684
Coast National Insurance Company	\$1,090	\$1,022	\$1,106	\$1,856	\$2,033	\$2,272	\$1,656	\$1,237	\$1,324
Esurance Ins Co	\$1,136	\$844	\$922	\$1,333	\$1,472	\$1,689	\$1,250	\$942	\$1,049
GEICO General Insurance Company	\$575	\$574	\$574	\$753	\$885	\$994	\$574	\$589	\$574
GEICO Indemnity Company	\$594	\$615	\$615	\$740	\$876	\$927	\$615	\$592	\$615
Government Employees Insurance Company(GEICIO)	\$575	\$574	\$574	\$753	\$885	\$994	\$574	\$589	\$574
IDS Property Casualty Ins Co	\$506	\$549	\$549	\$803	\$882	\$803	\$549	\$575	\$656
Infinity Auto Insurance Company	\$821	\$736	\$824	\$1,282	\$1,591	\$1,719	\$1,136	\$860	\$992
Mercury Casualty Company	\$905	\$859	\$872	\$1,491	\$1,702	\$2,082	\$1,118	\$864	\$1,008
Mid Century Insurance Company	\$537	\$461	\$461	\$1,005	\$1,346	\$1,350	\$848	\$684	\$915
Nationwide Ins Co. of America	\$663	\$606	\$615	\$1,074	\$1,239	\$1,373	\$738	\$758	\$640
Nevada Capital Insurance Company	\$505	\$460	\$460	\$618	\$688	\$847	\$460	\$539	\$600
Nevada General Insurance Company	\$1,326	\$1,242	\$1,242	\$1,422	\$1,530	\$1,698	\$1,344	\$1,212	\$1,212
Progressive Direct Insurance Company	\$873	\$801	\$862	\$1,424	\$1,533	\$1,915	\$1,341	\$938	\$1,010
Progressive Northern Insurance Company	\$868	\$801	\$865	\$1,508	\$1,646	\$2,049	\$1,398	\$955	\$970
Safeco Insurance Company of Illinois	\$615	\$632	\$636	\$1,082	\$1,259	\$1,300	\$865	\$671	\$603
State Farm Fire & Casualty Company	\$901	\$816	\$816	\$1,478	\$1,734	\$1,649	\$816	\$816	\$1,099
The Liberty Mutual Fire Insurance Company	\$613	\$623	\$628	\$1,016	\$1,154	\$1,154	\$628	\$706	\$748
United Services Automobile Association (USAA)	\$504	\$481	\$481	\$677	\$685	\$708	\$481	\$523	\$481
USAA Casualty Insurance Company	\$554	\$530	\$530	\$752	\$759	\$784	\$530	\$576	\$530
Viking Insurance Company of Wisconsin	\$1,505	\$1,409	\$1,409	\$2,174	\$2,476	\$2,406	\$1,751	\$1,702	\$1,479
Western United Insurance Company	\$879	\$894	\$893	\$1,478	\$1,827	\$1,878	\$1,139	\$922	\$1,145

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE K - Liability OPTION 1 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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

Thirty-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. Rate as average/neutral credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$640	\$685	\$648	\$935	\$1,088	\$1,275	\$686	\$731	\$685
Allstate Indemnity Company	\$959	\$1,139	\$1,057	\$1,328	\$1,512	\$1,760	\$1,139	\$1,133	\$1,139
Allstate Insurance Company	\$554	\$564	\$564	\$802	\$927	\$1,016	\$564	\$607	\$564
Allstate Property and Casualty Company	\$1,228	\$1,201	\$1,201	\$1,796	\$2,063	\$2,228	\$1,201	\$1,353	\$1,201
American Access Casualty Co	\$948	\$1,055	\$1,055	\$1,247	\$1,331	\$1,379	\$1,055	\$1,064	\$1,055
American Family Mutual Insurance Company	\$609	\$638	\$638	\$973	\$1,142	\$1,009	\$638	\$677	\$609
Coast National Insurance Company	\$569	\$535	\$576	\$988	\$1,119	\$1,233	\$871	\$636	\$675
Esurance Ins Co	\$981	\$760	\$821	\$1,076	\$1,199	\$1,371	\$1,051	\$843	\$962
GEICO General Insurance Company	\$446	\$453	\$453	\$532	\$617	\$681	\$453	\$471	\$453
GEICO Indemnity Company	\$505	\$530	\$530	\$579	\$674	\$704	\$530	\$508	\$530
Government Employees Insurance Company(GEICO)	\$446	\$453	\$453	\$532	\$617	\$681	\$453	\$471	\$453
IDS Property Casualty Ins Co	\$615	\$675	\$675	\$959	\$1,063	\$959	\$675	\$702	\$805
Infinity Auto Insurance Company	\$449	\$424	\$457	\$637	\$784	\$820	\$624	\$490	\$538
Mercury Casualty Company	\$742	\$735	\$638	\$1,126	\$1,278	\$1,500	\$929	\$734	\$804
Mid Century Insurance Company	\$344	\$332	\$332	\$604	\$792	\$791	\$546	\$458	\$625
Nationwide Ins Co. of America	\$578	\$538	\$545	\$846	\$974	\$1,055	\$628	\$649	\$564
Nevada Capital Insurance Company	\$478	\$435	\$435	\$540	\$601	\$737	\$435	\$510	\$572
Nevada General Insurance Company	\$1,488	\$1,410	\$1,410	\$1,488	\$1,584	\$1,788	\$1,464	\$1,356	\$1,356
Primero Insurance Company	\$1,602	\$1,560	\$1,560	\$2,022	\$2,142	\$2,094	\$1,695	\$1,695	\$1,560
Progressive Direct Insurance Company	\$539	\$512	\$533	\$785	\$837	\$1,023	\$759	\$600	\$637
Progressive Northern Insurance Company	\$507	\$493	\$514	\$755	\$824	\$1,024	\$741	\$593	\$571
Safeco Insurance Company of Illinois	\$621	\$681	\$664	\$1,015	\$1,173	\$1,198	\$903	\$721	\$614
State Farm Fire & Casualty Company	\$620	\$571	\$571	\$937	\$1,081	\$1,026	\$571	\$571	\$791
The Liberty Mutual Fire Insurance Company	\$532	\$566	\$569	\$863	\$993	\$993	\$569	\$625	\$671
United Services Automobile Association (USAA)	\$430	\$422	\$422	\$551	\$560	\$579	\$422	\$454	\$422
USAA Casualty Insurance Company	\$438	\$427	\$427	\$566	\$575	\$595	\$427	\$462	\$427
Viking Insurance Company of Wisconsin	\$1,452	\$1,391	\$1,391	\$1,972	\$2,274	\$2,171	\$1,680	\$1,625	\$1,458
Western United Insurance Company	\$807	\$874	\$883	\$1,256	\$1,520	\$1,561	\$1,022	\$886	\$1,084

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE K - Liability OPTION 2 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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

Thirty-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. Rate as average/neutral credit-based insurance score.

Company Name	Carson		Fallon	Henderson	Las Vegas		North Las Vegas		Reno	Steline
	City	Elko			89015	89121	89030	Pahrump		
Allstate Fire and Casualty Insurance Company	\$793	\$832	\$787	\$1,242	\$1,453	\$1,749	\$838	\$903	\$832	
Allstate Indemnity Company	\$1,063	\$1,218	\$1,128	\$1,616	\$1,865	\$2,145	\$1,236	\$1,269	\$1,218	
Allstate Insurance Company	\$666	\$668	\$668	\$1,045	\$1,213	\$1,369	\$668	\$734	\$668	
Allstate Property and Casualty Company	\$1,308	\$1,267	\$1,267	\$2,026	\$2,337	\$2,575	\$1,267	\$1,449	\$1,267	
American Family Mutual Insurance Company	\$732	\$758	\$758	\$1,221	\$1,423	\$1,267	\$758	\$820	\$732	
Coast National Insurance Company	\$821	\$749	\$832	\$1,593	\$1,786	\$1,989	\$1,346	\$893	\$991	
Esurance Ins Co	\$1,212	\$900	\$987	\$1,407	\$1,556	\$1,789	\$1,326	\$1,009	\$1,133	
GEICO General Insurance Company	\$624	\$624	\$624	\$792	\$928	\$1,034	\$624	\$639	\$624	
GEICO Indemnity Company	\$657	\$682	\$682	\$795	\$937	\$987	\$682	\$653	\$682	
Government Employees Insurance Company(GEICO)	\$624	\$624	\$624	\$792	\$928	\$1,034	\$624	\$639	\$624	
IDS Property Casualty Ins Co	\$571	\$626	\$626	\$893	\$986	\$893	\$626	\$647	\$740	
Infinity Auto Insurance Company	\$635	\$570	\$638	\$987	\$1,224	\$1,319	\$878	\$665	\$770	
Mercury Casualty Company	\$935	\$899	\$908	\$1,510	\$1,721	\$2,086	\$1,164	\$902	\$1,032	
Mid Century Insurance Company	\$482	\$429	\$429	\$887	\$1,185	\$1,186	\$765	\$625	\$846	
Nationwide Ins Co. of America	\$648	\$595	\$605	\$1,032	\$1,189	\$1,312	\$718	\$735	\$628	
Nevada Capital Insurance Company	\$562	\$514	\$514	\$669	\$745	\$917	\$514	\$600	\$668	
Nevada General Insurance Company	\$1,800	\$1,680	\$1,680	\$1,890	\$2,022	\$2,262	\$1,806	\$1,632	\$1,632	
Progressive Direct Insurance Company	\$752	\$694	\$744	\$1,211	\$1,299	\$1,621	\$1,144	\$813	\$873	
Progressive Northern Insurance Company	\$727	\$682	\$728	\$1,219	\$1,333	\$1,658	\$1,147	\$811	\$813	
Safeco Insurance Company of Illinois	\$709	\$752	\$742	\$1,229	\$1,430	\$1,472	\$1,017	\$790	\$699	
State Farm Fire & Casualty Company	\$811	\$737	\$737	\$1,295	\$1,512	\$1,437	\$737	\$737	\$1,003	
The Liberty Mutual Fire Insurance Company	\$693	\$719	\$722	\$1,127	\$1,283	\$1,283	\$722	\$801	\$852	
United Services Automobile Association (USAA)	\$517	\$496	\$496	\$687	\$695	\$717	\$496	\$538	\$496	
USAA Casualty Insurance Company	\$566	\$544	\$544	\$758	\$769	\$793	\$544	\$589	\$544	
Viking Insurance Company of Wisconsin	\$1,794	\$1,695	\$1,695	\$2,521	\$2,888	\$2,787	\$2,080	\$2,015	\$1,778	
Western United Insurance Company	\$1,000	\$1,051	\$1,052	\$1,647	\$2,025	\$2,080	\$1,294	\$1,073	\$1,320	

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE L - Liability OPTION 1 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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

Thirty-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. Rate as worst possible credit-based insurance score.

Company Name	Carson					North Las			
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$1,030	\$1,098	\$1,038	\$1,527	\$1,790	\$2,104	\$1,104	\$1,182	\$1,098
Allstate Indemnity Company	\$1,107	\$1,289	\$1,197	\$1,558	\$1,783	\$2,061	\$1,297	\$1,318	\$1,289
Allstate Insurance Company	\$536	\$536	\$536	\$793	\$917	\$1,006	\$536	\$589	\$536
Allstate Property and Casualty Company	\$1,827	\$1,782	\$1,782	\$2,703	\$3,116	\$3,355	\$1,782	\$2,023	\$1,782
American Access Casualty Co	\$829	\$925	\$925	\$1,090	\$1,184	\$1,212	\$925	\$939	\$925
American Family Mutual Insurance Company	\$753	\$789	\$789	\$1,208	\$1,419	\$1,254	\$789	\$838	\$753
Coast National Insurance Company	\$1,488	\$1,435	\$1,520	\$2,391	\$2,630	\$2,924	\$2,199	\$1,721	\$1,785
Esurance Ins Co	\$1,308	\$1,016	\$1,095	\$1,446	\$1,613	\$1,838	\$1,413	\$1,127	\$1,269
GEICO General Insurance Company	\$406	\$413	\$413	\$502	\$584	\$650	\$413	\$431	\$413
GEICO Indemnity Company	\$430	\$450	\$450	\$508	\$594	\$624	\$450	\$436	\$450
Government Employees Insurance Company(GEICO)	\$406	\$413	\$413	\$502	\$584	\$650	\$413	\$431	\$413
IDS Property Casualty Ins Co	\$647	\$710	\$710	\$1,011	\$1,120	\$1,011	\$710	\$738	\$844
Infinity Auto Insurance Company	\$940	\$894	\$951	\$1,331	\$1,650	\$1,716	\$1,312	\$1,026	\$1,114
Mercury Casualty Company	\$742	\$725	\$733	\$1,148	\$1,305	\$1,546	\$1,014	\$725	\$814
Mid Century Insurance Company	\$582	\$543	\$543	\$1,051	\$1,387	\$1,393	\$925	\$757	\$1,016
Nationwide Ins Co. of America	\$727	\$680	\$688	\$1,092	\$1,263	\$1,383	\$803	\$826	\$714
Nevada Capital Insurance Company	\$421	\$381	\$381	\$489	\$544	\$667	\$381	\$449	\$504
Nevada General Insurance Company	\$1,074	\$1,020	\$1,020	\$1,086	\$1,164	\$1,302	\$1,062	\$978	\$978
Primero Insurance Company	\$774	\$726	\$726	\$1,194	\$1,308	\$1,260	\$867	\$867	\$726
Progressive Direct Insurance Company	\$1,200	\$1,147	\$1,186	\$1,752	\$1,874	\$2,265	\$1,694	\$1,313	\$1,383
Progressive Northern Insurance Company	\$976	\$935	\$985	\$1,512	\$1,648	\$2,052	\$1,462	\$1,124	\$1,097
Safeco Insurance Company of Illinois	\$741	\$780	\$783	\$1,248	\$1,447	\$1,478	\$1,057	\$847	\$724
State Farm Fire & Casualty Company	\$1,407	\$1,297	\$1,297	\$2,182	\$2,511	\$2,373	\$1,297	\$1,297	\$1,798
The Liberty Mutual Fire Insurance Company	\$480	\$501	\$505	\$799	\$920	\$920	\$505	\$565	\$603
United Services Automobile Association (USAA)	\$675	\$663	\$663	\$870	\$885	\$916	\$663	\$712	\$663
USAA Casualty Insurance Company	\$707	\$694	\$694	\$914	\$931	\$963	\$694	\$746	\$694
Viking Insurance Company of Wisconsin	\$1,534	\$1,465	\$1,465	\$2,134	\$2,465	\$2,360	\$1,781	\$1,720	\$1,530
Western United Insurance Company	\$1,244	\$1,306	\$1,318	\$1,973	\$2,403	\$2,470	\$1,576	\$1,335	\$1,644

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE L - Liability OPTION 2 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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

