

2011 Nevada Consumer's Guide to Auto Insurance Rates

State of Nevada, Department of Business & Industry
DIVISION OF INSURANCE

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Nevada Consumer's Guide to Auto Insurance Rates

About This Guide

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 2010. 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 Guide

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.

Check Before You Write a Check

It is important to verify that your auto policy is issued by a licensed and authorized Nevada insurance agent and company. Be wary of 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 Scott J. Kipper 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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Division of Insurance on the Web

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Allstate Fire and Casualty Insurance Company, Allstate Insurance Company, Allstate Property and Casualty Insurance Company, American Access Casualty Company, American Family Mutual Insurance Company, COUNTRY Mutual Insurance Company, COUNTRY Preferred Insurance Company, GEICO Casualty Insurance Company, Hartford Insurance Company of the Midwest, Infinity Auto Insurance Company, Liberty Mutual General Insurance Company, Mid-Century Insurance Company, Nevada Capital Insurance Company, Nevada General Insurance Company, Progressive Direct Insurance Company, Progressive Northern Insurance Company, Santa Fe Auto Insurance Company, State Farm Fire and Casualty Company, State Farm Mutual Automobile Insurance Company, Travelers Home and Marine 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 2010 National Association of Insurance Commissioners (NAIC) report found that, across the U.S. in 2008, the average premium people paid for private passenger auto insurance was \$903 for each vehicle insured for one year. Nevada, by comparison, had an average premium per vehicle of \$1,099 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.

The Need for Automobile Insurance

Auto insurance is an important purchase for most drivers. There are three main reasons to buy auto insurance.

To comply with Nevada state laws: The state of Nevada has mandatory liability auto insurance requirements, subject to minimum limits that are described later in this guide. If an automobile is driven without insurance, the driver could be fined, and the vehicle could be impounded.

To satisfy lenders: If a vehicle owner has a car loan, most lenders require full insurance to protect their interest in the car. If the auto insurance lapses, the lender will likely add insurance to the loan and insure the car for a much higher premium and much less coverage than the policy purchased by the vehicle owner. The lender can require payment of this higher premium until independent insurance is purchased by the vehicle owner.

To protect assets: Auto insurance can provide bodily injury and property damage liability coverage for accidents that happen involving others for which the driver is responsible. Liability insurance will also pay the cost of an attorney to protect the driver if the driver is sued. It is important to know that the amount that may be paid under the auto insurance policy is subject to the policy limits selected for that policy.

Additional information is described later in this guide.

An Auto Insurance Policy

An auto insurance policy issued by an insurance company will have several parts.

- The **declarations/information page** includes the policy number, the effective dates, the details of the cars covered on the policy, the lien holder (if there is a loan on the car), the coverages, coverage limits, associated premium, risk classifications and any discounts or surcharges. It is also going to list where the car is garaged and contact details for

¹ 2010 National Association of Insurance Commissioners: 2007-2008 Auto Insurance Database Report

insurance company and agent. The declaration page may also contain information on any traffic violations in the last 36 months that may have impacted the premium.

It is important to verify that all personal information, the type and amount of coverage, and vehicle information (make, model, year, and manufacturer) is accurate. Any discrepancies in this information can adversely affect the premium and should be communicated to the insurance agent or the company immediately. If the declaration page has a list of discounts applied towards calculation of the premium, it is important to review these discounts to ensure that no applicable discounts are omitted.

- The **personal auto policy or policy form**. This will be several pages long and will detail in specific language what is covered, how those coverages are defined, the conditions of the policy and if there are any exclusions. This may also include exception pages that revise/change/modify the policy form. Some companies customize their policy forms to match the coverages in a specific policy, while others list all available coverages. The declarations/information page details which coverages were purchased.

Read the auto policy carefully to understand all coverages and exclusions. If there are questions about the insurance policy, contact the insurance agent or company.

- At least one copy of an **insurance card** should be included as proof of coverage. It is important to keep this card in the car as Nevada law requires the production of this card when requested by law enforcement.

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 for payments made to you under this coverage.

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 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 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.

Some insurers in Nevada offer a “vanishing deductible.” For each year you stay claim-free, the insurer will reduce your deductible amount without increasing your premium. Effectively, the insurer, and not you, will pay the “vanished” deductible if a loss occurs in future.

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) to pay all of your loss. 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. This coverage does not pay for damage to your motor vehicle.

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. The reports include 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 personalreports.lexisnexis.com or call, toll free: 1-866-312-8076. For a free A-PLUS report, call 1-800-627-3487.

Information Commonly Requested By Insurers for Rating

- 1) Driving Record** – On 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.

Some insurance companies offer “accident forgiveness” to certain insureds who meet the eligibility criteria that can vary from insurer to insurer. This feature is offered either as part of a standard auto insurance policy or as an additional coverage option (endorsement). These options generally have additional charges associated with this benefit. Accident forgiveness means that if you are responsible for causing an accident, your premium will not increase due to that at-fault accident.

- 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. Under Nevada law, if insurers ask for this information, they are required to also ask about the reasons for any previous cancellation, nonrenewal, or adverse underwriting decision. Insurers may not refuse to insure you or increase your premium solely on the basis of the fact that a previous insurer has cancelled or refused to renew your coverage. However, an insurer may seek additional information regarding such a previous decision, and this additional information may be a factor in the insurer’s own underwriting or rating decisions.
- 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
- 7) **Usage-based insurance (UBI)** – UBI is a relatively new methodology in the pricing of auto insurance which is being offered by certain insurers in Nevada. This methodology allows for discounts in your auto insurance premiums based upon the number of miles you drive. Some companies require a device to be attached to the On-Board Diagnostics (OBD-II). This telematic device transmits mileage and other information to the insurer. Other insurers require scheduled “odometer reading” by the agent or other representatives

of the insurance company to verify the mileage. The technology behind the telematic device has generated some concerns regarding the potential for violation of privacy rights by tracking of movement of those who install the telematic device in their vehicles. The programs approved for use in Nevada do *not* utilize GPS technology and cannot track the exact location of the user.

- 8) **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 cost of bodily injury and property damage 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.

Credit-Based Insurance Scoring

Credit-based insurance scoring is used by most personal automobile insurers in Nevada. Your credit information is used as one criterion to decide for what coverage you will be eligible and how much premium you will pay. The insurance companies that use credit information assert that this information helps them appropriately price the insurance risk they are undertaking. There is a belief that credit-based insurance scores correlate with the risk of insurance losses, and that credit-based insurance scores measure your financial responsibility, which is also an indicator of responsibility in other areas of your life, such as driving. Further information on credit-based insurance scoring is available by visiting the Division's website at doi.state.nv.us/scs/doc/FAQCreditBasedInsuranceScoresB.pdf

Nevada law requires insurers to provide you with an “adverse action” notice if the use of your credit information adversely affects your insurance premium or denial of insurance. You have a right to request a free copy of your credit report from the vendor who is listed on the adverse action notice.

Exceptions for Extraordinary Life Events

In 2011, the Nevada Legislature passed the Division's omnibus bill, Assembly Bill 74 (AB 74). If you have or are continuing to experience certain extraordinary life events (ELEs) that adversely impacts your credit information, Section 30 of AB 74 requires insurers to provide reasonable exceptions for such ELEs in the calculation of their insurance premiums. If your

credit information has been directly influenced by an ELE, you may submit a request to your insurer in writing that your credit information not be considered in the underwriting and rating of your insurance policy. The new law also requires insurers to notify you about the availability of such reasonable exceptions and how you may request further information. The law provides that the following events be considered as extraordinary life events.

1. A catastrophic event, as declared by the federal or state government;
2. A serious illness or injury, or a serious illness or injury to an immediate family member;
3. The death of a spouse, child or parent;
4. Divorce or involuntary interruption of legally owed alimony or support payments;
5. Identify theft;
6. Temporary loss of employment for a period of 3 months or more, if it results from involuntary termination;
7. Military deployment overseas.

If an event you are experiencing is not specifically listed above, contact your insurer and describe the event that you are experiencing and how it may be adversely affecting your credit. The law also allows insurers to consider “other events” as potential ELEs and gives the insurer discretion on granting an exception.

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 minimum penalty fee is \$250. Senate Bill 323 of the 2011 Nevada Legislature, which became effective on July 1, 2011, enacted a graduated system of penalty fees and fines for lapses in vehicle liability insurance. The fines increase for subsequent offenses and for longer periods of lapse, can be as high as \$1,750 and can be applied in addition to the suspension of the violator's driver's license. 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 are 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 *Required by Nevada law*

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. Some insurance policies have a "drop-down" provision which provides only the minimum liability limits for permissive drivers that are not listed in the policy.

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

Required by your lender if you have an auto loan

In addition to the basic liability coverages 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 coverages, 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 coverages. This is because the lender considers your car as collateral for the loan, and it wants to make sure the car is worth something if the lender needs 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 coverages together and not separately.

Uninsured/Underinsured Motorist Coverage

Optional 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 his or her 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 coverage** 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, situations may arise 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, which is also 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.

An operator's policy can only be issued to cover the vehicles that you own. A policy that is issued solely for non-owned vehicles does not suffice as proof of insurance for the owned vehicles, is not allowed to be used for the purposes of registering your vehicle(s) with DMV, and may be determined as a lapse of insurance coverage for your owned vehicles, triggering a DMV fine. Always check with your insurance agent or company that the policy being issued to you provides coverage for your owned vehicles and is acceptable for the purposes of registering your vehicle(s) with DMV.

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 45 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 \$255 to \$1,936 every six months in Las Vegas or \$181 to \$1,889 in Reno to insure a 2009 Nissan Pathfinder SE.

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 and the issuing state;
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 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) Most auto insurance policies go into effect at 12:01a.m. on the begin date and typically expire at 12:01a.m. on the end date. This may leave you uninsured on the date of expiration of your policy if the policy is not renewed on time or if you do not obtain replacement coverage to be effective on that date. If you are switching insurance companies for any reason, please ensure that your new coverage begins on the **same** date as your previous policy is expiring or is cancelled. Otherwise, you may experience a lapse of this mandatory coverage for one day and thus may be subject to a fine by the DMV.
- 7) 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 27 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 the policy 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 2006. At the time of the accident, I did not seek medical care. In February of 2010, 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 it 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.

7. I already have insurance for my existing vehicles and am looking to purchase another vehicle. Will my newly purchased vehicle be automatically covered under my existing auto insurance policy?

Most insurers will automatically insure a newly acquired vehicle under an existing policy of insurance for a certain number of days. Contact your insurer to add the newly acquired vehicle to your existing policy. If you wish to add or increase coverage for your new car, make sure to ask your agent or the insurer about the options available to you.