Thirty-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. Rate as worst possible credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$1,323	\$1,379	\$1,302	\$2,095	\$2,464	\$2,972	\$1,394	\$1,516	\$1,379
Allstate Indemnity Company	\$1,251	\$1,406	\$1,301	\$1,929	\$2,244	\$2,564	\$1,436	\$1,510	\$1,406
Allstate Insurance Company	\$664	\$655	\$655	\$1,067	\$1,240	\$1,400	\$655	\$735	\$655
Allstate Property and Casualty Company	\$1,826	\$1,758	\$1,758	\$2,871	\$3,335	\$3,649	\$1,758	\$2,036	\$1,758
American Family Mutual Insurance Company	\$902	\$935	\$935	\$1,510	\$1,763	\$1,570	\$935	\$1,013	\$902
Coast National Insurance Company	\$1,973	\$1,848	\$2,013	\$3,558	\$3,918	\$4,382	\$3,117	\$2,215	\$2,392
Esurance Ins Co	\$1,674	\$1,239	\$1,355	\$1,975	\$2,182	\$2,503	\$1,850	\$1,387	\$1,534
GEICO General Insurance Company	\$605	\$605	\$605	\$793	\$932	\$1,047	\$605	\$621	\$605
GEICO Indemnity Company	\$594	\$615	\$615	\$740	\$876	\$927	\$615	\$592	\$615
Government Employees Insurance Company(GEICIO)	\$605	\$605	\$605	\$793	\$932	\$1,047	\$605	\$621	\$605
IDS Property Casualty Ins Co	\$599	\$658	\$658	\$938	\$1,038	\$938	\$658	\$679	\$774
Infinity Auto Insurance Company	\$1,324	\$1,195	\$1,330	\$2,058	\$2,560	\$2,753	\$1,838	\$1,392	\$1,593
Mercury Casualty Company	\$962	\$914	\$934	\$1,589	\$1,813	\$2,016	\$1,099	\$919	\$1,074
Mid Century Insurance Company	\$900	\$767	\$767	\$1,701	\$2,292	\$2,308	\$1,429	\$1,138	\$1,526
Nationwide Ins Co. of America	\$849	\$781	\$794	\$1,399	\$1,618	\$1,804	\$958	\$976	\$827
Nevada Capital Insurance Company	\$505	\$460	\$460	\$618	\$688	\$847	\$460	\$539	\$600
Nevada General Insurance Company	\$1,326	\$1,242	\$1,242	\$1,422	\$1,530	\$1,698	\$1,344	\$1,212	\$1,212
Progressive Direct Insurance Company	\$1,733	\$1,608	\$1,715	\$2,809	\$3,021	\$3,759	\$2,659	\$1,846	\$1,974
Progressive Northern Insurance Company	\$1,518	\$1,407	\$1,517	\$2,664	\$2,909	\$3,623	\$2,468	\$1,663	\$1,694
Safeco Insurance Company of Illinois	\$902	\$924	\$935	\$1,619	\$1,888	\$1,951	\$1,280	\$988	\$883
State Farm Fire & Casualty Company	\$1,826	\$1,666	\$1,666	\$2,977	\$3,455	\$3,266	\$1,666	\$1,666	\$2,280
The Liberty Mutual Fire Insurance Company	\$650	\$660	\$665	\$1,077	\$1,226	\$1,226	\$665	\$750	\$793
United Services Automobile Association (USAA)	\$830	\$801	\$801	\$1,106	\$1,122	\$1,159	\$801	\$865	\$801
USAA Casualty Insurance Company	\$968	\$934	\$934	\$1,296	\$1,315	\$1,359	\$934	\$1,008	\$934
Viking Insurance Company of Wisconsin	\$2,046	\$1,927	\$1,927	\$2,956	\$3,378	\$3,274	\$2,382	\$2,306	\$2,015
Western United Insurance Company	\$1,653	\$1,683	\$1,679	\$2,814	\$3,489	\$3,598	\$2,167	\$1,730	\$2,146

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE L - Liability OPTION 1 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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

Thirty-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. Rate as worst possible credit-based insurance score.

Company Name	Carson			North Las					
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$949	\$1,024	\$973	\$1,375	\$1,614	\$1,888	\$1,024	\$1,091	\$1,024
Allstate Indemnity Company	\$1,205	\$1,451	\$1,344	\$1,651	\$1,889	\$2,201	\$1,442	\$1,425	\$1,451
Allstate Insurance Company	\$554	\$564	\$564	\$802	\$927	\$1,016	\$564	\$607	\$564
Allstate Property and Casualty Company	\$1,859	\$1,836	\$1,836	\$2,703	\$3,113	\$3,349	\$1,836	\$2,053	\$1,836
American Access Casualty Co	\$948	\$1,055	\$1,055	\$1,247	\$1,331	\$1,379	\$1,055	\$1,064	\$1,055
American Family Mutual Insurance Company	\$821	\$863	\$863	\$1,295	\$1,521	\$1,342	\$863	\$910	\$821
Coast National Insurance Company	\$1,048	\$993	\$1,071	\$1,920	\$2,176	\$2,402	\$1,670	\$1,163	\$1,241
Esurance Ins Co	\$1,423	\$1,104	\$1,189	\$1,561	\$1,745	\$1,993	\$1,529	\$1,223	\$1,390
GEICO General Insurance Company	\$470	\$478	\$478	\$560	\$650	\$717	\$478	\$496	\$478
GEICO Indemnity Company	\$505	\$530	\$530	\$579	\$674	\$704	\$530	\$508	\$530
Government Employees Insurance Company(GEICO)	\$470	\$478	\$478	\$560	\$650	\$717	\$478	\$496	\$478
IDS Property Casualty Ins Co	\$736	\$816	\$816	\$1,134	\$1,260	\$1,134	\$816	\$836	\$958
Infinity Auto Insurance Company	\$794	\$753	\$806	\$1,117	\$1,381	\$1,437	\$1,106	\$868	\$950
Mercury Casualty Company	\$784	\$779	\$780	\$1,193	\$1,353	\$1,588	\$983	\$778	\$852
Mid Century Insurance Company	\$550	\$533	\$533	\$977	\$1,289	\$1,293	\$881	\$728	\$994
Nationwide Ins Co. of America	\$724	\$682	\$692	\$1,080	\$1,245	\$1,356	\$801	\$817	\$717
Nevada Capital Insurance Company	\$478	\$435	\$435	\$540	\$601	\$737	\$435	\$510	\$572
Nevada General Insurance Company	\$1,488	\$1,410	\$1,410	\$1,488	\$1,584	\$1,788	\$1,464	\$1,356	\$1,356
Primero Insurance Company	\$1,602	\$1,560	\$1,560	\$2,022	\$2,142	\$2,094	\$1,695	\$1,695	\$1,560
Progressive Direct Insurance Company	\$1,071	\$1,027	\$1,061	\$1,540	\$1,642	\$1,976	\$1,496	\$1,174	\$1,235
Progressive Northern Insurance Company	\$862	\$843	\$877	\$1,296	\$1,414	\$1,760	\$1,273	\$1,008	\$971
Safeco Insurance Company of Illinois	\$900	\$983	\$968	\$1,498	\$1,735	\$1,774	\$1,318	\$1,053	\$890
State Farm Fire & Casualty Company	\$1,333	\$1,232	\$1,232	\$2,007	\$2,306	\$2,184	\$1,232	\$1,232	\$1,717
The Liberty Mutual Fire Insurance Company	\$567	\$603	\$607	\$918	\$1,057	\$1,057	\$607	\$666	\$715
United Services Automobile Association (USAA)	\$720	\$712	\$712	\$917	\$933	\$965	\$712	\$760	\$712
USAA Casualty Insurance Company	\$752	\$744	\$744	\$961	\$978	\$1,013	\$744	\$795	\$744
Viking Insurance Company of Wisconsin	\$1,973	\$1,904	\$1,904	\$2,683	\$3,113	\$2,957	\$2,286	\$2,200	\$1,987
Western United Insurance Company	\$1,486	\$1,624	\$1,640	\$2,326	\$2,823	\$2,904	\$1,898	\$1,640	\$1,998

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE L - Liability OPTION 2 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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

Thirty-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. Rate as worst possible credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$1,183	\$1,248	\$1,183	\$1,831	\$2,153	\$2,583	\$1,255	\$1,357	\$1,248
Allstate Indemnity Company	\$1,310	\$1,520	\$1,406	\$1,957	\$2,269	\$2,611	\$1,533	\$1,567	\$1,520
Allstate Insurance Company	\$666	\$668	\$668	\$1,045	\$1,213	\$1,369	\$668	\$734	\$668
Allstate Property and Casualty Company	\$1,802	\$1,758	\$1,758	\$2,779	\$3,222	\$3,524	\$1,758	\$2,002	\$1,758
American Family Mutual Insurance Company	\$970	\$1,009	\$1,009	\$1,597	\$1,866	\$1,657	\$1,009	\$1,086	\$970
Coast National Insurance Company	\$1,642	\$1,498	\$1,673	\$3,352	\$3,756	\$4,191	\$2,796	\$1,767	\$1,981
Esurance Ins Co	\$1,776	\$1,318	\$1,442	\$2,071	\$2,294	\$2,636	\$1,952	\$1,476	\$1,650
GEICO General Insurance Company	\$658	\$657	\$657	\$835	\$978	\$1,089	\$657	\$673	\$657
GEICO Indemnity Company	\$657	\$682	\$682	\$795	\$937	\$987	\$682	\$653	\$682
Government Employees Insurance Company(GEICIO)	\$658	\$657	\$657	\$835	\$978	\$1,089	\$657	\$673	\$657
IDS Property Casualty Ins Co	\$679	\$753	\$753	\$1,049	\$1,163	\$1,049	\$753	\$769	\$879
Infinity Auto Insurance Company	\$1,104	\$996	\$1,112	\$1,700	\$2,114	\$2,267	\$1,531	\$1,163	\$1,335
Mercury Casualty Company	\$989	\$953	\$960	\$1,601	\$1,822	\$2,209	\$1,232	\$957	\$1,093
Mid Century Insurance Company	\$800	\$708	\$708	\$1,488	\$1,999	\$2,009	\$1,276	\$1,030	\$1,395
Nationwide Ins Co. of America	\$830	\$769	\$783	\$1,349	\$1,557	\$1,729	\$935	\$946	\$814
Nevada Capital Insurance Company	\$562	\$514	\$514	\$669	\$745	\$917	\$514	\$600	\$668
Nevada General Insurance Company	\$1,800	\$1,680	\$1,680	\$1,890	\$2,022	\$2,262	\$1,806	\$1,632	\$1,632
Progressive Direct Insurance Company	\$1,499	\$1,399	\$1,485	\$2,390	\$2,566	\$3,179	\$2,271	\$1,602	\$1,710
Progressive Northern Insurance Company	\$1,267	\$1,195	\$1,274	\$2,151	\$2,351	\$2,925	\$2,019	\$1,410	\$1,417
Safeco Insurance Company of Illinois	\$1,036	\$1,096	\$1,090	\$1,831	\$2,135	\$2,201	\$1,500	\$1,161	\$1,023
State Farm Fire & Casualty Company	\$1,671	\$1,527	\$1,527	\$2,650	\$3,066	\$2,898	\$1,527	\$1,527	\$2,108
The Liberty Mutual Fire Insurance Company	\$737	\$762	\$767	\$1,196	\$1,363	\$1,363	\$767	\$851	\$905
United Services Automobile Association (USAA)	\$864	\$839	\$839	\$1,135	\$1,154	\$1,192	\$839	\$902	\$839
USAA Casualty Insurance Company	\$1,003	\$975	\$975	\$1,326	\$1,345	\$1,391	\$975	\$1,047	\$975
Viking Insurance Company of Wisconsin	\$2,438	\$2,321	\$2,321	\$3,435	\$3,951	\$3,798	\$2,835	\$2,731	\$2,426
Western United Insurance Company	\$1,875	\$1,983	\$1,982	\$3,121	\$3,848	\$3,966	\$2,454	\$2,014	\$2,475

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE M - Liability OPTION 1 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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 42 years old. Clean driving records. Each drives 15 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies. Rate the husband. Rate as best possible credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$353	\$375	\$357	\$569	\$665	\$807	\$377	\$399	\$375
Allstate Indemnity Company	\$612	\$704	\$654	\$881	\$999	\$1,154	\$712	\$724	\$704
Allstate Insurance Company	\$455	\$458	\$458	\$697	\$803	\$908	\$458	\$498	\$458
Allstate Property and Casualty Company	\$641	\$616	\$616	\$998	\$1,148	\$1,280	\$616	\$704	\$616
American Access Casualty Co	\$642	\$722	\$722	\$808	\$864	\$892	\$722	\$702	\$722
American Family Mutual Insurance Company	\$308	\$321	\$321	\$505	\$591	\$524	\$321	\$343	\$308
Coast National Insurance Company	\$479	\$461	\$488	\$743	\$821	\$908	\$689	\$556	\$574
Country Mutual Insurance Company	\$269	\$263	\$263	\$465	\$585	\$585	\$325	\$306	\$317
Esurance Ins Co	\$513	\$402	\$433	\$562	\$624	\$710	\$547	\$443	\$503
GEICO General Insurance Company	\$543	\$554	\$554	\$669	\$778	\$867	\$554	\$580	\$554
GEICO Indemnity Company	\$808	\$846	\$846	\$954	\$1,114	\$1,170	\$846	\$819	\$846
Government Employees Insurance Company(GEICIO)	\$543	\$554	\$554	\$669	\$778	\$867	\$554	\$580	\$554
IDS Property Casualty Ins Co	\$279	\$299	\$299	\$436	\$481	\$436	\$299	\$319	\$365
Infinity Auto Insurance Company	\$286	\$273	\$289	\$400	\$493	\$513	\$400	\$314	\$339
Mercury Casualty Company	\$427	\$418	\$424	\$664	\$758	\$895	\$538	\$420	\$472
Mid Century Insurance Company	\$164	\$153	\$153	\$293	\$384	\$385	\$259	\$214	\$285
Nationwide Ins Co. of America	\$320	\$302	\$304	\$435	\$490	\$527	\$341	\$351	\$313
Nevada Capital Insurance Company	\$320	\$290	\$290	\$371	\$414	\$506	\$290	\$341	\$382
Nevada General Insurance Company	\$606	\$576	\$576	\$600	\$642	\$726	\$588	\$552	\$552
Primero Insurance Company	\$660	\$618	\$618	\$1,050	\$1,128	\$1,098	\$720	\$720	\$618
Progressive Direct Insurance Company	\$296	\$278	\$292	\$432	\$462	\$563	\$416	\$326	\$345
Progressive Northern Insurance Company	\$263	\$250	\$265	\$401	\$435	\$543	\$388	\$306	\$297
Safeco Insurance Company of Illinois	\$266	\$284	\$282	\$437	\$504	\$515	\$380	\$305	\$262
State Farm Fire & Casualty Company	\$335	\$309	\$309	\$525	\$611	\$582	\$309	\$309	\$419
State Farm Mutual Automobile Insurance Company	\$297	\$274	\$274	\$465	\$540	\$513	\$274	\$274	\$372
The Liberty Mutual Fire Insurance Company	\$240	\$250	\$252	\$400	\$458	\$458	\$252	\$281	\$298
United Services Automobile Association (USAA)	\$267	\$260	\$260	\$340	\$345	\$355	\$260	\$280	\$260
USAA Casualty Insurance Company	\$289	\$281	\$281	\$371	\$376	\$389	\$281	\$303	\$281
Viking Insurance Company of Wisconsin	\$588	\$557	\$557	\$820	\$943	\$908	\$683	\$663	\$583
Western United Insurance Company	\$274	\$283	\$287	\$428	\$519	\$529	\$341	\$293	\$362