If you finance a new vehicle, the lender may place additional insurance requirements - such as collision or comprehensive coverage - to protect the lender's investment. Most dealerships will require proof of this additional insurance coverage before allowing the vehicle to leave the dealership's lot.

Rate Comparisons

Twenty-six 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. These rate samples are developed based upon basic rating information and include risk-based assumptions made by insurers. The risk-based assumptions may or may not apply in your specific circumstances. Rates can be found at the page number listed next to each liability option.

Two vehicles were rated for each example:

Vehicle One

2010 Dodge Caliber SXT; 4-Cylinder, 2.0L engine; Automatic CVT Transmission;
Front-wheel drive; Four Doors

Vehicle Two

2009 Nissan Pathfinder SE; 6-Cylinder, 4.0L engine; 5-speed Automatic Transmission;
Four-wheel drive; Four Doors

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 female. 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 – 2010 Dodge Caliber SXT; 4-Cylinder, 2.0L engine; Automatic CVT Transmission; Front-wheel drive; Four Doors

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

Car two – 2009 Nissan Pathfinder SE; 6-Cylinder, 4.0L engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

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

Example B

Seventeen-year-old single female. 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 – 2010 Dodge Caliber SXT; 4-Cylinder, 2.0L engine; Automatic CVT Transmission; Front-wheel drive; Four Doors

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

Car two – 2009 Nissan Pathfinder SE; 6-Cylinder, 4.0L engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Liability Option One: 15/30/10	40
Liability Option Two: 100/300/50.....	41

Example C

Twenty-three-year-old single male. 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 his part-time job daily. Annual mileage is 14,000.

Car one – 2010 Dodge Caliber SXT; 4-Cylinder, 2.0L engine; Automatic CVT Transmission; Front-wheel drive; Four Doors

Liability Option One: 15/30/10	42
Liability Option Two: 100/300/50.....	43

Car two – 2009 Nissan Pathfinder SE; 6-Cylinder, 4.0L engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Liability Option One: 15/30/10	44
Liability Option Two: 100/300/50.....	45

Example D

Thirty-year-old divorced male. 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 – 2010 Dodge Caliber SXT; 4-Cylinder, 2.0L engine; Automatic CVT Transmission; Front-wheel drive; Four Doors

Liability Option One: 15/30/10	46
Liability Option Two: 100/300/50.....	47

Car two – 2009 Nissan Pathfinder SE; 6-Cylinder, 4.0L engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Liability Option One: 15/30/10	48
Liability Option Two: 100/300/50.....	49

Example E

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. Rates shown are for the husband's vehicle.

Car one – 2010 Dodge Caliber SXT; 4-Cylinder, 2.0L engine; Automatic CVT Transmission; Front-wheel drive; Four Doors

Liability Option One: 15/30/10	50
Liability Option Two: 100/300/50.....	51

Car two – 2009 Nissan Pathfinder SE; 6-Cylinder, 4.0L engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Liability Option One: 15/30/10	52
Liability Option Two: 100/300/50.....	53

Example F

Forty-five-year-old single male. DUI, first offense within past two years. Drives 15 miles, round trip, to work daily. Annual mileage is 15,000.

Car one – 2010 Dodge Caliber SXT; 4-Cylinder, 2.0L engine; Automatic CVT Transmission; Front-wheel drive; Four Doors

Liability Option One: 15/30/10	54
Liability Option Two: 100/300/50.....	55

Car two – 2009 Nissan Pathfinder SE; 6-Cylinder, 4.0L engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

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

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 failure to stop at stop sign within past 12 months and one “at fault” accident within past 21 months (over \$2,000 damage). Drives 15 miles, round trip, to work daily. Drives 15,000 miles annually.

Car one – 2010 Dodge Caliber SXT; 4-Cylinder, 2.0L engine; Automatic CVT Transmission; Front-wheel drive; Four Doors

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

Car two – 2009 Nissan Pathfinder SE; 6-Cylinder, 4.0L engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

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

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 – 2010 Dodge Caliber SXT; 4-Cylinder, 2.0L engine; Automatic CVT Transmission; Front-wheel drive; Four Doors

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

Car two – 2009 Nissan Pathfinder SE; 6-Cylinder, 4.0L engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

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

Example I

Seventy-eight-year-old married retired male. Wife does not drive. Pleasure use of vehicle. Husband has a clean driving record. Annual mileage is 4,000. One vehicle; no multi-car discount.

Car one – 2010 Dodge Caliber SXT; 4-Cylinder, 2.0L engine; Automatic CVT Transmission; Front-wheel drive; Four Doors

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

Car two – 2009 Nissan Pathfinder SE; 6-Cylinder, 4.0L engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

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

Example J

Thirty-year-old divorced male. 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 – 2010 Dodge Caliber SXT; 4-Cylinder, 2.0L engine; Automatic CVT Transmission; Front-wheel drive; Four Doors

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

Car two – 2009 Nissan Pathfinder SE; 6-Cylinder, 4.0L engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

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

Example K

Thirty-year-old divorced male. 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 – 2010 Dodge Caliber SXT; 4-Cylinder, 2.0L engine; Automatic CVT Transmission; Front-wheel drive; Four Doors

Liability Option One: 15/30/1074
Liability Option Two: 100/300/50.....75

Car two – 2009 Nissan Pathfinder SE; 6-Cylinder, 4.0L engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Liability Option One: 15/30/1076
Liability Option Two: 100/300/50.....77

Example L

Thirty-year-old divorced male. 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 – 2010 Dodge Caliber SXT; 4-Cylinder, 2.0L engine; Automatic CVT Transmission; Front-wheel drive; Four Doors

Liability Option One: 15/30/1078
Liability Option Two: 100/300/50.....79

Car two – 2009 Nissan Pathfinder SE; 6-Cylinder, 4.0L engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Liability Option One: 15/30/1080
Liability Option Two: 100/300/50.....81

Example M

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. The husband is rated. Rated as best possible credit-based insurance score.

Car one – 2010 Dodge Caliber SXT; 4-Cylinder, 2.0L engine; Automatic CVT Transmission; Front-wheel drive; Four Doors

Liability Option One: 15/30/1082
Liability Option Two: 100/300/50.....83

Car two – 2009 Nissan Pathfinder SE; 6-Cylinder, 4.0L engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Liability Option One: 15/30/1084
Liability Option Two: 100/300/50.....85

Example N

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. The husband is rated. Rated as average/neutral credit-based insurance score.

Car one – 2010 Dodge Caliber SXT; 4-Cylinder, 2.0L engine; Automatic CVT Transmission; Front-wheel drive; Four Doors

Liability Option One: 15/30/1086
Liability Option Two: 100/300/50.....87

Car two – 2009 Nissan Pathfinder SE; 6-Cylinder, 4.0L engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Liability Option One: 15/30/1088
Liability Option Two: 100/300/50.....89

Example O

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. The husband is rated. Rated as worst possible credit-based insurance score.

Car one – 2010 Dodge Caliber SXT; 4-Cylinder 2.0L engine; Automatic CVT Transmission; Front-wheel drive; Four Doors

Liability Option One: 15/30/1090
Liability Option Two: 100/300/50.....91

Car two – 2009 Nissan Pathfinder SE; 6-Cylinder 4.0L engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Liability Option One: 15/30/1092
Liability Option Two: 100/300/50.....93

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 – 2010 Dodge Caliber SXT; 4-Cylinder, 2.0L engine; Automatic CVT Transmission; Front-wheel drive; Four Doors

Liability Option One: 15/30/1094
Liability Option Two: 100/300/50.....95

Car two – 2009 Nissan Pathfinder SE; 6-Cylinder, 4.0L engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Liability Option One: 15/30/1096
Liability Option Two: 100/300/50.....97

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 – 2010 Dodge Caliber SXT; 4-Cylinder, 2.0L engine; Automatic CVT Transmission; Front-wheel drive; Four Doors

Liability Option One: 15/30/1098
Liability Option Two: 100/300/50.....99

Car two – 2009 Nissan Pathfinder SE; 6-Cylinder, 4.0L engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Liability Option One: 15/30/10100
Liability Option Two: 100/300/50.....101

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 – 2010 Dodge Caliber SXT; 4-Cylinder, 2.0L engine; Automatic CVT Transmission; Front-wheel drive; Four Doors

Liability Option One: 15/30/10102
Liability Option Two: 100/300/50.....103

Car two – 2009 Nissan Pathfinder SE; 6-Cylinder, 4.0L engine; 5-speed Automatic Transmission; Four-wheel drive; Four Doors

Liability Option One: 15/30/10104
Liability Option Two: 100/300/50.....105

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EXAMPLE A - Liability OPTION 1 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,590	\$1,688	\$1,588	\$2,265	\$2,591	\$3,027	\$1,681	\$1,799	\$1,688
Allstate Insurance Company	\$1,099	\$1,101	\$1,101	\$1,601	\$1,835	\$2,008	\$1,101	\$1,209	\$1,101
Allstate Property and Casualty Insurance Company	\$1,420	\$1,395	\$1,395	\$2,090	\$2,395	\$2,608	\$1,395	\$1,564	\$1,395
American Access Casualty Company	\$2,506	N/A	\$2,581	\$3,017	\$3,821	\$3,969	\$2,526	\$2,771	N/A
American Family Mutual Insurance Company	\$918	\$922	\$922	\$1,470	\$1,764	\$1,569	\$922	\$996	\$918
COUNTRY Mutual Insurance Company	\$888	\$891	\$891	\$1,347	\$1,897	\$1,897	\$1,091	\$1,017	\$1,085
GEICO Casualty	\$307	\$311	\$311	\$417	\$495	\$522	\$311	\$349	\$311
Infinity Auto Insurance Company	\$745	\$753	\$830	\$1,102	\$1,282	\$1,386	\$1,076	\$881	\$959
LM General Insurance Company	\$957	\$901	\$1,191	\$1,468	\$1,797	\$2,069	\$1,115	\$1,329	\$1,937
Mid Century Insurance Company	\$580	\$518	\$518	\$1,032	\$1,346	\$1,330	\$900	\$767	\$1,014
Nevada Capital Insurance Company	\$1,155	\$1,040	\$1,040	\$1,538	\$1,688	\$2,136	\$1,040	\$1,228	\$1,388
Nevada General Insurance Company	\$1,830	\$1,770	\$1,770	\$1,764	\$1,896	\$2,160	\$1,782	\$1,680	\$1,680
Progressive Direct Insurance Company	\$459	\$425	\$452	\$690	\$742	\$914	\$656	\$512	\$549
Progressive Northern Insurance Company	\$476	\$446	\$475	\$733	\$797	\$985	\$701	\$543	\$534
State Farm Fire and Casualty Company	\$971	\$894	\$894	\$1,479	\$1,699	\$1,623	\$894	\$1,082	\$1,247
State Farm Mutual Automobile Insurance Company	\$868	\$798	\$798	\$1,322	\$1,518	\$1,449	\$798	\$968	\$1,115
The Travelers Home and Marine Insurance Company	\$715	\$681	\$702	\$1,031	\$1,172	\$1,399	\$779	\$732	\$949
United Services Automobile Association (USAA)	\$727	\$698	\$698	\$983	\$1,001	\$1,035	\$698	\$773	\$698
USAA Casualty Insurance Company	\$740	\$711	\$711	\$1,001	\$1,017	\$1,055	\$711	\$787	\$711
Viking Insurance Company of Wisconsin	\$1,275	\$1,187	\$1,187	\$1,832	\$2,053	\$2,011	\$1,485	\$1,458	\$1,246
Western United Insurance Company	\$747	\$769	\$781	\$1,160	\$1,400	\$1,434	\$929	\$798	\$990