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE M - Liability OPTION 2 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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 42 years old. Clean driving records. Each drives 15 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies. Rate the husband. Rate as best possible credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$448	\$466	\$446	\$824	\$962	\$1,219	\$471	\$499	\$466
Allstate Indemnity Company	\$712	\$794	\$735	\$1,139	\$1,310	\$1,495	\$814	\$849	\$794
Allstate Insurance Company	\$584	\$580	\$580	\$997	\$1,152	\$1,365	\$580	\$639	\$580
Allstate Property and Casualty Company	\$736	\$706	\$706	\$1,256	\$1,448	\$1,690	\$706	\$809	\$706
American Family Mutual Insurance Company	\$385	\$396	\$396	\$657	\$762	\$682	\$396	\$430	\$385
Coast National Insurance Company	\$497	\$464	\$503	\$831	\$913	\$1,018	\$743	\$564	\$602
Country Mutual Insurance Company	\$354	\$337	\$337	\$627	\$792	\$792	\$418	\$400	\$405
Country Preferred Ins Co	\$321	\$306	\$306	\$569	\$719	\$719	\$378	\$363	\$367
Esurance Ins Co	\$630	\$475	\$518	\$732	\$807	\$924	\$688	\$528	\$590
GEICO General Insurance Company	\$781	\$787	\$787	\$1,019	\$1,198	\$1,346	\$787	\$810	\$787
GEICO Indemnity Company	\$1,111	\$1,151	\$1,151	\$1,383	\$1,639	\$1,734	\$1,151	\$1,109	\$1,151
Government Employees Insurance Company(GEICO)	\$781	\$787	\$787	\$1,019	\$1,198	\$1,346	\$787	\$810	\$787
IDS Property Casualty Ins Co	\$265	\$285	\$285	\$418	\$458	\$418	\$285	\$302	\$343
Infinity Auto Insurance Company	\$393	\$358	\$396	\$604	\$750	\$804	\$549	\$417	\$475
Mercury Casualty Company	\$556	\$529	\$537	\$909	\$1,055	\$1,287	\$688	\$525	\$625
Mid Century Insurance Company	\$213	\$185	\$185	\$395	\$526	\$528	\$336	\$272	\$362
Nationwide Ins Co. of America	\$354	\$330	\$333	\$523	\$592	\$648	\$384	\$392	\$344
Nevada Capital Insurance Company	\$390	\$357	\$357	\$477	\$533	\$654	\$357	\$417	\$460
Nevada General Insurance Company	\$738	\$696	\$696	\$780	\$846	\$942	\$744	\$678	\$678
Progressive Direct Insurance Company	\$414	\$380	\$409	\$671	\$724	\$901	\$632	\$444	\$476
Progressive Northern Insurance Company	\$296	\$273	\$294	\$501	\$547	\$680	\$468	\$329	\$332
Safeco Insurance Company of Illinois	\$313	\$325	\$325	\$546	\$634	\$656	\$443	\$344	\$307
State Farm Fire & Casualty Company	\$484	\$437	\$437	\$797	\$946	\$905	\$437	\$437	\$576
State Farm Mutual Automobile Insurance Company	\$423	\$382	\$382	\$696	\$824	\$787	\$382	\$382	\$506
The Liberty Mutual Fire Insurance Company	\$341	\$347	\$349	\$560	\$631	\$631	\$349	\$390	\$410
United Services Automobile Association (USAA)	\$350	\$336	\$336	\$461	\$467	\$480	\$336	\$363	\$336
USAA Casualty Insurance Company	\$405	\$389	\$389	\$541	\$546	\$564	\$389	\$421	\$389
Viking Insurance Company of Wisconsin	\$772	\$720	\$720	\$1,119	\$1,276	\$1,243	\$899	\$873	\$756
Western United Insurance Company	\$320	\$321	\$323	\$526	\$646	\$660	\$405	\$335	\$415

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE M - Liability OPTION 1 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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 42 years old. Clean driving records. Each drives 15 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies. Rate the husband. Rate as best possible credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$304	\$328	\$314	\$479	\$560	\$676	\$328	\$344	\$328
Allstate Indemnity Company	\$658	\$781	\$725	\$923	\$1,046	\$1,217	\$781	\$774	\$781
Allstate Insurance Company	\$475	\$486	\$486	\$712	\$821	\$926	\$486	\$519	\$486
Allstate Property and Casualty Company	\$644	\$627	\$627	\$992	\$1,140	\$1,271	\$627	\$707	\$627
American Access Casualty Co	\$728	\$814	\$814	\$920	\$975	\$1,018	\$814	\$794	\$814
American Family Mutual Insurance Company	\$333	\$348	\$348	\$537	\$628	\$557	\$348	\$369	\$333
Coast National Insurance Company	\$317	\$299	\$320	\$546	\$623	\$684	\$481	\$351	\$371
Country Mutual Insurance Company	\$284	\$286	\$286	\$475	\$599	\$599	\$343	\$322	\$338
Esurance Ins Co	\$560	\$437	\$472	\$609	\$677	\$774	\$596	\$483	\$553
GEICO General Insurance Company	\$631	\$643	\$643	\$749	\$869	\$958	\$643	\$668	\$643
GEICO Indemnity Company	\$948	\$995	\$995	\$1,087	\$1,266	\$1,322	\$995	\$955	\$995
Government Employees Insurance Company(GEICO)	\$631	\$643	\$643	\$749	\$869	\$958	\$643	\$668	\$643
IDS Property Casualty Ins Co	\$314	\$339	\$339	\$486	\$537	\$486	\$339	\$359	\$412
Infinity Auto Insurance Company	\$294	\$283	\$299	\$407	\$500	\$519	\$413	\$325	\$352
Mercury Casualty Company	\$501	\$497	\$499	\$765	\$865	\$1,017	\$628	\$498	\$548
Mid Century Insurance Company	\$155	\$145	\$145	\$272	\$358	\$358	\$243	\$201	\$272
Nationwide Ins Co. of America	\$319	\$302	\$304	\$430	\$483	\$516	\$339	\$348	\$313
Nevada Capital Insurance Company	\$361	\$329	\$329	\$409	\$456	\$558	\$329	\$385	\$432
Nevada General Insurance Company	\$828	\$798	\$798	\$816	\$870	\$984	\$804	\$762	\$762
Primero Insurance Company	\$1,488	\$1,451	\$1,451	\$1,878	\$1,962	\$1,932	\$1,548	\$1,548	\$1,451
Progressive Direct Insurance Company	\$207	\$195	\$203	\$309	\$334	\$415	\$297	\$235	\$250
Progressive Northern Insurance Company	\$228	\$222	\$232	\$333	\$362	\$450	\$329	\$269	\$258
Safeco Insurance Company of Illinois	\$328	\$364	\$353	\$533	\$615	\$629	\$481	\$384	\$326
State Farm Fire & Casualty Company	\$312	\$289	\$289	\$475	\$550	\$524	\$289	\$289	\$394
State Farm Mutual Automobile Insurance Company	\$277	\$256	\$256	\$421	\$488	\$464	\$256	\$256	\$351
The Liberty Mutual Fire Insurance Company	\$281	\$298	\$299	\$457	\$523	\$523	\$299	\$329	\$351
United Services Automobile Association (USAA)	\$279	\$271	\$271	\$352	\$358	\$368	\$271	\$291	\$271
USAA Casualty Insurance Company	\$301	\$294	\$294	\$383	\$389	\$402	\$294	\$317	\$294
Viking Insurance Company of Wisconsin	\$726	\$698	\$698	\$988	\$1,147	\$1,092	\$843	\$810	\$730
Western United Insurance Company	\$324	\$347	\$351	\$499	\$605	\$619	\$407	\$353	\$435

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE M - Liability OPTION 2 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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 42 years old. Clean driving records. Each drives 15 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies. Rate the husband. Rate as best possible credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$373	\$394	\$378	\$676	\$788	\$997	\$396	\$416	\$394
Allstate Indemnity Company	\$739	\$848	\$786	\$1,147	\$1,316	\$1,511	\$859	\$875	\$848
Allstate Insurance Company	\$592	\$597	\$597	\$989	\$1,143	\$1,353	\$597	\$646	\$597
Allstate Property and Casualty Company	\$727	\$704	\$704	\$1,226	\$1,412	\$1,651	\$704	\$797	\$704
American Family Mutual Insurance Company	\$410	\$424	\$424	\$689	\$799	\$715	\$424	\$457	\$410
Coast National Insurance Company	\$365	\$331	\$367	\$694	\$781	\$868	\$589	\$395	\$438
Country Mutual Insurance Company	\$361	\$353	\$353	\$620	\$785	\$785	\$426	\$406	\$418
Country Preferred Ins Co	\$328	\$320	\$320	\$562	\$713	\$713	\$385	\$368	\$378
Esurance Ins Co	\$677	\$508	\$555	\$775	\$856	\$985	\$735	\$566	\$640
GEICO General Insurance Company	\$853	\$859	\$859	\$1,075	\$1,260	\$1,403	\$859	\$881	\$859
GEICO Indemnity Company	\$1,231	\$1,279	\$1,279	\$1,487	\$1,754	\$1,845	\$1,279	\$1,223	\$1,279
Government Employees Insurance Company(GEICIO)	\$853	\$859	\$859	\$1,075	\$1,260	\$1,403	\$859	\$881	\$859
IDS Property Casualty Ins Co	\$297	\$321	\$321	\$464	\$509	\$464	\$321	\$337	\$384
Infinity Auto Insurance Company	\$393	\$362	\$398	\$593	\$735	\$783	\$550	\$419	\$476
Mercury Casualty Company	\$633	\$611	\$615	\$1,027	\$1,170	\$1,419	\$789	\$612	\$705
Mid Century Insurance Company	\$194	\$172	\$172	\$357	\$477	\$478	\$307	\$250	\$336
Nationwide Ins Co. of America	\$348	\$325	\$330	\$507	\$572	\$624	\$376	\$384	\$339
Nevada Capital Insurance Company	\$431	\$396	\$396	\$515	\$575	\$706	\$396	\$461	\$510
Nevada General Insurance Company	\$990	\$942	\$942	\$1,032	\$1,110	\$1,236	\$990	\$912	\$912
Progressive Direct Insurance Company	\$287	\$263	\$282	\$473	\$514	\$644	\$444	\$315	\$341
Progressive Northern Insurance Company	\$237	\$226	\$239	\$383	\$421	\$522	\$365	\$271	\$267
Safeco Insurance Company of Illinois	\$365	\$392	\$385	\$628	\$729	\$752	\$528	\$411	\$362
State Farm Fire & Casualty Company	\$428	\$388	\$388	\$688	\$811	\$775	\$388	\$388	\$518
State Farm Mutual Automobile Insurance Company	\$375	\$341	\$341	\$603	\$709	\$676	\$341	\$341	\$457
The Liberty Mutual Fire Insurance Company	\$382	\$395	\$396	\$617	\$696	\$696	\$396	\$438	\$463
United Services Automobile Association (USAA)	\$359	\$347	\$347	\$468	\$474	\$488	\$347	\$373	\$347
USAA Casualty Insurance Company	\$414	\$400	\$400	\$544	\$551	\$569	\$400	\$430	\$400
Viking Insurance Company of Wisconsin	\$883	\$834	\$834	\$1,243	\$1,430	\$1,245	\$1,026	\$988	\$875
Western United Insurance Company	\$364	\$379	\$380	\$588	\$722	\$738	\$463	\$388	\$481

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE N - Liability OPTION 1 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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 42 years old. Clean driving records. Each drives 15 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies. Rate the husband. Rate as average/neutral credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$446	\$475	\$451	\$700	\$816	\$981	\$477	\$505	\$475
Allstate Indemnity Company	\$725	\$843	\$781	\$1,037	\$1,182	\$1,365	\$849	\$861	\$843
Allstate Insurance Company	\$455	\$458	\$458	\$697	\$803	\$908	\$458	\$498	\$458
Allstate Property and Casualty Company	\$713	\$687	\$687	\$1,105	\$1,272	\$1,412	\$687	\$784	\$687
American Access Casualty Co	\$642	\$722	\$722	\$808	\$864	\$892	\$722	\$702	\$722
American Family Mutual Insurance Company	\$431	\$452	\$452	\$702	\$826	\$731	\$452	\$479	\$431
Coast National Insurance Company	\$610	\$592	\$623	\$935	\$1,027	\$1,138	\$875	\$713	\$731
Country Mutual Insurance Company	\$312	\$306	\$306	\$542	\$681	\$681	\$379	\$357	\$370
Esurance Ins Co	\$706	\$548	\$592	\$778	\$867	\$990	\$759	\$608	\$688
GEICO General Insurance Company	\$543	\$554	\$554	\$669	\$778	\$867	\$554	\$580	\$554
GEICO Indemnity Company	\$808	\$846	\$846	\$954	\$1,114	\$1,170	\$846	\$819	\$846
Government Employees Insurance Company(GEICO)	\$543	\$554	\$554	\$669	\$778	\$867	\$554	\$580	\$554
IDS Property Casualty Ins Co	\$348	\$376	\$376	\$551	\$609	\$551	\$376	\$399	\$455
Infinity Auto Insurance Company	\$332	\$312	\$336	\$480	\$592	\$623	\$463	\$362	\$394
Mercury Casualty Company	\$448	\$439	\$445	\$698	\$790	\$938	\$557	\$440	\$492
Mid Century Insurance Company	\$259	\$239	\$239	\$468	\$618	\$620	\$410	\$336	\$449
Nationwide Ins Co. of America	\$388	\$363	\$366	\$548	\$624	\$677	\$417	\$430	\$377
Nevada Capital Insurance Company	\$320	\$290	\$290	\$371	\$414	\$506	\$290	\$341	\$382
Nevada General Insurance Company	\$606	\$576	\$576	\$600	\$642	\$726	\$588	\$552	\$552
Primero Insurance Company	\$660	\$618	\$618	\$1,050	\$1,128	\$1,098	\$720	\$720	\$618
Progressive Direct Insurance Company	\$417	\$392	\$410	\$618	\$667	\$807	\$593	\$458	\$485
Progressive Northern Insurance Company	\$333	\$317	\$336	\$509	\$555	\$691	\$493	\$385	\$375
Safeco Insurance Company of Illinois	\$317	\$338	\$334	\$525	\$608	\$621	\$453	\$361	\$310
State Farm Fire & Casualty Company	\$483	\$446	\$446	\$752	\$871	\$827	\$446	\$446	\$609
State Farm Mutual Automobile Insurance Company	\$429	\$396	\$396	\$669	\$773	\$734	\$396	\$396	\$542
The Liberty Mutual Fire Insurance Company	\$380	\$394	\$398	\$631	\$726	\$726	\$398	\$445	\$476
United Services Automobile Association (USAA)	\$286	\$276	\$276	\$366	\$371	\$382	\$276	\$299	\$276
USAA Casualty Insurance Company	\$289	\$281	\$281	\$371	\$376	\$389	\$281	\$303	\$281
Viking Insurance Company of Wisconsin	\$760	\$720	\$720	\$1,055	\$1,214	\$1,166	\$881	\$856	\$755
Western United Insurance Company	\$514	\$535	\$542	\$808	\$981	\$1,005	\$643	\$551	\$682

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE N - Liability OPTION 2 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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 42 years old. Clean driving records. Each drives 15 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies. Rate the husband. Rate as average/neutral credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$516	\$537	\$513	\$925	\$1,077	\$1,354	\$542	\$577	\$537
Allstate Indemnity Company	\$848	\$950	\$878	\$1,340	\$1,548	\$1,769	\$972	\$1,015	\$950
Allstate Insurance Company	\$584	\$580	\$580	\$997	\$1,152	\$1,365	\$580	\$639	\$580
Allstate Property and Casualty Company	\$807	\$773	\$773	\$1,363	\$1,572	\$1,823	\$773	\$888	\$773
American Family Mutual Insurance Company	\$529	\$549	\$549	\$899	\$1,049	\$936	\$549	\$593	\$482
Coast National Insurance Company	\$628	\$593	\$639	\$1,055	\$1,155	\$1,290	\$947	\$717	\$761
Country Mutual Insurance Company	\$406	\$387	\$387	\$722	\$910	\$910	\$483	\$461	\$467
Country Preferred Ins Co	\$368	\$350	\$350	\$653	\$824	\$824	\$436	\$417	\$422
Esurance Ins Co	\$884	\$655	\$720	\$1,033	\$1,143	\$1,312	\$973	\$736	\$820
GEICO General Insurance Company	\$781	\$787	\$787	\$1,019	\$1,198	\$1,346	\$787	\$810	\$787
GEICO Indemnity Company	\$1,111	\$1,151	\$1,151	\$1,383	\$1,639	\$1,734	\$1,151	\$1,109	\$1,151
Government Employees Insurance Company(GEICIO)	\$781	\$787	\$787	\$1,019	\$1,198	\$1,346	\$787	\$810	\$787
IDS Property Casualty Ins Co	\$326	\$352	\$352	\$520	\$572	\$520	\$352	\$371	\$422
Infinity Auto Insurance Company	\$493	\$439	\$493	\$789	\$973	\$1,065	\$683	\$515	\$595
Mercury Casualty Company	\$583	\$555	\$564	\$967	\$1,102	\$1,348	\$722	\$557	\$654
Mid Century Insurance Company	\$360	\$307	\$307	\$677	\$908	\$912	\$569	\$457	\$609
Nationwide Ins Co. of America	\$444	\$409	\$415	\$689	\$787	\$873	\$488	\$498	\$430
Nevada Capital Insurance Company	\$390	\$357	\$357	\$477	\$533	\$654	\$357	\$417	\$460
Nevada General Insurance Company	\$738	\$696	\$696	\$780	\$846	\$942	\$744	\$678	\$678
Progressive Direct Insurance Company	\$603	\$552	\$594	\$993	\$1,071	\$1,338	\$933	\$644	\$693
Progressive Northern Insurance Company	\$389	\$360	\$388	\$665	\$726	\$903	\$620	\$430	\$434
Safeco Insurance Company of Illinois	\$380	\$394	\$394	\$672	\$782	\$808	\$540	\$417	\$373
State Farm Fire & Casualty Company	\$665	\$605	\$605	\$1,092	\$1,284	\$1,223	\$605	\$605	\$808
State Farm Mutual Automobile Insurance Company	\$586	\$533	\$533	\$961	\$1,127	\$1,072	\$533	\$533	\$714
The Liberty Mutual Fire Insurance Company	\$520	\$528	\$532	\$857	\$975	\$975	\$532	\$599	\$634
United Services Automobile Association (USAA)	\$350	\$336	\$336	\$461	\$467	\$480	\$336	\$363	\$336
USAA Casualty Insurance Company	\$405	\$389	\$389	\$541	\$546	\$564	\$389	\$421	\$389
Viking Insurance Company of Wisconsin	\$1,013	\$947	\$947	\$1,459	\$1,662	\$1,616	\$1,177	\$1,146	\$994
Western United Insurance Company	\$508	\$512	\$513	\$844	\$1,039	\$1,065	\$649	\$532	\$662