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE A - Liability OPTION 2 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,610	\$1,682	\$1,583	\$2,486	\$2,868	\$3,447	\$1,688	\$1,817	\$1,682
Allstate Insurance Company	\$1,299	\$1,288	\$1,288	\$2,035	\$2,347	\$2,642	\$1,288	\$1,434	\$1,288
Allstate Property and Casualty Insurance Company	\$1,582	\$1,536	\$1,536	\$2,506	\$2,891	\$3,235	\$1,536	\$1,751	\$1,536
American Family Mutual Insurance Company	\$1,111	\$1,104	\$1,104	\$1,855	\$2,212	\$1,979	\$1,104	\$1,217	\$1,111
COUNTRY Mutual Insurance Company	\$1,074	\$1,049	\$1,049	\$1,685	\$2,370	\$2,370	\$1,311	\$1,230	\$1,290
COUNTRY Preferred Insurance Company	\$964	\$941	\$941	\$1,511	\$2,125	\$2,125	\$1,174	\$1,102	\$1,156
GEICO Casualty	\$466	\$460	\$460	\$662	\$798	\$869	\$460	\$500	\$460
Infinity Auto Insurance Company	\$1,066	\$1,073	\$1,213	\$1,769	\$2,101	\$2,295	\$1,644	\$1,240	\$1,410
LM General Insurance Company	\$1,046	\$966	\$1,281	\$1,681	\$2,069	\$2,390	\$1,216	\$1,491	\$2,215
Mid Century Insurance Company	\$767	\$636	\$636	\$1,417	\$1,878	\$1,865	\$1,189	\$986	\$1,288
Nevada Capital Insurance Company	\$1,326	\$1,202	\$1,202	\$1,893	\$2,114	\$2,636	\$1,202	\$1,424	\$1,596
Nevada General Insurance Company	\$2,124	\$2,010	\$2,010	\$2,130	\$2,280	\$2,586	\$2,094	\$1,932	\$1,932
Progressive Direct Insurance Company	\$599	\$539	\$589	\$996	\$1,080	\$1,350	\$923	\$645	\$704
Progressive Northern Insurance Company	\$614	\$554	\$606	\$1,065	\$1,167	\$1,443	\$980	\$670	\$685
State Farm Fire and Casualty Company	\$1,232	\$1,121	\$1,121	\$1,974	\$2,284	\$2,177	\$1,121	\$1,381	\$1,548
State Farm Mutual Automobile Insurance Company	\$1,097	\$998	\$998	\$1,757	\$2,031	\$1,934	\$998	\$1,231	\$1,381
The Travelers Home and Marine Insurance Company	\$702	\$658	\$680	\$1,073	\$1,228	\$1,488	\$765	\$713	\$957
United Services Automobile Association (USAA)	\$851	\$804	\$804	\$1,200	\$1,215	\$1,261	\$804	\$894	\$804
USAA Casualty Insurance Company	\$994	\$940	\$940	\$1,410	\$1,428	\$1,482	\$940	\$1,043	\$940
Viking Insurance Company of Wisconsin	\$1,790	\$1,656	\$1,656	\$2,668	\$2,968	\$2,927	\$2,093	\$2,057	\$1,733
Western United Insurance Company	\$721	\$724	\$728	\$1,178	\$1,439	\$1,471	\$909	\$755	\$938

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE A - Liability OPTION 1 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,467	\$1,557	\$1,464	\$2,122	\$2,448	\$2,861	\$1,559	\$1,666	\$1,557
Allstate Insurance Company	\$906	\$904	\$904	\$1,341	\$1,544	\$1,697	\$904	\$996	\$904
Allstate Property and Casualty Insurance Company	\$1,247	\$1,218	\$1,218	\$1,860	\$2,140	\$2,336	\$1,218	\$1,373	\$1,218
American Access Casualty Company	\$1,977	N/A	\$2,105	\$2,460	\$3,112	\$3,281	\$2,047	\$2,205	N/A
American Family Mutual Insurance Company	\$940	\$946	\$946	\$1,500	\$1,801	\$1,601	\$946	\$1,018	\$940
COUNTRY Mutual Insurance Company	\$760	\$755	\$755	\$1,161	\$1,633	\$1,633	\$932	\$871	\$927
GEICO Casualty	\$291	\$295	\$295	\$402	\$476	\$504	\$295	\$333	\$295
Infinity Auto Insurance Company	\$991	\$993	\$1,096	\$1,454	\$1,703	\$1,832	\$1,422	\$1,163	\$1,272
LM General Insurance Company	\$957	\$901	\$1,191	\$1,468	\$1,797	\$2,069	\$1,115	\$1,329	\$1,937
Mid Century Insurance Company	\$618	\$536	\$536	\$1,107	\$1,437	\$1,421	\$950	\$806	\$1,041
Nevada Capital Insurance Company	\$1,126	\$1,016	\$1,016	\$1,519	\$1,664	\$2,100	\$1,016	\$1,202	\$1,354
Nevada General Insurance Company	\$1,740	\$1,644	\$1,644	\$1,722	\$1,836	\$2,082	\$1,704	\$1,578	\$1,578
Progressive Direct Insurance Company	\$449	\$415	\$441	\$666	\$710	\$880	\$632	\$503	\$541
Progressive Northern Insurance Company	\$480	\$452	\$480	\$719	\$781	\$967	\$695	\$553	\$539
State Farm Fire and Casualty Company	\$941	\$866	\$866	\$1,452	\$1,668	\$1,592	\$866	\$1,050	\$1,205
State Farm Mutual Automobile Insurance Company	\$841	\$773	\$773	\$1,298	\$1,490	\$1,421	\$773	\$939	\$1,078
The Travelers Home and Marine Insurance Company	\$741	\$688	\$717	\$1,092	\$1,251	\$1,500	\$792	\$754	\$1,000
United Services Automobile Association (USAA)	\$663	\$629	\$629	\$914	\$929	\$963	\$629	\$705	\$629
USAA Casualty Insurance Company	\$675	\$640	\$640	\$930	\$946	\$979	\$640	\$717	\$640
Viking Insurance Company of Wisconsin	\$1,394	\$1,304	\$1,304	\$1,968	\$2,209	\$2,156	\$1,619	\$1,589	\$1,371
Western United Insurance Company	\$725	\$740	\$748	\$1,138	\$1,383	\$1,409	\$894	\$768	\$954

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE A - Liability OPTION 2 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	City	89701	89801	89406	89015	89121	89030	89048	89510
Allstate Fire and Casualty Insurance Company	\$1,510	\$1,577	\$1,481	\$2,356	\$2,741	\$3,288	\$1,592	\$1,711	\$1,577
Allstate Insurance Company	\$1,092	\$1,078	\$1,078	\$1,749	\$2,023	\$2,298	\$1,078	\$1,205	\$1,078
Allstate Property and Casualty Insurance Company	\$1,416	\$1,368	\$1,368	\$2,281	\$2,639	\$2,967	\$1,368	\$1,567	\$1,368
American Family Mutual Insurance Company	\$1,133	\$1,128	\$1,128	\$1,885	\$2,250	\$2,012	\$1,128	\$1,239	\$1,133
COUNTRY Mutual Insurance Company	\$930	\$900	\$900	\$1,469	\$2,064	\$2,064	\$1,132	\$1,066	\$1,114
COUNTRY Preferred Insurance Company	\$835	\$808	\$808	\$1,319	\$1,853	\$1,853	\$1,014	\$956	\$998
GEICO Casualty	\$443	\$437	\$437	\$637	\$766	\$835	\$437	\$479	\$437
Infinity Auto Insurance Company	\$1,409	\$1,411	\$1,596	\$2,323	\$2,766	\$3,014	\$2,162	\$1,631	\$1,859
LM General Insurance Company	\$1,046	\$966	\$1,281	\$1,681	\$2,069	\$2,390	\$1,216	\$1,491	\$2,215
Mid Century Insurance Company	\$840	\$680	\$680	\$1,559	\$2,057	\$2,044	\$1,292	\$1,068	\$1,371
Nevada Capital Insurance Company	\$1,297	\$1,178	\$1,178	\$1,874	\$2,090	\$2,600	\$1,178	\$1,398	\$1,562
Nevada General Insurance Company	\$2,064	\$1,908	\$1,908	\$2,124	\$2,268	\$2,562	\$2,052	\$1,854	\$1,854
Progressive Direct Insurance Company	\$564	\$505	\$552	\$918	\$992	\$1,239	\$851	\$613	\$666
Progressive Northern Insurance Company	\$589	\$533	\$581	\$992	\$1,087	\$1,344	\$919	\$649	\$659
State Farm Fire and Casualty Company	\$1,206	\$1,098	\$1,098	\$1,955	\$2,263	\$2,155	\$1,098	\$1,355	\$1,512
State Farm Mutual Automobile Insurance Company	\$1,074	\$976	\$976	\$1,741	\$2,012	\$1,915	\$976	\$1,207	\$1,348
The Travelers Home and Marine Insurance Company	\$745	\$680	\$712	\$1,164	\$1,340	\$1,631	\$799	\$751	\$1,031
United Services Automobile Association (USAA)	\$795	\$743	\$743	\$1,141	\$1,154	\$1,196	\$743	\$834	\$743
USAA Casualty Insurance Company	\$929	\$869	\$869	\$1,339	\$1,356	\$1,407	\$869	\$972	\$869
Viking Insurance Company of Wisconsin	\$1,852	\$1,718	\$1,718	\$2,712	\$3,026	\$2,975	\$2,160	\$2,119	\$1,803
Western United Insurance Company	\$707	\$705	\$706	\$1,167	\$1,440	\$1,462	\$889	\$736	\$917