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE N - Liability OPTION 1 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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 42 years old. Clean driving records. Each drives 15 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies. Rate the husband. Rate as average/neutral credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$410	\$442	\$422	\$628	\$733	\$876	\$442	\$466	\$442
Allstate Indemnity Company	\$786	\$944	\$874	\$1,094	\$1,246	\$1,451	\$939	\$926	\$944
Allstate Insurance Company	\$475	\$486	\$486	\$712	\$821	\$926	\$486	\$519	\$486
Allstate Property and Casualty Company	\$718	\$700	\$700	\$1,099	\$1,265	\$1,403	\$700	\$789	\$700
American Access Casualty Co	\$728	\$814	\$814	\$920	\$975	\$1,018	\$814	\$794	\$814
American Family Mutual Insurance Company	\$467	\$493	\$493	\$749	\$881	\$778	\$493	\$518	\$467
Coast National Insurance Company	\$386	\$369	\$394	\$664	\$757	\$830	\$591	\$434	\$454
Country Mutual Insurance Company	\$330	\$333	\$333	\$552	\$697	\$697	\$401	\$375	\$395
Esurance Ins Co	\$772	\$597	\$645	\$843	\$941	\$1,077	\$826	\$663	\$758
GEICO General Insurance Company	\$631	\$643	\$643	\$749	\$869	\$958	\$643	\$668	\$643
GEICO Indemnity Company	\$948	\$995	\$995	\$1,087	\$1,266	\$1,322	\$995	\$955	\$995
Government Employees Insurance Company(GEICIO)	\$631	\$643	\$643	\$749	\$869	\$958	\$643	\$668	\$643
IDS Property Casualty Ins Co	\$394	\$428	\$428	\$615	\$680	\$615	\$428	\$449	\$514
Infinity Auto Insurance Company	\$336	\$318	\$340	\$478	\$585	\$613	\$469	\$366	\$400
Mercury Casualty Company	\$529	\$525	\$527	\$807	\$1,015	\$1,075	\$661	\$525	\$578
Mid Century Insurance Company	\$242	\$226	\$226	\$431	\$570	\$572	\$382	\$314	\$426
Nationwide Ins Co. of America	\$386	\$362	\$366	\$540	\$614	\$663	\$414	\$426	\$377
Nevada Capital Insurance Company	\$361	\$329	\$329	\$409	\$456	\$558	\$329	\$385	\$432
Nevada General Insurance Company	\$828	\$798	\$798	\$816	\$870	\$984	\$804	\$762	\$762
Primero Insurance Company	\$1,488	\$1,451	\$1,451	\$1,878	\$1,962	\$1,932	\$1,548	\$1,548	\$1,451
Progressive Direct Insurance Company	\$292	\$273	\$288	\$439	\$474	\$590	\$422	\$330	\$353
Progressive Northern Insurance Company	\$286	\$278	\$290	\$419	\$456	\$567	\$413	\$336	\$322
Safeco Insurance Company of Illinois	\$391	\$433	\$418	\$641	\$741	\$757	\$575	\$456	\$387
State Farm Fire & Casualty Company	\$452	\$420	\$420	\$685	\$791	\$752	\$420	\$420	\$577
State Farm Mutual Automobile Insurance Company	\$403	\$373	\$373	\$610	\$704	\$668	\$373	\$373	\$514
The Liberty Mutual Fire Insurance Company	\$448	\$474	\$477	\$724	\$833	\$833	\$477	\$524	\$563
United Services Automobile Association (USAA)	\$297	\$291	\$291	\$378	\$384	\$395	\$291	\$313	\$291
USAA Casualty Insurance Company	\$301	\$294	\$294	\$383	\$389	\$402	\$294	\$317	\$294
Viking Insurance Company of Wisconsin	\$930	\$896	\$896	\$1,261	\$1,461	\$1,391	\$1,077	\$1,038	\$937
Western United Insurance Company	\$612	\$657	\$664	\$946	\$1,146	\$1,176	\$769	\$669	\$819

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE N - Liability OPTION 2 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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 42 years old. Clean driving records. Each drives 15 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies. Rate the husband. Rate as average/neutral credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$450	\$474	\$454	\$790	\$921	\$1,153	\$476	\$504	\$474
Allstate Indemnity Company	\$883	\$1,021	\$944	\$1,354	\$1,560	\$1,794	\$1,031	\$1,050	\$1,021
Allstate Insurance Company	\$592	\$597	\$597	\$989	\$1,143	\$1,353	\$597	\$646	\$597
Allstate Property and Casualty Company	\$796	\$770	\$770	\$1,329	\$1,532	\$1,778	\$770	\$874	\$770
American Family Mutual Insurance Company	\$565	\$589	\$589	\$946	\$1,104	\$983	\$589	\$632	\$510
Coast National Insurance Company	\$454	\$418	\$460	\$872	\$978	\$1,087	\$740	\$496	\$546
Country Mutual Insurance Company	\$414	\$406	\$406	\$713	\$902	\$902	\$493	\$468	\$482
Country Preferred Ins Co	\$375	\$368	\$368	\$645	\$817	\$817	\$444	\$423	\$435
Esurance Ins Co	\$947	\$704	\$769	\$1,093	\$1,211	\$1,394	\$1,035	\$787	\$885
GEICO General Insurance Company	\$853	\$859	\$859	\$1,075	\$1,260	\$1,403	\$859	\$881	\$859
GEICO Indemnity Company	\$1,231	\$1,279	\$1,279	\$1,487	\$1,754	\$1,845	\$1,279	\$1,223	\$1,279
Government Employees Insurance Company(GEICIO)	\$853	\$859	\$859	\$1,075	\$1,260	\$1,403	\$859	\$881	\$859
IDS Property Casualty Ins Co	\$368	\$401	\$401	\$578	\$637	\$578	\$401	\$417	\$475
Infinity Auto Insurance Company	\$479	\$430	\$481	\$749	\$923	\$1,000	\$664	\$502	\$577
Mercury Casualty Company	\$670	\$645	\$651	\$971	\$1,106	\$1,500	\$832	\$647	\$745
Mid Century Insurance Company	\$324	\$281	\$281	\$605	\$813	\$816	\$514	\$416	\$558
Nationwide Ins Co. of America	\$435	\$403	\$409	\$666	\$760	\$839	\$476	\$485	\$423
Nevada Capital Insurance Company	\$431	\$396	\$396	\$515	\$575	\$706	\$396	\$461	\$510
Nevada General Insurance Company	\$990	\$942	\$942	\$1,032	\$1,110	\$1,236	\$990	\$912	\$912
Progressive Direct Insurance Company	\$416	\$378	\$410	\$691	\$749	\$944	\$647	\$454	\$491
Progressive Northern Insurance Company	\$309	\$292	\$310	\$501	\$549	\$682	\$476	\$350	\$346
Safeco Insurance Company of Illinois	\$444	\$475	\$466	\$770	\$896	\$923	\$644	\$497	\$438
State Farm Fire & Casualty Company	\$597	\$545	\$545	\$954	\$1,116	\$1,062	\$545	\$545	\$735
State Farm Mutual Automobile Insurance Company	\$527	\$481	\$481	\$842	\$983	\$934	\$481	\$481	\$652
The Liberty Mutual Fire Insurance Company	\$588	\$608	\$611	\$950	\$1,082	\$1,082	\$611	\$678	\$721
United Services Automobile Association (USAA)	\$359	\$347	\$347	\$468	\$474	\$488	\$347	\$373	\$347
USAA Casualty Insurance Company	\$414	\$400	\$400	\$544	\$551	\$569	\$400	\$430	\$400
Viking Insurance Company of Wisconsin	\$1,139	\$1,079	\$1,079	\$1,598	\$1,836	\$1,768	\$1,322	\$1,274	\$1,132
Western United Insurance Company	\$577	\$603	\$604	\$942	\$1,156	\$1,183	\$740	\$618	\$762

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE O - Liability OPTION 1 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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 42 years old. Clean driving records. Each drives 15 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies. Rate the husband. Rate as worst possible credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Statlina 89449
Allstate Fire and Casualty Insurance Company	\$686	\$737	\$701	\$1,048	\$1,233	\$1,468	\$739	\$785	\$737
Allstate Indemnity Company	\$906	\$1,068	\$988	\$1,279	\$1,463	\$1,693	\$1,069	\$1,076	\$1,068
Allstate Insurance Company	\$455	\$458	\$458	\$697	\$803	\$908	\$458	\$498	\$458
Allstate Property and Casualty Company	\$1,144	\$1,114	\$1,114	\$1,740	\$2,010	\$2,201	\$1,114	\$1,263	\$1,114
American Access Casualty Co	\$642	\$722	\$722	\$808	\$864	\$892	\$722	\$702	\$722
American Family Mutual Insurance Company	\$577	\$609	\$609	\$929	\$1,095	\$967	\$609	\$641	\$577
Coast National Insurance Company	\$862	\$847	\$888	\$1,356	\$1,498	\$1,659	\$1,266	\$1,008	\$1,023
Country Mutual Insurance Company	\$476	\$467	\$467	\$827	\$1,037	\$1,037	\$581	\$545	\$566
Esurance Ins Co	\$963	\$751	\$809	\$1,060	\$1,183	\$1,346	\$1,039	\$834	\$936
GEICO General Insurance Company	\$780	\$795	\$795	\$961	\$1,117	\$1,245	\$795	\$830	\$795
GEICO Indemnity Company	\$770	\$806	\$806	\$910	\$1,062	\$1,116	\$806	\$781	\$806
Government Employees Insurance Company(GEICIO)	\$780	\$795	\$795	\$961	\$1,117	\$1,245	\$795	\$830	\$795
IDS Property Casualty Ins Co	\$412	\$449	\$449	\$647	\$716	\$647	\$449	\$471	\$538
Infinity Auto Insurance Company	\$562	\$535	\$569	\$807	\$996	\$1,046	\$786	\$614	\$664
Mercury Casualty Company	\$477	\$468	\$476	\$742	\$842	\$1,001	\$594	\$469	\$527
Mid Century Insurance Company	\$412	\$377	\$377	\$756	\$1,004	\$1,013	\$657	\$529	\$706
Nationwide Ins Co. of America	\$538	\$504	\$509	\$794	\$912	\$1,001	\$590	\$605	\$527
Nevada Capital Insurance Company	\$320	\$290	\$290	\$371	\$414	\$506	\$290	\$341	\$382
Nevada General Insurance Company	\$606	\$576	\$576	\$600	\$642	\$726	\$588	\$552	\$552
Primero Insurance Company	\$660	\$618	\$618	\$1,050	\$1,128	\$1,098	\$720	\$720	\$618
Progressive Direct Insurance Company	\$830	\$793	\$820	\$1,222	\$1,310	\$1,572	\$1,146	\$903	\$947
Progressive Northern Insurance Company	\$514	\$491	\$519	\$798	\$866	\$1,080	\$771	\$593	\$578
Safeco Insurance Company of Illinois	\$460	\$488	\$487	\$777	\$901	\$922	\$663	\$528	\$450
State Farm Fire & Casualty Company	\$1,026	\$952	\$952	\$1,591	\$1,832	\$1,734	\$952	\$952	\$1,310
State Farm Mutual Automobile Insurance Company	\$916	\$849	\$849	\$1,421	\$1,635	\$1,547	\$849	\$849	\$1,171
The Liberty Mutual Fire Insurance Company	\$486	\$504	\$509	\$806	\$928	\$928	\$509	\$569	\$609
United Services Automobile Association (USAA)	\$497	\$489	\$489	\$633	\$645	\$665	\$489	\$521	\$489
USAA Casualty Insurance Company	\$514	\$504	\$504	\$661	\$672	\$694	\$504	\$541	\$504
Viking Insurance Company of Wisconsin	\$1,029	\$983	\$983	\$1,432	\$1,650	\$1,581	\$1,196	\$1,155	\$1,027
Western United Insurance Company	\$932	\$976	\$985	\$1,475	\$1,793	\$1,840	\$1,176	\$999	\$1,234

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE O - Liability OPTION 2 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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 42 years old. Clean driving records. Each drives 15 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies. Rate the husband. Rate as worst possible credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$818	\$852	\$810	\$1,393	\$1,633	\$2,021	\$860	\$926	\$852
Allstate Indemnity Company	\$1,037	\$1,175	\$1,085	\$1,611	\$1,869	\$2,139	\$1,196	\$1,246	\$1,175
Allstate Insurance Company	\$584	\$580	\$580	\$997	\$1,152	\$1,365	\$580	\$639	\$580
Allstate Property and Casualty Company	\$1,170	\$1,128	\$1,128	\$1,928	\$2,237	\$2,537	\$1,128	\$1,295	\$1,128
American Family Mutual Insurance Company	\$695	\$725	\$725	\$1,168	\$1,367	\$1,216	\$725	\$780	\$695
Coast National Insurance Company	\$958	\$919	\$984	\$1,659	\$1,835	\$2,043	\$1,483	\$1,091	\$1,149
Country Mutual Insurance Company	\$601	\$575	\$575	\$1,075	\$1,350	\$1,350	\$726	\$687	\$698
Country Preferred Ins Co	\$542	\$518	\$518	\$968	\$1,216	\$1,216	\$652	\$618	\$628
Esurance Ins Co	\$1,221	\$908	\$993	\$1,434	\$1,586	\$1,817	\$1,349	\$1,018	\$1,124
GEICO General Insurance Company	\$1,132	\$1,138	\$1,138	\$1,479	\$1,738	\$1,954	\$1,138	\$1,170	\$1,138
GEICO Indemnity Company	\$1,062	\$1,101	\$1,101	\$1,324	\$1,569	\$1,660	\$1,101	\$1,060	\$1,101
Government Employees Insurance Company(GEICIO)	\$1,132	\$1,138	\$1,138	\$1,479	\$1,738	\$1,954	\$1,138	\$1,170	\$1,138
IDS Property Casualty Ins Co	\$386	\$421	\$421	\$607	\$669	\$607	\$421	\$437	\$497
Infinity Auto Insurance Company	\$819	\$736	\$820	\$1,301	\$1,605	\$1,748	\$1,137	\$860	\$984
Mercury Casualty Company	\$622	\$592	\$601	\$1,028	\$1,175	\$1,438	\$769	\$593	\$698
Mid Century Insurance Company	\$623	\$519	\$519	\$1,186	\$1,604	\$1,613	\$988	\$787	\$1,050
Nationwide Ins Co. of America	\$576	\$532	\$540	\$928	\$1,066	\$1,193	\$644	\$652	\$561
Nevada Capital Insurance Company	\$390	\$357	\$357	\$477	\$533	\$654	\$357	\$417	\$460
Nevada General Insurance Company	\$738	\$696	\$696	\$780	\$846	\$942	\$744	\$678	\$678
Progressive Direct Insurance Company	\$1,210	\$1,121	\$1,197	\$1,982	\$2,135	\$2,645	\$1,866	\$1,283	\$1,369
Progressive Northern Insurance Company	\$633	\$588	\$634	\$1,097	\$1,198	\$1,494	\$1,022	\$698	\$553
Safeco Insurance Company of Illinois	\$560	\$577	\$581	\$1,006	\$1,173	\$1,215	\$801	\$616	\$549
State Farm Fire & Casualty Company	\$1,337	\$1,225	\$1,225	\$2,179	\$2,532	\$2,396	\$1,225	\$1,225	\$1,665
State Farm Mutual Automobile Insurance Company	\$1,188	\$1,088	\$1,088	\$1,937	\$2,247	\$2,125	\$1,088	\$1,088	\$1,483
The Liberty Mutual Fire Insurance Company	\$657	\$668	\$672	\$1,084	\$1,236	\$1,236	\$672	\$757	\$803
United Services Automobile Association (USAA)	\$542	\$523	\$523	\$713	\$722	\$745	\$523	\$562	\$523
USAA Casualty Insurance Company	\$537	\$516	\$516	\$717	\$725	\$748	\$516	\$557	\$516
Viking Insurance Company of Wisconsin	\$1,375	\$1,294	\$1,294	\$1,984	\$2,266	\$2,197	\$1,600	\$1,549	\$1,154
Western United Insurance Company	\$1,015	\$1,030	\$1,029	\$1,711	\$2,115	\$2,171	\$1,316	\$1,064	\$1,321

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE O - Liability OPTION 1 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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 42 years old. Clean driving records. Each drives 15 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies. Rate the husband. Rate as worst possible credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$648	\$705	\$673	\$964	\$1,136	\$1,344	\$703	\$744	\$705
Allstate Indemnity Company	\$994	\$1,213	\$1,120	\$1,365	\$1,563	\$1,824	\$1,199	\$1,173	\$1,213
Allstate Insurance Company	\$475	\$486	\$486	\$712	\$821	\$926	\$486	\$519	\$486
Allstate Property and Casualty Company	\$1,162	\$1,145	\$1,145	\$1,741	\$2,011	\$2,201	\$1,145	\$1,281	\$1,145
American Access Casualty Co	\$728	\$814	\$814	\$920	\$975	\$1,018	\$814	\$794	\$814
American Family Mutual Insurance Company	\$628	\$666	\$666	\$995	\$1,174	\$1,034	\$666	\$696	\$628
Coast National Insurance Company	\$583	\$566	\$601	\$1,046	\$1,193	\$1,311	\$923	\$653	\$681
Country Mutual Insurance Company	\$503	\$509	\$509	\$843	\$1,063	\$1,063	\$615	\$573	\$605
Esurance Ins Co	\$1,047	\$816	\$879	\$1,145	\$1,281	\$1,462	\$1,126	\$905	\$1,027
GEICO General Insurance Company	\$904	\$921	\$921	\$1,075	\$1,248	\$1,375	\$921	\$957	\$921
GEICO Indemnity Company	\$903	\$947	\$947	\$1,036	\$1,206	\$1,260	\$947	\$909	\$947
Government Employees Insurance Company(GEICIO)	\$904	\$921	\$921	\$1,075	\$1,248	\$1,375	\$921	\$957	\$921
IDS Property Casualty Ins Co	\$468	\$515	\$515	\$725	\$804	\$725	\$515	\$532	\$610
Infinity Auto Insurance Company	\$570	\$545	\$577	\$803	\$987	\$1,031	\$797	\$626	\$675
Mercury Casualty Company	\$562	\$556	\$558	\$854	\$969	\$1,139	\$701	\$557	\$612
Mid Century Insurance Company	\$379	\$351	\$351	\$686	\$913	\$920	\$603	\$488	\$659
Nationwide Ins Co. of America	\$536	\$504	\$511	\$784	\$899	\$981	\$587	\$598	\$528
Nevada Capital Insurance Company	\$361	\$329	\$329	\$409	\$456	\$558	\$329	\$385	\$432
Nevada General Insurance Company	\$828	\$798	\$798	\$816	\$870	\$984	\$804	\$762	\$762
Primero Insurance Company	\$1,488	\$1,451	\$1,451	\$1,878	\$1,962	\$1,932	\$1,548	\$1,548	\$1,451
Progressive Direct Insurance Company	\$522	\$493	\$514	\$791	\$861	\$1,064	\$761	\$587	\$623
Progressive Northern Insurance Company	\$437	\$427	\$444	\$646	\$703	\$877	\$638	\$513	\$493
Safeco Insurance Company of Illinois	\$566	\$624	\$609	\$942	\$1,092	\$1,118	\$837	\$664	\$561
State Farm Fire & Casualty Company	\$971	\$903	\$903	\$1,463	\$1,681	\$1,594	\$903	\$903	\$1,249
State Farm Mutual Automobile Insurance Company	\$867	\$805	\$805	\$1,307	\$1,501	\$1,422	\$805	\$805	\$1,117
The Liberty Mutual Fire Insurance Company	\$574	\$608	\$612	\$926	\$1,068	\$1,068	\$612	\$673	\$723
United Services Automobile Association (USAA)	\$527	\$521	\$521	\$666	\$677	\$700	\$521	\$555	\$521
USAA Casualty Insurance Company	\$545	\$538	\$538	\$691	\$703	\$726	\$538	\$573	\$538
Viking Insurance Company of Wisconsin	\$1,268	\$1,230	\$1,230	\$1,726	\$2,007	\$1,902	\$1,472	\$1,410	\$1,281
Western United Insurance Company	\$1,113	\$1,207	\$1,218	\$1,733	\$2,102	\$2,160	\$1,412	\$1,220	\$1,493

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE O - Liability OPTION 2 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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 42 years old. Clean driving records. Each drives 15 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies. Rate the husband. Rate as worst possible credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$740	\$780	\$744	\$1,229	\$1,440	\$1,772	\$783	\$840	\$780
Allstate Indemnity Company	\$1,091	\$1,279	\$1,180	\$1,642	\$1,901	\$2,190	\$1,285	\$1,300	\$1,279
Allstate Insurance Company	\$592	\$597	\$597	\$989	\$1,143	\$1,353	\$597	\$646	\$597
Allstate Property and Casualty Company	\$1,159	\$1,131	\$1,131	\$1,881	\$2,180	\$2,474	\$1,131	\$1,279	\$1,131
American Family Mutual Insurance Company	\$747	\$782	\$782	\$1,234	\$1,445	\$1,283	\$782	\$835	\$747
Coast National Insurance Company	\$743	\$698	\$763	\$1,463	\$1,650	\$1,832	\$1,243	\$811	\$884
Country Mutual Insurance Company	\$614	\$605	\$605	\$1,061	\$1,337	\$1,337	\$740	\$698	\$721
Country Preferred Ins Co	\$554	\$544	\$544	\$955	\$1,205	\$1,205	\$665	\$628	\$648
Esurance Ins Co	\$1,297	\$968	\$1,057	\$1,508	\$1,671	\$1,916	\$1,427	\$1,083	\$1,211
GEICO General Insurance Company	\$1,235	\$1,240	\$1,240	\$1,560	\$1,828	\$2,035	\$1,240	\$1,272	\$1,240
GEICO Indemnity Company	\$1,177	\$1,221	\$1,221	\$1,423	\$1,678	\$1,766	\$1,221	\$1,168	\$1,221
Government Employees Insurance Company(GEICO)	\$1,235	\$1,240	\$1,240	\$1,560	\$1,828	\$2,035	\$1,240	\$1,272	\$1,240
IDS Property Casualty Ins Co	\$436	\$480	\$480	\$678	\$749	\$678	\$480	\$493	\$562
Infinity Auto Insurance Company	\$798	\$724	\$802	\$1,236	\$1,527	\$1,649	\$1,109	\$845	\$961
Mercury Casualty Company	\$709	\$682	\$688	\$1,148	\$1,310	\$1,588	\$881	\$684	\$789
Mid Century Insurance Company	\$553	\$469	\$469	\$1,044	\$1,412	\$1,419	\$879	\$705	\$947
Nationwide Ins Co. of America	\$565	\$524	\$533	\$898	\$1,030	\$1,149	\$630	\$635	\$553
Nevada Capital Insurance Company	\$431	\$396	\$396	\$515	\$575	\$706	\$396	\$461	\$510
Nevada General Insurance Company	\$990	\$942	\$942	\$1,032	\$1,110	\$1,236	\$990	\$912	\$912
Progressive Direct Insurance Company	\$766	\$702	\$755	\$1,282	\$1,395	\$1,758	\$1,203	\$831	\$895
Progressive Northern Insurance Company	\$493	\$469	\$499	\$812	\$889	\$1,106	\$771	\$558	\$708
Safeco Insurance Company of Illinois	\$650	\$693	\$685	\$1,147	\$1,338	\$1,381	\$949	\$732	\$643
State Farm Fire & Casualty Company	\$1,221	\$1,122	\$1,122	\$1,937	\$2,242	\$2,123	\$1,122	\$1,122	\$1,537
State Farm Mutual Automobile Insurance Company	\$1,087	\$997	\$997	\$1,724	\$1,994	\$1,886	\$997	\$997	\$1,371
The Liberty Mutual Fire Insurance Company	\$745	\$772	\$775	\$1,204	\$1,376	\$1,376	\$775	\$861	\$917
United Services Automobile Association (USAA)	\$559	\$542	\$542	\$729	\$738	\$761	\$542	\$582	\$542
USAA Casualty Insurance Company	\$552	\$533	\$533	\$726	\$735	\$758	\$533	\$572	\$533
Viking Insurance Company of Wisconsin	\$1,555	\$1,483	\$1,483	\$2,185	\$2,522	\$2,418	\$1,806	\$1,731	\$1,548
Western United Insurance Company	\$1,154	\$1,211	\$1,213	\$1,903	\$2,340	\$2,405	\$1,494	\$1,237	\$1,523

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE P - Liability OPTION 1 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 2,900. One vehicle; no multi-car discount. Rate as best possible credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$362	\$379	\$356	\$561	\$649	\$775	\$382	\$409	\$379
Allstate Indemnity Company	\$566	\$639	\$596	\$822	\$928	\$1,067	\$651	\$670	\$639
Allstate Insurance Company	\$379	\$380	\$380	\$568	\$655	\$727	\$380	\$416	\$380
Allstate Property and Casualty Company	\$637	\$613	\$613	\$968	\$1,114	\$1,218	\$613	\$703	\$613
American Access Casualty Co	\$1,085	\$1,100	\$1,100	\$1,300	\$1,474	\$1,299	\$1,100	\$1,179	\$1,100
American Family Mutual Insurance Company	\$269	\$279	\$279	\$438	\$511	\$454	\$279	\$299	\$269
Coast National Insurance Company	\$767	\$697	\$764	\$1,251	\$1,367	\$1,526	\$1,114	\$866	\$940
Country Mutual Insurance Company	\$322	\$311	\$311	\$563	\$702	\$702	\$387	\$368	\$379
Esurance Ins Co	\$583	\$452	\$490	\$640	\$703	\$804	\$614	\$497	\$570
GEICO General Insurance Company	\$143	\$144	\$144	\$177	\$206	\$229	\$144	\$150	\$144
GEICO Indemnity Company	\$437	\$457	\$457	\$518	\$605	\$636	\$457	\$444	\$457
Government Employees Insurance Company(GEICIO)	\$143	\$144	\$144	\$177	\$206	\$229	\$144	\$150	\$144
IDS Property Casualty Ins Co	\$385	\$405	\$405	\$622	\$684	\$622	\$405	\$443	\$507
Infinity Auto Insurance Company	\$323	\$303	\$327	\$455	\$560	\$585	\$447	\$351	\$389
Mercury Casualty Company	\$529	\$518	\$525	\$825	\$931	\$1,040	\$653	\$515	\$586
Mid Century Insurance Company	\$177	\$159	\$159	\$319	\$418	\$416	\$277	\$230	\$303
Nationwide Ins Co. of America	\$343	\$320	\$322	\$470	\$533	\$575	\$363	\$380	\$332
Nevada Capital Insurance Company	\$320	\$290	\$290	\$371	\$414	\$506	\$290	\$341	\$382
Nevada General Insurance Company	\$798	\$762	\$762	\$804	\$864	\$972	\$792	\$738	\$738
Primero Insurance Company	\$714	\$672	\$672	\$1,104	\$1,218	\$1,164	\$774	\$774	\$672
Progressive Direct Insurance Company	\$317	\$295	\$310	\$470	\$502	\$612	\$447	\$348	\$371
Progressive Northern Insurance Company	\$362	\$334	\$359	\$559	\$605	\$752	\$532	\$412	\$406
Safeco Insurance Company of Illinois	\$298	\$308	\$312	\$474	\$541	\$554	\$406	\$334	\$291
State Farm Fire & Casualty Company	\$253	\$232	\$232	\$398	\$466	\$444	\$232	\$232	\$312
State Farm Mutual Automobile Insurance Company	\$223	\$204	\$204	\$351	\$410	\$390	\$204	\$204	\$277
The Liberty Mutual Fire Insurance Company	\$324	\$339	\$340	\$540	\$617	\$617	\$340	\$379	\$404
United Services Automobile Association (USAA)	\$282	\$270	\$270	\$365	\$371	\$382	\$270	\$294	\$270
USAA Casualty Insurance Company	\$305	\$295	\$295	\$402	\$407	\$420	\$295	\$322	\$295
Viking Insurance Company of Wisconsin	\$560	\$529	\$529	\$768	\$879	\$847	\$647	\$631	\$557
Western United Insurance Company	\$238	\$241	\$244	\$369	\$449	\$458	\$291	\$251	\$311

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE P - Liability OPTION 2 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 2,900. One vehicle; no multi-car discount. Rate as best possible credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$438	\$450	\$424	\$749	\$871	\$1,077	\$456	\$492	\$450
Allstate Indemnity Company	\$667	\$731	\$679	\$1,076	\$1,234	\$1,403	\$753	\$795	\$731
Allstate Insurance Company	\$473	\$467	\$467	\$776	\$899	\$1,034	\$467	\$521	\$467
Allstate Property and Casualty Company	\$713	\$682	\$682	\$1,163	\$1,345	\$1,516	\$682	\$790	\$682
American Family Mutual Insurance Company	\$340	\$350	\$350	\$579	\$667	\$599	\$350	\$379	\$340
Coast National Insurance Company	\$831	\$742	\$828	\$1,470	\$1,607	\$1,803	\$1,273	\$921	\$1,025
Country Mutual Insurance Company	\$428	\$403	\$403	\$764	\$960	\$960	\$503	\$485	\$489
Country Preferred Ins Co	\$389	\$366	\$366	\$693	\$872	\$872	\$455	\$440	\$443
Esurance Ins Co	\$709	\$528	\$580	\$822	\$899	\$1,034	\$766	\$587	\$664
GEICO General Insurance Company	\$223	\$220	\$220	\$294	\$345	\$388	\$220	\$226	\$220
GEICO Indemnity Company	\$605	\$627	\$627	\$756	\$896	\$949	\$627	\$604	\$627
Government Employees Insurance Company(GEICIO)	\$223	\$220	\$220	\$294	\$345	\$388	\$220	\$226	\$220
IDS Property Casualty Ins Co	\$365	\$382	\$382	\$591	\$647	\$591	\$382	\$416	\$473
Infinity Auto Insurance Company	\$450	\$405	\$455	\$696	\$865	\$929	\$624	\$474	\$550
Mercury Casualty Company	\$675	\$655	\$652	\$1,115	\$1,267	\$1,549	\$828	\$641	\$755
Mid Century Insurance Company	\$254	\$215	\$215	\$475	\$633	\$634	\$399	\$323	\$428
Nationwide Ins Co. of America	\$378	\$349	\$352	\$563	\$640	\$701	\$408	\$422	\$364
Nevada Capital Insurance Company	\$390	\$357	\$357	\$477	\$533	\$654	\$357	\$417	\$460
Nevada General Insurance Company	\$990	\$930	\$930	\$1,050	\$1,128	\$1,260	\$1,002	\$900	\$900
Progressive Direct Insurance Company	\$448	\$405	\$439	\$733	\$790	\$983	\$684	\$479	\$517
Progressive Northern Insurance Company	\$409	\$370	\$404	\$712	\$777	\$966	\$656	\$448	\$459
Safeco Insurance Company of Illinois	\$354	\$358	\$365	\$603	\$695	\$719	\$483	\$384	\$347
State Farm Fire & Casualty Company	\$382	\$343	\$343	\$633	\$757	\$727	\$343	\$343	\$445
State Farm Mutual Automobile Insurance Company	\$331	\$298	\$298	\$548	\$654	\$627	\$298	\$298	\$389
The Liberty Mutual Fire Insurance Company	\$451	\$460	\$461	\$744	\$839	\$839	\$461	\$516	\$544
United Services Automobile Association (USAA)	\$376	\$357	\$357	\$506	\$510	\$527	\$357	\$389	\$357
USAA Casualty Insurance Company	\$434	\$414	\$414	\$594	\$600	\$618	\$414	\$451	\$414
Viking Insurance Company of Wisconsin	\$709	\$660	\$660	\$1,011	\$1,151	\$1,122	\$823	\$802	\$696
Western United Insurance Company	\$286	\$286	\$285	\$473	\$581	\$592	\$358	\$297	\$373