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE B - Liability OPTION 1 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,970	\$2,086	\$1,960	\$2,792	\$3,187	\$3,715	\$2,079	\$2,226	\$2,086
Allstate Insurance Company	\$1,507	\$1,510	\$1,510	\$2,173	\$2,492	\$2,707	\$1,510	\$1,659	\$1,510
Allstate Property and Casualty Insurance Company	\$1,713	\$1,679	\$1,679	\$2,516	\$2,885	\$3,130	\$1,679	\$1,888	\$1,679
American Access Casualty Company	\$2,506	N/A	\$2,581	\$3,017	\$3,821	\$3,969	\$2,526	\$2,771	N/A
American Family Mutual Insurance Company	\$1,506	\$1,504	\$1,504	\$2,416	\$2,896	\$2,578	\$1,504	\$1,637	\$1,506
GEICO Casualty	\$336	\$341	\$341	\$457	\$543	\$573	\$341	\$383	\$341
Infinity Auto Insurance Company	\$830	\$840	\$924	\$1,224	\$1,426	\$1,538	\$1,200	\$983	\$1,067
LM General Insurance Company	\$1,387	\$1,299	\$1,737	\$2,160	\$2,658	\$3,070	\$1,623	\$1,947	\$2,867
Mid Century Insurance Company	\$722	\$648	\$648	\$1,274	\$1,653	\$1,631	\$1,117	\$956	\$760
Nevada Capital Insurance Company	\$1,058	\$953	\$953	\$1,409	\$1,545	\$1,955	\$953	\$1,125	\$1,270
Nevada General Insurance Company	\$1,830	\$1,770	\$1,770	\$1,764	\$1,896	\$2,160	\$1,782	\$1,680	\$1,680
Progressive Direct Insurance Company	\$524	\$484	\$514	\$786	\$842	\$1,043	\$745	\$584	\$629
Progressive Northern Insurance Company	\$544	\$511	\$543	\$837	\$910	\$1,127	\$802	\$620	\$611
State Farm Fire and Casualty Company	\$1,510	\$1,389	\$1,389	\$2,298	\$2,638	\$2,519	\$1,389	\$1,683	\$1,942
State Farm Mutual Automobile Insurance Company	\$1,237	\$1,132	\$1,132	\$1,886	\$2,163	\$2,060	\$1,132	\$1,382	\$1,592
The Travelers Home and Marine Insurance Company	\$845	\$804	\$830	\$1,226	\$1,396	\$1,667	\$920	\$868	\$1,128
United Services Automobile Association (USAA)	\$836	\$803	\$803	\$1,134	\$1,153	\$1,196	\$803	\$890	\$803
USAA Casualty Insurance Company	\$850	\$817	\$817	\$1,154	\$1,174	\$1,219	\$817	\$905	\$817
Viking Insurance Company of Wisconsin	\$1,342	\$1,253	\$1,253	\$1,921	\$2,155	\$2,107	\$1,562	\$1,533	\$1,315
Western United Insurance Company	\$1,123	\$1,149	\$1,168	\$1,741	\$2,097	\$2,147	\$1,389	\$1,194	\$1,484

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE B - Liability OPTION 2 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

Coverages:

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

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,987	\$2,074	\$1,948	\$3,032	\$3,494	\$4,175	\$2,084	\$2,244	\$2,074
Allstate Insurance Company	\$1,762	\$1,747	\$1,747	\$2,713	\$3,130	\$3,481	\$1,747	\$1,949	\$1,747
Allstate Property and Casualty Insurance Company	\$1,907	\$1,848	\$1,848	\$3,003	\$3,467	\$3,853	\$1,848	\$2,115	\$1,848
American Family Mutual Insurance Company	\$1,807	\$1,789	\$1,789	\$3,022	\$3,605	\$3,225	\$1,789	\$1,986	\$1,807
GEICO Casualty	\$509	\$502	\$502	\$724	\$873	\$950	\$502	\$548	\$502
Infinity Auto Insurance Company	\$1,183	\$1,194	\$1,346	\$1,959	\$2,326	\$2,538	\$1,825	\$1,378	\$1,562
LM General Insurance Company	\$1,525	\$1,399	\$1,875	\$2,480	\$3,065	\$3,547	\$1,774	\$2,191	\$3,283
Mid Century Insurance Company	\$931	\$777	\$777	\$1,711	\$2,256	\$2,237	\$1,439	\$1,201	\$1,564
Nevada Capital Insurance Company	\$1,217	\$1,103	\$1,103	\$1,740	\$1,941	\$2,419	\$1,103	\$1,307	\$1,463
Nevada General Insurance Company	\$2,124	\$2,010	\$2,010	\$2,130	\$2,280	\$2,586	\$2,094	\$1,932	\$1,932
Progressive Direct Insurance Company	\$680	\$609	\$668	\$1,133	\$1,224	\$1,534	\$1,047	\$732	\$800
Progressive Northern Insurance Company	\$698	\$632	\$689	\$1,215	\$1,330	\$1,647	\$1,117	\$763	\$780
State Farm Fire and Casualty Company	\$1,899	\$1,729	\$1,729	\$3,041	\$3,512	\$3,343	\$1,729	\$2,133	\$2,396
State Farm Mutual Automobile Insurance Company	\$1,548	\$1,404	\$1,404	\$2,480	\$2,860	\$2,716	\$1,404	\$1,743	\$1,958
The Travelers Home and Marine Insurance Company	\$861	\$803	\$832	\$1,323	\$1,514	\$1,836	\$935	\$874	\$1,176
United Services Automobile Association (USAA)	\$975	\$920	\$920	\$1,382	\$1,399	\$1,453	\$920	\$1,025	\$920
USAA Casualty Insurance Company	\$1,140	\$1,077	\$1,077	\$1,627	\$1,649	\$1,712	\$1,077	\$1,198	\$1,077
Viking Insurance Company of Wisconsin	\$1,882	\$1,746	\$1,746	\$2,795	\$3,113	\$3,064	\$2,199	\$2,159	\$1,826
Western United Insurance Company	\$1,101	\$1,104	\$1,110	\$1,802	\$2,203	\$2,251	\$1,391	\$1,154	\$1,437