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE P - Liability OPTION 1 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 2,900. One vehicle; no multi-car discount. Rate as best possible credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$304	\$322	\$304	\$460	\$531	\$631	\$323	\$344	\$322
Allstate Indemnity Company	\$600	\$696	\$648	\$848	\$957	\$1,109	\$702	\$705	\$696
Allstate Insurance Company	\$393	\$399	\$399	\$576	\$664	\$735	\$399	\$430	\$399
Allstate Property and Casualty Company	\$640	\$623	\$623	\$960	\$1,104	\$1,207	\$623	\$705	\$623
American Access Casualty Co	\$1,316	\$1,311	\$1,311	\$1,514	\$1,766	\$1,747	\$1,311	\$1,411	\$1,311
American Family Mutual Insurance Company	\$292	\$304	\$304	\$467	\$544	\$483	\$304	\$322	\$292
Coast National Insurance Company	\$547	\$480	\$541	\$1,001	\$1,124	\$1,246	\$845	\$591	\$666
Country Mutual Insurance Company	\$337	\$335	\$335	\$570	\$713	\$713	\$405	\$384	\$401
Esurance Ins Co	\$637	\$492	\$534	\$700	\$768	\$883	\$671	\$541	\$627
GEICO General Insurance Company	\$164	\$166	\$166	\$197	\$228	\$252	\$166	\$173	\$166
GEICO Indemnity Company	\$511	\$536	\$536	\$588	\$685	\$715	\$536	\$515	\$536
Government Employees Insurance Company(GEICO)	\$164	\$166	\$166	\$197	\$228	\$252	\$166	\$173	\$166
IDS Property Casualty Ins Co	\$432	\$456	\$456	\$691	\$761	\$691	\$456	\$496	\$568
Infinity Auto Insurance Company	\$335	\$317	\$341	\$467	\$572	\$598	\$465	\$367	\$406
Mercury Casualty Company	\$617	\$613	\$618	\$947	\$1,069	\$1,259	\$768	\$610	\$680
Mid Century Insurance Company	\$158	\$149	\$149	\$293	\$385	\$384	\$257	\$214	\$286
Nationwide Ins Co. of America	\$341	\$318	\$321	\$461	\$523	\$560	\$359	\$375	\$330
Nevada Capital Insurance Company	\$361	\$329	\$329	\$409	\$456	\$558	\$329	\$385	\$432
Nevada General Insurance Company	\$1,098	\$1,062	\$1,062	\$1,092	\$1,170	\$1,320	\$1,080	\$1,002	\$1,002
Primero Insurance Company	\$1,542	\$1,506	\$1,506	\$1,932	\$2,052	\$1,998	\$1,602	\$1,602	\$1,506
Progressive Direct Insurance Company	\$282	\$263	\$277	\$412	\$439	\$532	\$394	\$310	\$330
Progressive Northern Insurance Company	\$314	\$297	\$315	\$471	\$510	\$634	\$457	\$364	\$355
Safeco Insurance Company of Illinois	\$350	\$375	\$373	\$556	\$636	\$651	\$491	\$403	\$346
State Farm Fire & Casualty Company	\$233	\$215	\$215	\$357	\$415	\$396	\$215	\$215	\$292
State Farm Mutual Automobile Insurance Company	\$206	\$190	\$190	\$315	\$367	\$349	\$190	\$190	\$259
The Liberty Mutual Fire Insurance Company	\$381	\$406	\$408	\$617	\$706	\$706	\$408	\$445	\$477
United Services Automobile Association (USAA)	\$292	\$283	\$283	\$376	\$382	\$395	\$283	\$307	\$283
USAA Casualty Insurance Company	\$317	\$307	\$307	\$413	\$420	\$431	\$307	\$334	\$307
Viking Insurance Company of Wisconsin	\$795	\$756	\$756	\$1,074	\$1,235	\$1,184	\$918	\$895	\$796
Western United Insurance Company	\$276	\$288	\$291	\$426	\$515	\$527	\$341	\$296	\$367

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE P - Liability OPTION 2 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 2,900. One vehicle; no multi-car discount. Rate as best possible credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$356	\$370	\$350	\$598	\$693	\$855	\$372	\$400	\$370
Allstate Indemnity Company	\$683	\$768	\$714	\$1,072	\$1,226	\$1,401	\$783	\$809	\$768
Allstate Insurance Company	\$476	\$477	\$477	\$763	\$883	\$1,015	\$477	\$522	\$477
Allstate Property and Casualty Company	\$702	\$679	\$679	\$1,129	\$1,303	\$1,469	\$679	\$775	\$679
American Family Mutual Insurance Company	\$363	\$374	\$374	\$607	\$700	\$627	\$374	\$402	\$363
Coast National Insurance Company	\$657	\$566	\$651	\$1,306	\$1,453	\$1,626	\$1,077	\$696	\$807
Country Mutual Insurance Company	\$433	\$418	\$418	\$750	\$944	\$944	\$509	\$489	\$500
Country Preferred Ins Co	\$394	\$380	\$380	\$681	\$858	\$858	\$460	\$444	\$453
Esurance Ins Co	\$768	\$570	\$627	\$883	\$966	\$1,115	\$824	\$634	\$725
GEICO General Insurance Company	\$241	\$238	\$238	\$308	\$361	\$402	\$238	\$243	\$238
GEICO Indemnity Company	\$668	\$693	\$693	\$810	\$956	\$1,006	\$693	\$664	\$693
Government Employees Insurance Company(GEICIO)	\$241	\$238	\$238	\$308	\$361	\$402	\$238	\$243	\$238
IDS Property Casualty Ins Co	\$406	\$429	\$429	\$653	\$715	\$653	\$429	\$463	\$528
Infinity Auto Insurance Company	\$455	\$412	\$461	\$691	\$857	\$916	\$632	\$481	\$557
Mercury Casualty Company	\$768	\$740	\$748	\$1,246	\$1,413	\$1,714	\$947	\$739	\$854
Mid Century Insurance Company	\$228	\$197	\$197	\$424	\$567	\$568	\$360	\$293	\$393
Nationwide Ins Co. of America	\$370	\$342	\$346	\$542	\$616	\$672	\$398	\$411	\$357
Nevada Capital Insurance Company	\$431	\$396	\$396	\$515	\$575	\$706	\$396	\$461	\$510
Nevada General Insurance Company	\$1,326	\$1,254	\$1,254	\$1,386	\$1,494	\$1,662	\$1,326	\$1,212	\$1,212
Progressive Direct Insurance Company	\$387	\$352	\$381	\$626	\$672	\$835	\$586	\$415	\$448
Progressive Northern Insurance Company	\$341	\$314	\$338	\$573	\$624	\$777	\$534	\$378	\$382
Safeco Insurance Company of Illinois	\$398	\$415	\$416	\$671	\$775	\$800	\$555	\$440	\$392
State Farm Fire & Casualty Company	\$333	\$300	\$300	\$539	\$640	\$614	\$300	\$300	\$396
State Farm Mutual Automobile Insurance Company	\$290	\$262	\$262	\$469	\$556	\$532	\$262	\$262	\$348
The Liberty Mutual Fire Insurance Company	\$508	\$527	\$529	\$821	\$928	\$928	\$529	\$582	\$617
United Services Automobile Association (USAA)	\$383	\$365	\$365	\$509	\$515	\$532	\$365	\$396	\$365
USAA Casualty Insurance Company	\$442	\$421	\$421	\$595	\$601	\$619	\$421	\$459	\$421
Viking Insurance Company of Wisconsin	\$963	\$901	\$901	\$1,348	\$1,541	\$1,496	\$1,116	\$1,089	\$949
Western United Insurance Company	\$323	\$329	\$331	\$524	\$644	\$656	\$406	\$341	\$425

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE Q - Liability OPTION 1 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 2,900. One vehicle; no multi-car discount. Rate as average/neutral credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$464	\$486	\$457	\$706	\$814	\$967	\$489	\$526	\$486
Allstate Indemnity Company	\$668	\$760	\$707	\$963	\$1,092	\$1,256	\$771	\$793	\$760
Allstate Insurance Company	\$379	\$380	\$380	\$568	\$655	\$727	\$380	\$416	\$380
Allstate Property and Casualty Company	\$712	\$685	\$685	\$1,079	\$1,242	\$1,354	\$685	\$785	\$685
American Access Casualty Co	\$1,085	\$1,100	\$1,100	\$1,300	\$1,474	\$1,299	\$1,100	\$1,179	\$1,100
American Family Mutual Insurance Company	\$374	\$391	\$391	\$607	\$710	\$629	\$391	\$416	\$374
Coast National Insurance Company	\$970	\$894	\$973	\$1,565	\$1,703	\$1,904	\$1,412	\$1,106	\$1,189
Country Mutual Insurance Company	\$374	\$361	\$361	\$655	\$816	\$816	\$452	\$429	\$442
Esurance Ins Co	\$778	\$605	\$654	\$853	\$938	\$1,074	\$822	\$665	\$763
GEICO General Insurance Company	\$143	\$144	\$144	\$177	\$206	\$229	\$144	\$150	\$144
GEICO Indemnity Company	\$437	\$457	\$457	\$518	\$605	\$636	\$457	\$444	\$457
Government Employees Insurance Company(GEICIO)	\$143	\$144	\$144	\$177	\$206	\$229	\$144	\$150	\$144
IDS Property Casualty Ins Co	\$480	\$504	\$504	\$787	\$867	\$787	\$504	\$553	\$631
Infinity Auto Insurance Company	\$376	\$348	\$379	\$540	\$668	\$700	\$518	\$405	\$452
Mercury Casualty Company	\$554	\$543	\$552	\$865	\$978	\$1,162	\$684	\$541	\$615
Mid Century Insurance Company	\$279	\$244	\$244	\$510	\$674	\$673	\$437	\$360	\$473
Nationwide Ins Co. of America	\$416	\$385	\$387	\$591	\$677	\$736	\$444	\$466	\$400
Nevada Capital Insurance Company	\$320	\$290	\$290	\$371	\$414	\$506	\$290	\$341	\$382
Nevada General Insurance Company	\$798	\$762	\$762	\$804	\$864	\$972	\$792	\$738	\$738
Primero Insurance Company	\$714	\$672	\$672	\$1,104	\$1,218	\$1,164	\$774	\$774	\$672
Progressive Direct Insurance Company	\$450	\$417	\$441	\$671	\$719	\$877	\$639	\$493	\$524
Progressive Northern Insurance Company	\$453	\$421	\$451	\$705	\$766	\$954	\$673	\$546	\$510
Safeco Insurance Company of Illinois	\$352	\$362	\$367	\$568	\$652	\$667	\$482	\$394	\$342
State Farm Fire & Casualty Company	\$359	\$331	\$331	\$563	\$654	\$622	\$331	\$331	\$450
State Farm Mutual Automobile Insurance Company	\$318	\$293	\$293	\$499	\$579	\$549	\$293	\$293	\$400
The Liberty Mutual Fire Insurance Company	\$408	\$425	\$428	\$676	\$776	\$776	\$428	\$476	\$508
United Services Automobile Association (USAA)	\$301	\$288	\$288	\$394	\$400	\$413	\$288	\$316	\$288
USAA Casualty Insurance Company	\$305	\$295	\$295	\$402	\$407	\$420	\$295	\$322	\$295
Viking Insurance Company of Wisconsin	\$722	\$683	\$683	\$985	\$1,126	\$1,086	\$834	\$813	\$721
Western United Insurance Company	\$459	\$468	\$473	\$722	\$878	\$895	\$569	\$486	\$604

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE Q - Liability OPTION 2 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 2,900. One vehicle; no multi-car discount. Rate as average/neutral credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$517	\$531	\$500	\$868	\$1,006	\$1,238	\$537	\$583	\$531
Allstate Indemnity Company	\$791	\$871	\$807	\$1,262	\$1,454	\$1,655	\$896	\$948	\$871
Allstate Insurance Company	\$473	\$467	\$467	\$776	\$899	\$1,034	\$467	\$521	\$467
Allstate Property and Casualty Company	\$787	\$751	\$751	\$1,276	\$1,475	\$1,655	\$751	\$872	\$751
American Family Mutual Insurance Company	\$463	\$480	\$480	\$784	\$910	\$814	\$480	\$518	\$463
Coast National Insurance Company	\$1,065	\$962	\$1,070	\$1,898	\$2,072	\$2,326	\$1,647	\$1,187	\$1,315
Country Mutual Insurance Company	\$491	\$462	\$462	\$879	\$1,102	\$1,102	\$581	\$558	\$563
Country Preferred Ins Co	\$445	\$419	\$419	\$796	\$998	\$998	\$524	\$505	\$509
Esurance Ins Co	\$950	\$709	\$778	\$1,097	\$1,203	\$1,382	\$1,028	\$789	\$891
GEICO General Insurance Company	\$223	\$220	\$220	\$294	\$345	\$388	\$220	\$226	\$220
GEICO Indemnity Company	\$605	\$627	\$627	\$756	\$896	\$949	\$627	\$604	\$627
Government Employees Insurance Company(GEICIO)	\$223	\$220	\$220	\$294	\$345	\$388	\$220	\$226	\$220
IDS Property Casualty Ins Co	\$448	\$471	\$471	\$738	\$809	\$738	\$471	\$513	\$583
Infinity Auto Insurance Company	\$548	\$482	\$549	\$865	\$1,076	\$1,164	\$755	\$568	\$667
Mercury Casualty Company	\$708	\$674	\$684	\$1,171	\$1,240	\$1,328	\$866	\$672	\$791
Mid Century Insurance Company	\$414	\$341	\$341	\$783	\$1,051	\$1,053	\$650	\$523	\$519
Nationwide Ins Co. of America	\$474	\$434	\$439	\$741	\$850	\$943	\$519	\$536	\$455
Nevada Capital Insurance Company	\$390	\$357	\$357	\$477	\$533	\$654	\$357	\$417	\$460
Nevada General Insurance Company	\$990	\$930	\$930	\$1,050	\$1,128	\$1,260	\$1,002	\$900	\$900
Progressive Direct Insurance Company	\$651	\$588	\$639	\$1,080	\$1,164	\$1,452	\$1,006	\$694	\$750
Progressive Northern Insurance Company	\$539	\$490	\$533	\$944	\$1,031	\$1,283	\$871	\$589	\$604
Safeco Insurance Company of Illinois	\$423	\$426	\$434	\$731	\$846	\$875	\$581	\$457	\$413
State Farm Fire & Casualty Company	\$513	\$464	\$464	\$846	\$1,002	\$957	\$464	\$464	\$613
State Farm Mutual Automobile Insurance Company	\$449	\$406	\$406	\$740	\$874	\$833	\$406	\$406	\$540
The Liberty Mutual Fire Insurance Company	\$556	\$567	\$569	\$918	\$1,041	\$1,041	\$569	\$638	\$676
United Services Automobile Association (USAA)	\$372	\$355	\$355	\$496	\$502	\$519	\$355	\$386	\$355
USAA Casualty Insurance Company	\$431	\$411	\$411	\$582	\$589	\$608	\$411	\$447	\$411
Viking Insurance Company of Wisconsin	\$922	\$863	\$863	\$1,309	\$1,489	\$1,450	\$1,071	\$1,042	\$909
Western United Insurance Company	\$452	\$451	\$450	\$751	\$926	\$946	\$572	\$471	\$588

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE Q - Liability OPTION 1 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 2,900. One vehicle; no multi-car discount. Rate as average/neutral credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$421	\$445	\$420	\$626	\$721	\$853	\$445	\$477	\$445
Allstate Indemnity Company	\$711	\$833	\$775	\$999	\$1,133	\$1,313	\$837	\$839	\$833
Allstate Insurance Company	\$393	\$399	\$399	\$576	\$664	\$735	\$399	\$430	\$399
Allstate Property and Casualty Company	\$716	\$698	\$698	\$1,070	\$1,231	\$1,343	\$698	\$789	\$698
American Access Casualty Co	\$1,316	\$1,311	\$1,311	\$1,514	\$1,766	\$1,747	\$1,311	\$1,411	\$1,311
American Family Mutual Insurance Company	\$406	\$426	\$426	\$648	\$759	\$671	\$426	\$450	\$406
Coast National Insurance Company	\$665	\$592	\$659	\$1,212	\$1,356	\$1,508	\$1,031	\$721	\$806
Country Mutual Insurance Company	\$392	\$390	\$390	\$663	\$829	\$829	\$473	\$447	\$468
Esurance Ins Co	\$851	\$660	\$715	\$930	\$1,024	\$1,176	\$899	\$726	\$841
GEICO General Insurance Company	\$164	\$166	\$166	\$197	\$228	\$252	\$166	\$173	\$166
GEICO Indemnity Company	\$511	\$536	\$536	\$588	\$685	\$715	\$536	\$515	\$536
Government Employees Insurance Company(GEICIO)	\$164	\$166	\$166	\$197	\$228	\$252	\$166	\$173	\$166
IDS Property Casualty Ins Co	\$538	\$570	\$570	\$873	\$963	\$873	\$570	\$619	\$708
Infinity Auto Insurance Company	\$387	\$360	\$392	\$547	\$674	\$705	\$533	\$420	\$467
Mercury Casualty Company	\$652	\$647	\$653	\$1,000	\$1,126	\$1,329	\$811	\$646	\$717
Mid Century Insurance Company	\$245	\$227	\$227	\$463	\$613	\$613	\$401	\$331	\$441
Nationwide Ins Co. of America	\$412	\$381	\$385	\$578	\$662	\$715	\$438	\$458	\$397
Nevada Capital Insurance Company	\$361	\$329	\$329	\$409	\$456	\$558	\$329	\$385	\$432
Nevada General Insurance Company	\$1,098	\$1,062	\$1,062	\$1,092	\$1,170	\$1,320	\$1,080	\$1,002	\$1,002
Primero Insurance Company	\$1,542	\$1,506	\$1,506	\$1,932	\$2,052	\$1,998	\$1,602	\$1,602	\$1,506
Progressive Direct Insurance Company	\$397	\$369	\$390	\$586	\$624	\$761	\$560	\$436	\$465
Progressive Northern Insurance Company	\$395	\$372	\$394	\$595	\$646	\$803	\$576	\$456	\$444
Safeco Insurance Company of Illinois	\$414	\$443	\$440	\$667	\$766	\$783	\$585	\$475	\$408
State Farm Fire & Casualty Company	\$335	\$309	\$309	\$509	\$590	\$561	\$309	\$309	\$424
State Farm Mutual Automobile Insurance Company	\$297	\$274	\$274	\$452	\$523	\$497	\$274	\$274	\$377
The Liberty Mutual Fire Insurance Company	\$480	\$511	\$513	\$776	\$891	\$891	\$513	\$562	\$601
United Services Automobile Association (USAA)	\$314	\$304	\$304	\$407	\$411	\$424	\$304	\$329	\$304
USAA Casualty Insurance Company	\$317	\$307	\$307	\$413	\$420	\$431	\$307	\$334	\$307
Viking Insurance Company of Wisconsin	\$1,025	\$975	\$975	\$1,376	\$1,580	\$1,514	\$1,181	\$1,152	\$1,027
Western United Insurance Company	\$536	\$562	\$569	\$833	\$1,009	\$1,031	\$667	\$576	\$713

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE Q - Liability OPTION 2 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 2,900. One vehicle; no multi-car discount. Rate as average/neutral credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$455	\$470	\$445	\$748	\$864	\$1,059	\$473	\$512	\$470
Allstate Indemnity Company	\$812	\$919	\$853	\$1,260	\$1,448	\$1,657	\$936	\$967	\$919
Allstate Insurance Company	\$476	\$477	\$477	\$763	\$883	\$1,015	\$477	\$522	\$477
Allstate Property and Casualty Company	\$774	\$747	\$747	\$1,236	\$1,427	\$1,602	\$747	\$855	\$747
American Family Mutual Insurance Company	\$495	\$515	\$515	\$825	\$958	\$856	\$515	\$552	\$495
Coast National Insurance Company	\$836	\$728	\$833	\$1,678	\$1,864	\$2,089	\$1,386	\$890	\$1,026
Country Mutual Insurance Company	\$497	\$481	\$481	\$862	\$1,084	\$1,084	\$587	\$563	\$577
Country Preferred Ins Co	\$451	\$435	\$435	\$781	\$982	\$982	\$530	\$509	\$521
Esurance Ins Co	\$1,023	\$765	\$840	\$1,175	\$1,288	\$1,486	\$1,103	\$851	\$971
GEICO General Insurance Company	\$241	\$238	\$238	\$308	\$361	\$402	\$238	\$243	\$238
GEICO Indemnity Company	\$668	\$693	\$693	\$810	\$956	\$1,006	\$693	\$664	\$693
Government Employees Insurance Company(GEICIO)	\$241	\$238	\$238	\$308	\$361	\$402	\$238	\$243	\$238
IDS Property Casualty Ins Co	\$499	\$530	\$530	\$815	\$895	\$815	\$530	\$572	\$653
Infinity Auto Insurance Company	\$544	\$485	\$548	\$842	\$1,048	\$1,128	\$751	\$569	\$665
Mercury Casualty Company	\$812	\$782	\$790	\$1,316	\$1,491	\$1,510	\$1,001	\$781	\$901
Mid Century Insurance Company	\$367	\$308	\$308	\$691	\$928	\$930	\$579	\$468	\$624
Nationwide Ins Co. of America	\$463	\$424	\$430	\$711	\$815	\$900	\$503	\$520	\$445
Nevada Capital Insurance Company	\$431	\$396	\$396	\$515	\$575	\$706	\$396	\$461	\$510
Nevada General Insurance Company	\$1,326	\$1,254	\$1,254	\$1,386	\$1,494	\$1,662	\$1,326	\$1,212	\$1,212
Progressive Direct Insurance Company	\$560	\$509	\$551	\$916	\$985	\$1,227	\$857	\$599	\$647
Progressive Northern Insurance Company	\$447	\$412	\$445	\$758	\$826	\$1,029	\$707	\$495	\$501
Safeco Insurance Company of Illinois	\$475	\$494	\$495	\$814	\$942	\$972	\$666	\$524	\$467
State Farm Fire & Casualty Company	\$455	\$413	\$413	\$732	\$861	\$822	\$413	\$413	\$553
State Farm Mutual Automobile Insurance Company	\$400	\$363	\$363	\$642	\$754	\$719	\$363	\$363	\$489
The Liberty Mutual Fire Insurance Company	\$628	\$653	\$654	\$1,018	\$1,156	\$1,156	\$654	\$724	\$769
United Services Automobile Association (USAA)	\$383	\$365	\$365	\$509	\$515	\$532	\$365	\$396	\$365
USAA Casualty Insurance Company	\$442	\$421	\$421	\$595	\$601	\$619	\$421	\$459	\$421
Viking Insurance Company of Wisconsin	\$1,247	\$1,169	\$1,169	\$1,737	\$1,982	\$1,920	\$1,442	\$1,408	\$1,233
Western United Insurance Company	\$509	\$520	\$520	\$831	\$1,021	\$1,042	\$643	\$537	\$667

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE R - Liability OPTION 1 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 2,900. One vehicle; no multi-car discount. Rate as worst possible credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$724	\$760	\$715	\$1,091	\$1,265	\$1,500	\$764	\$825	\$760
Allstate Indemnity Company	\$828	\$953	\$886	\$1,179	\$1,343	\$1,547	\$963	\$985	\$953
Allstate Insurance Company	\$379	\$380	\$380	\$568	\$655	\$727	\$380	\$416	\$380
Allstate Property and Casualty Company	\$1,131	\$1,100	\$1,100	\$1,698	\$1,960	\$2,123	\$1,100	\$1,252	\$1,100
American Access Casualty Co	\$1,085	\$1,100	\$1,100	\$1,300	\$1,474	\$1,299	\$1,100	\$1,179	\$1,100
American Family Mutual Insurance Company	\$500	\$526	\$526	\$801	\$940	\$831	\$526	\$555	\$500
Coast National Insurance Company	\$1,368	\$1,278	\$1,382	\$2,255	\$2,458	\$2,748	\$2,030	\$1,562	\$1,668
Country Mutual Insurance Company	\$569	\$551	\$551	\$998	\$1,242	\$1,242	\$692	\$655	\$676
Esurance Ins Co	\$1,064	\$833	\$899	\$1,168	\$1,286	\$1,468	\$1,132	\$915	\$1,043
GEICO General Insurance Company	\$226	\$228	\$228	\$280	\$326	\$363	\$228	\$238	\$228
GEICO Indemnity Company	\$437	\$457	\$457	\$518	\$605	\$636	\$457	\$444	\$457
Government Employees Insurance Company(GEICIO)	\$226	\$228	\$228	\$280	\$326	\$363	\$228	\$238	\$228
IDS Property Casualty Ins Co	\$564	\$598	\$598	\$920	\$1,013	\$920	\$598	\$649	\$741
Infinity Auto Insurance Company	\$641	\$598	\$648	\$913	\$1,133	\$1,182	\$887	\$693	\$768
Mercury Casualty Company	\$591	\$579	\$588	\$923	\$1,042	\$1,238	\$729	\$576	\$654
Mid Century Insurance Company	\$456	\$395	\$395	\$843	\$1,122	\$1,124	\$717	\$582	\$766
Nationwide Ins Co. of America	\$579	\$535	\$539	\$853	\$987	\$1,084	\$628	\$656	\$559
Nevada Capital Insurance Company	\$320	\$290	\$290	\$371	\$414	\$506	\$290	\$341	\$382
Nevada General Insurance Company	\$798	\$762	\$762	\$804	\$864	\$972	\$792	\$738	\$738
Primero Insurance Company	\$714	\$672	\$672	\$1,104	\$1,218	\$1,164	\$774	\$774	\$672
Progressive Direct Insurance Company	\$879	\$826	\$864	\$1,297	\$1,386	\$1,673	\$1,242	\$953	\$1,006
Progressive Northern Insurance Company	\$699	\$649	\$695	\$1,102	\$1,196	\$1,490	\$1,049	\$794	\$786
Safeco Insurance Company of Illinois	\$503	\$517	\$527	\$838	\$966	\$989	\$701	\$568	\$488
State Farm Fire & Casualty Company	\$752	\$696	\$696	\$1,171	\$1,350	\$1,278	\$696	\$696	\$957
State Farm Mutual Automobile Insurance Company	\$671	\$619	\$619	\$1,044	\$1,202	\$1,138	\$619	\$619	\$854
The Liberty Mutual Fire Insurance Company	\$664	\$692	\$698	\$1,100	\$1,271	\$1,271	\$698	\$779	\$833
United Services Automobile Association (USAA)	\$520	\$505	\$505	\$678	\$688	\$712	\$505	\$548	\$505
USAA Casualty Insurance Company	\$539	\$525	\$525	\$709	\$719	\$745	\$525	\$569	\$525
Viking Insurance Company of Wisconsin	\$970	\$924	\$924	\$1,325	\$1,523	\$1,461	\$1,122	\$1,090	\$970
Western United Insurance Company	\$850	\$871	\$878	\$1,344	\$1,637	\$1,674	\$1,058	\$900	\$1,118

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE R - Liability OPTION 2 - TOYOTA CAMRY

Vehicle 1: 2007 Toyota Camry LE; 4-cylinder, 2.4L I4 engine; Automatic Transmission; Front wheel drive; 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 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 2,900. One vehicle; no multi-car discount. Rate as worst possible credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$867	\$886	\$834	\$1,424	\$1,658	\$2,027	\$897	\$985	\$886
Allstate Indemnity Company	\$962	\$1,068	\$989	\$1,510	\$1,748	\$1,990	\$1,095	\$1,157	\$1,068
Allstate Insurance Company	\$473	\$467	\$467	\$776	\$899	\$1,034	\$467	\$521	\$467
Allstate Property and Casualty Company	\$1,140	\$1,096	\$1,096	\$1,830	\$2,127	\$2,355	\$1,096	\$1,270	\$1,096
American Family Mutual Insurance Company	\$607	\$631	\$631	\$1,014	\$1,181	\$1,052	\$631	\$678	\$607
Coast National Insurance Company	\$1,619	\$1,477	\$1,229	\$2,968	\$3,251	\$3,648	\$2,563	\$1,798	\$1,985
Country Mutual Insurance Company	\$726	\$685	\$685	\$1,307	\$1,632	\$1,632	\$871	\$831	\$841
Country Preferred Ins Co	\$654	\$617	\$617	\$1,177	\$1,471	\$1,471	\$783	\$748	\$756
Esurance Ins Co	\$1,314	\$983	\$1,076	\$1,524	\$1,668	\$1,916	\$1,427	\$1,092	\$1,227
GEICO General Insurance Company	\$353	\$349	\$349	\$466	\$547	\$614	\$349	\$357	\$349
GEICO Indemnity Company	\$605	\$627	\$627	\$756	\$896	\$949	\$627	\$604	\$627
Government Employees Insurance Company(GEICIO)	\$353	\$349	\$349	\$466	\$547	\$614	\$349	\$357	\$349
IDS Property Casualty Ins Co	\$524	\$555	\$555	\$857	\$941	\$857	\$555	\$599	\$683
Infinity Auto Insurance Company	\$916	\$815	\$922	\$1,434	\$1,788	\$1,926	\$1,265	\$956	\$1,112
Mercury Casualty Company	\$756	\$718	\$731	\$1,247	\$1,415	\$1,733	\$924	\$717	\$843
Mid Century Insurance Company	\$755	\$609	\$609	\$1,446	\$1,958	\$1,965	\$1,190	\$951	\$982
Nationwide Ins Co. of America	\$611	\$558	\$566	\$984	\$1,136	\$1,271	\$678	\$695	\$588
Nevada Capital Insurance Company	\$390	\$357	\$357	\$477	\$533	\$654	\$357	\$417	\$460
Nevada General Insurance Company	\$990	\$930	\$930	\$1,050	\$1,128	\$1,260	\$1,002	\$900	\$900
Progressive Direct Insurance Company	\$1,281	\$1,171	\$1,261	\$2,106	\$2,267	\$2,814	\$1,973	\$1,355	\$1,453
Progressive Northern Insurance Company	\$881	\$803	\$873	\$1,562	\$1,702	\$2,124	\$1,438	\$958	\$986
Safeco Insurance Company of Illinois	\$621	\$624	\$639	\$1,103	\$1,281	\$1,328	\$865	\$673	\$605
State Farm Fire & Casualty Company	\$999	\$911	\$911	\$1,634	\$1,905	\$1,806	\$911	\$911	\$1,234
State Farm Mutual Automobile Insurance Company	\$885	\$807	\$807	\$1,447	\$1,685	\$1,595	\$807	\$807	\$1,096
The Liberty Mutual Fire Insurance Company	\$883	\$900	\$905	\$1,464	\$1,673	\$1,673	\$905	\$1,022	\$1,084
United Services Automobile Association (USAA)	\$572	\$548	\$548	\$764	\$775	\$799	\$548	\$595	\$548
USAA Casualty Insurance Company	\$570	\$545	\$545	\$771	\$779	\$805	\$545	\$592	\$545
Viking Insurance Company of Wisconsin	\$1,247	\$1,171	\$1,171	\$1,769	\$2,018	\$1,958	\$1,446	\$1,403	\$1,230
Western United Insurance Company	\$914	\$913	\$912	\$1,537	\$1,902	\$1,946	\$1,171	\$952	\$1,187