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE B - Liability OPTION 1 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,662	\$1,760	\$1,653	\$2,396	\$2,756	\$3,212	\$1,763	\$1,885	\$1,760
Allstate Insurance Company	\$1,239	\$1,236	\$1,236	\$1,813	\$2,087	\$2,277	\$1,236	\$1,362	\$1,236
Allstate Property and Casualty Insurance Company	\$1,508	\$1,469	\$1,469	\$2,244	\$2,582	\$2,808	\$1,469	\$1,661	\$1,469
American Access Casualty Company	\$1,977	N/A	\$2,105	\$2,460	\$3,112	\$3,281	\$2,047	\$2,205	N/A
American Family Mutual Insurance Company	\$1,540	\$1,542	\$1,542	\$2,463	\$2,955	\$2,629	\$1,542	\$1,672	\$1,540
GEICO Casualty	\$319	\$323	\$323	\$440	\$522	\$552	\$323	\$365	\$323
Infinity Auto Insurance Company	\$1,062	\$1,072	\$1,179	\$1,562	\$1,826	\$1,967	\$1,530	\$1,251	\$1,362
LM General Insurance Company	\$1,387	\$1,299	\$1,737	\$2,160	\$2,658	\$3,070	\$1,623	\$1,947	\$2,867
Mid Century Insurance Company	\$770	\$671	\$671	\$1,369	\$1,765	\$1,741	\$1,179	\$1,005	\$1,293
Nevada Capital Insurance Company	\$1,031	\$930	\$930	\$1,390	\$1,522	\$1,923	\$930	\$1,100	\$1,239
Nevada General Insurance Company	\$1,824	\$1,716	\$1,716	\$1,788	\$1,914	\$2,172	\$1,782	\$1,644	\$1,644
Progressive Direct Insurance Company	\$511	\$474	\$501	\$757	\$812	\$1,006	\$723	\$574	\$619
Progressive Northern Insurance Company	\$549	\$518	\$548	\$823	\$894	\$1,107	\$795	\$632	\$617
State Farm Fire and Casualty Company	\$1,463	\$1,346	\$1,346	\$2,257	\$2,589	\$2,470	\$1,346	\$1,634	\$1,877
State Farm Mutual Automobile Insurance Company	\$1,198	\$1,097	\$1,097	\$1,851	\$2,122	\$2,020	\$1,097	\$1,341	\$1,539
The Travelers Home and Marine Insurance Company	\$876	\$814	\$849	\$1,301	\$1,490	\$1,791	\$939	\$893	\$1,188
United Services Automobile Association (USAA)	\$762	\$720	\$720	\$1,055	\$1,071	\$1,110	\$720	\$810	\$720
USAA Casualty Insurance Company	\$774	\$732	\$732	\$1,073	\$1,089	\$1,129	\$732	\$823	\$732
Viking Insurance Company of Wisconsin	\$1,469	\$1,379	\$1,379	\$2,066	\$2,322	\$2,262	\$1,706	\$1,673	\$1,449
Western United Insurance Company	\$1,089	\$1,104	\$1,117	\$1,703	\$2,072	\$2,109	\$1,338	\$1,148	\$1,425

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE B - Liability OPTION 2 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability

\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,710	\$1,784	\$1,674	\$2,650	\$3,076	\$3,674	\$1,803	\$1,938	\$1,784
Allstate Insurance Company	\$1,475	\$1,456	\$1,456	\$2,316	\$2,681	\$3,002	\$1,456	\$1,630	\$1,456
Allstate Property and Casualty Insurance Company	\$1,710	\$1,648	\$1,648	\$2,736	\$3,169	\$3,536	\$1,648	\$1,896	\$1,648
American Family Mutual Insurance Company	\$1,842	\$1,827	\$1,827	\$3,070	\$3,666	\$3,278	\$1,827	\$2,022	\$1,842
GEICO Casualty	\$485	\$478	\$478	\$697	\$838	\$913	\$478	\$524	\$478
Infinity Auto Insurance Company	\$1,514	\$1,523	\$1,718	\$2,499	\$2,972	\$3,240	\$2,329	\$1,755	\$1,995
LM General Insurance Company	\$1,525	\$1,399	\$1,875	\$2,480	\$3,065	\$3,547	\$1,774	\$2,191	\$3,283
Mid Century Insurance Company	\$1,021	\$831	\$831	\$1,883	\$2,471	\$2,450	\$1,564	\$1,302	\$1,663
Nevada Capital Insurance Company	\$1,190	\$1,080	\$1,080	\$1,721	\$1,918	\$2,387	\$1,080	\$1,282	\$1,432
Nevada General Insurance