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

EXAMPLE R - Liability OPTION 1 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 2,900. One vehicle; no multi-car discount. Rate as worst possible credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$673	\$713	\$674	\$990	\$1,145	\$1,352	\$713	\$767	\$713
Allstate Indemnity Company	\$892	\$1,059	\$983	\$1,236	\$1,408	\$1,635	\$1,057	\$1,053	\$1,059
Allstate Insurance Company	\$393	\$399	\$399	\$576	\$664	\$735	\$399	\$430	\$399
Allstate Property and Casualty Company	\$1,148	\$1,130	\$1,130	\$1,696	\$1,957	\$2,118	\$1,130	\$1,268	\$1,130
American Access Casualty Co	\$1,316	\$1,311	\$1,311	\$1,514	\$1,766	\$1,747	\$1,311	\$1,411	\$1,311
American Family Mutual Insurance Company	\$546	\$576	\$576	\$859	\$1,009	\$890	\$576	\$604	\$546
Coast National Insurance Company	\$973	\$881	\$980	\$1,831	\$2,051	\$2,279	\$1,555	\$1,060	\$1,176
Country Mutual Insurance Company	\$597	\$595	\$595	\$1,011	\$1,261	\$1,261	\$725	\$683	\$716
Esurance Ins Co	\$1,161	\$905	\$980	\$1,270	\$1,398	\$1,602	\$1,231	\$997	\$1,147
GEICO General Insurance Company	\$260	\$263	\$263	\$311	\$361	\$399	\$263	\$273	\$263
GEICO Indemnity Company	\$511	\$536	\$536	\$588	\$685	\$715	\$536	\$515	\$536
Government Employees Insurance Company(GEICO)	\$260	\$263	\$263	\$311	\$361	\$399	\$263	\$273	\$263
IDS Property Casualty Ins Co	\$634	\$678	\$678	\$1,023	\$1,129	\$1,023	\$678	\$727	\$833
Infinity Auto Insurance Company	\$661	\$617	\$670	\$929	\$1,149	\$1,192	\$915	\$718	\$796
Mercury Casualty Company	\$690	\$685	\$692	\$1,059	\$1,193	\$1,406	\$859	\$683	\$759
Mid Century Insurance Company	\$392	\$363	\$363	\$755	\$1,007	\$1,009	\$649	\$530	\$705
Nationwide Ins Co. of America	\$573	\$531	\$536	\$835	\$965	\$1,054	\$620	\$644	\$555
Nevada Capital Insurance Company	\$361	\$329	\$329	\$409	\$456	\$558	\$329	\$385	\$432
Nevada General Insurance Company	\$1,098	\$1,062	\$1,062	\$1,092	\$1,170	\$1,320	\$1,080	\$1,002	\$1,002
Primero Insurance Company	\$1,542	\$1,506	\$1,506	\$1,932	\$2,052	\$1,998	\$1,602	\$1,602	\$1,506
Progressive Direct Insurance Company	\$782	\$740	\$771	\$1,139	\$1,214	\$1,458	\$1,095	\$850	\$897
Progressive Northern Insurance Company	\$604	\$574	\$608	\$925	\$1,002	\$1,250	\$893	\$699	\$682
Safeco Insurance Company of Illinois	\$594	\$634	\$635	\$981	\$1,132	\$1,159	\$850	\$688	\$584
State Farm Fire & Casualty Company	\$709	\$658	\$658	\$1,072	\$1,234	\$1,170	\$658	\$658	\$910
State Farm Mutual Automobile Insurance Company	\$633	\$586	\$586	\$957	\$1,101	\$1,043	\$586	\$586	\$813
The Liberty Mutual Fire Insurance Company	\$787	\$837	\$841	\$1,268	\$1,464	\$1,464	\$841	\$923	\$991
United Services Automobile Association (USAA)	\$549	\$537	\$537	\$708	\$719	\$744	\$537	\$580	\$537
USAA Casualty Insurance Company	\$568	\$556	\$556	\$736	\$750	\$774	\$556	\$600	\$556
Viking Insurance Company of Wisconsin	\$1,376	\$1,317	\$1,317	\$1,853	\$2,134	\$2,038	\$1,589	\$1,542	\$1,384
Western United Insurance Company	\$997	\$1,051	\$1,062	\$1,553	\$1,887	\$1,931	\$1,246	\$1,074	\$1,324

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts and assumes prior Bodily Injury Liability limit of \$15,000/\$30,000. Company does not assign drivers to vehicles, so all relevant household members included.

Esurance assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, prior insurance of 6+ years

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

Primero Insurance Company Comprehensive deductible is \$200.

EXAMPLE R - Liability OPTION 2 - HONDA CR-V

Vehicle 2: 2010 Honda CR-V EX-L; 4-cylinder, 2.4l I4 engine; Four wheel drive; 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 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 2,900. One vehicle; no multi-car discount. Rate as worst possible credit-based insurance score.

Company Name	Carson				North Las				
	City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire and Casualty Insurance Company	\$777	\$800	\$755	\$1,246	\$1,446	\$1,761	\$805	\$882	\$800
Allstate Indemnity Company	\$996	\$1,140	\$1,056	\$1,518	\$1,752	\$2,008	\$1,155	\$1,189	\$1,140
Allstate Insurance Company	\$476	\$477	\$477	\$763	\$883	\$1,015	\$477	\$522	\$477
Allstate Property and Casualty Company	\$1,126	\$1,096	\$1,096	\$1,775	\$2,060	\$2,282	\$1,096	\$1,250	\$1,096
American Family Mutual Insurance Company	\$652	\$680	\$680	\$1,072	\$1,249	\$1,111	\$680	\$727	\$652
Coast National Insurance Company	\$1,332	\$1,180	\$1,342	\$2,742	\$3,054	\$3,421	\$2,260	\$1,416	\$1,627
Country Mutual Insurance Company	\$735	\$714	\$714	\$1,281	\$1,603	\$1,603	\$881	\$839	\$862
Country Preferred Ins Co	\$663	\$643	\$643	\$1,154	\$1,445	\$1,445	\$792	\$755	\$775
Esurance Ins Co	\$1,407	\$1,055	\$1,155	\$1,621	\$1,778	\$2,046	\$1,523	\$1,172	\$1,329
GEICO General Insurance Company	\$382	\$377	\$377	\$488	\$571	\$636	\$377	\$386	\$377
GEICO Indemnity Company	\$668	\$693	\$693	\$810	\$956	\$1,006	\$693	\$664	\$693
Government Employees Insurance Company(GEICIO)	\$382	\$377	\$377	\$488	\$571	\$636	\$377	\$386	\$377
IDS Property Casualty Ins Co	\$587	\$626	\$626	\$949	\$1,045	\$949	\$626	\$670	\$766
Infinity Auto Insurance Company	\$915	\$820	\$923	\$1,405	\$1,753	\$1,874	\$1,266	\$960	\$1,113
Mercury Casualty Company	\$859	\$828	\$836	\$1,394	\$1,579	\$1,918	\$1,059	\$826	\$954
Mid Century Insurance Company	\$663	\$544	\$544	\$1,261	\$1,708	\$1,713	\$1,047	\$842	\$1,122
Nationwide Ins Co. of America	\$595	\$546	\$554	\$945	\$1,089	\$1,125	\$658	\$673	\$576
Nevada Capital Insurance Company	\$431	\$396	\$396	\$515	\$575	\$706	\$396	\$461	\$510
Nevada General Insurance Company	\$1,326	\$1,254	\$1,254	\$1,386	\$1,494	\$1,662	\$1,326	\$1,212	\$1,212
Progressive Direct Insurance Company	\$1,106	\$1,019	\$1,093	\$1,792	\$1,923	\$2,378	\$1,685	\$1,174	\$1,258
Progressive Northern Insurance Company	\$726	\$673	\$724	\$1,248	\$1,358	\$1,694	\$1,161	\$802	\$814
Safeco Insurance Company of Illinois	\$697	\$723	\$729	\$1,224	\$1,423	\$1,470	\$990	\$773	\$685
State Farm Fire & Casualty Company	\$907	\$830	\$830	\$1,444	\$1,677	\$1,590	\$830	\$830	\$1,133
State Farm Mutual Automobile Insurance Company	\$805	\$736	\$736	\$1,282	\$1,487	\$1,408	\$736	\$736	\$1,009
The Liberty Mutual Fire Insurance Company	\$1,006	\$1,045	\$1,048	\$1,632	\$1,866	\$1,866	\$1,048	\$1,166	\$1,242
United Services Automobile Association (USAA)	\$591	\$567	\$567	\$788	\$798	\$823	\$567	\$616	\$567
USAA Casualty Insurance Company	\$586	\$561	\$561	\$791	\$799	\$825	\$561	\$609	\$561
Viking Insurance Company of Wisconsin	\$1,678	\$1,583	\$1,583	\$2,343	\$2,680	\$2,590	\$1,945	\$1,889	\$1,665
Western United Insurance Company	\$1,030	\$1,058	\$1,057	\$1,695	\$2,087	\$2,136	\$1,313	\$1,088	\$1,349

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Collision deductible is \$250.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

LIST OF INSURERS OFFERING AUTO INSURANCE IN NEVADA

The following is a list of the 153 insurers who wrote business for personal auto insurance in Nevada in 2009. Please contact the Division of Insurance if you have any questions.

Company Name

21st Century Ins Co
Ace Amer Ins Co
AIG Advantage Ins Co
AIG Centennial Ins Co
AIG Natl Ins Co Inc
AIG Premier Ins Co
AIU Ins Co
Allstate Fire & Cas Ins Co
Allstate Ind Co
Allstate Ins Co
Allstate Prop & Cas Ins Co
Amco Ins Co
American Access Cas Co
American Bankers Ins Co Of FL
American Family Mut Ins Co
American Federation Ins Co
American Intl Ins Co
American Intl Pacific Ins
American Modern Home Ins Co
American Modern Select Ins Co
American Natl Gen Ins Co
American Natl Prop & Cas Co
American Reliable Ins Co
American Standard Ins Co of WI
American Sterling Ins Co
Amica Mut Ins Co
Automobile Ins Co Of Hartford CT
Badger Mut Ins Co
Balboa Ins Co
Bankers Standard Ins Co
California Cas Ind Exch
Chartis Cas Co
Chartis Prop Cas Co
Cincinnati Ins Co
Civil Serv Employees Ins Co
Coast Natl Ins Co
Colorado Cas Ins Co
Country Cas Ins Co
Country Mut Ins Co
Country Pref Ins Co
Dairyland Ins Co
Deerbrook Ins Co
Delos Ins Co
Depositors Ins Co

Company Name

Electric Ins Co
Encompass Home & Auto Ins Co
Encompass Ind Co
Encompass Ins Co Of Amer
Essentia Ins Co
Esurance Ins Co
Farmers Ins Exch
Federal Ins Co
Fidelity Natl Ins Co
Financial Ind Co
Firemans Fund Ins Co
First Liberty Ins Corp
Foremost Ins Co Grand Rapids MI
Foremost Prop & Cas Ins Co
Garrison Prop & Cas Ins Co
Geico Cas Co
Geico Gen Ins Co
Geico Ind Co
Government Employees Ins Co
Great Amer Assur Co
Great Northwest Ins Co
Hallmark Ins Co
Hartford Accident & Ind Co
Hartford Cas Ins Co
Hartford Fire In Co
Hartford Ins Co Of The Midwest
Hartford Underwriters Ins Co
Horace Mann Ins Co
Horace Mann Prop & Cas Ins Co
IDS Prop Cas Ins Co
Infinity Auto Ins Co
Infinity Ins Co
Insurance Co Of The State Of PA
Insuremax Ins Co
Key Ins Co
Liberty Ins Corp
Liberty Mut Fire Ins Co
Lincoln Gen Ins Co
Markel Amer Ins Co
Mendakota Ins Co
Mendota Ins Co
Merastar Ins Co
Mercury Cas Co
Meritplan Ins Co

Company Name

Metropolitan Grp Prop & Cas Ins Co
Metropolitan Prop & Cas Ins Co
MGA Ins Co Inc
Mid Century Ins Co
National Gen Assur Co
National Gen Ins Co
National Guar Ins Co
National Interstate Ins Co
National Union Fire Ins Co Of Pitts
Nationwide Ins Co Of Amer
Nationwide Mut Ins Co
Nevada Capital Ins Co
Nevada Direct Ins Co
Nevada Gen Ins Co
New Hampshire Ins Co
Northbrook Ind Co
Oregon Mut Ins Co
Pacific Ind Co
Pacific Specialty Ins Co
Permanent Gen Assur Corp
Pharmacists Mut Ins Co
Philadelphia Ind Ins Co
Primero Ins Co
Progressive Cas Ins Co
Progressive Direct Ins Co
Progressive Northern Ins Co
Progressive Northwestern Ins Co
Progressive Preferred Ins Co
Progressive Specialty Ins Co
Property & Cas Ins Co Of Hartford
QBE Ins Corp
Response Worldwide Ins Co
Safeco Ins Co Of Amer
Safeco Ins Co Of IL
Santa Fe Auto Ins Co
Sentinel Ins Co Ltd
Shelter Mut Ins Co
Standard Fire Ins Co
State Farm Fire & Cas Co
State Farm Mut Auto Ins Co
Teachers Ins Co
Titan Ind Co
Topa Ins Co
Travco Ins Co
Travelers Commercial Ins Co
Travelers Home & Marine Ins Co
Travelers Ind Co Of Amer
Travelers Prop Cas Ins Co
Triumphe Cas Co

Company Name

United Automobile Ins Co
Unitrin Direct Prop & Cas Co
Universal N Amer Ins Co
USAA
USAA Cas Ins Co
USAA Gen Ind Co
Victoria Fire & Cas Co
Vigilant Ins Co
Viking Ins Co Of WI
Virginia Surety Co Inc
Western Gen Ins Co
Western Natl Assur Co
Western United Ins Co
Workmen's Auto Ins Co
Yosemite Ins Co
Young Amer Ins Co

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 to determine the best value.

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

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 _____

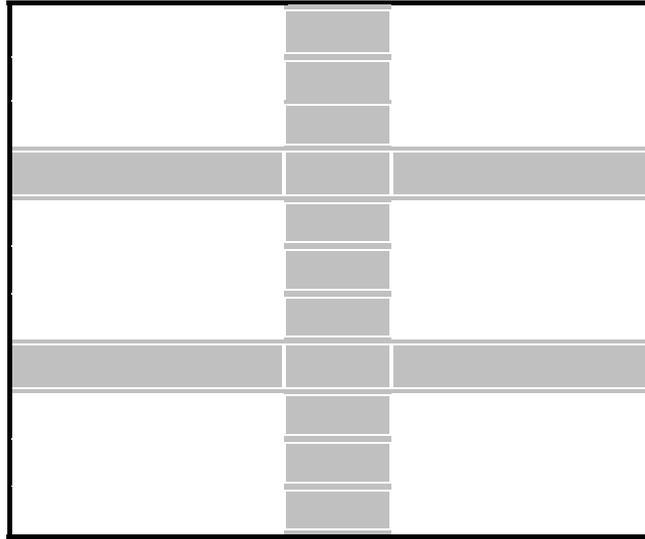
Towing Service:

Name _____

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

Phone _____

Draw accident scene, including street names and addresses:



Notes: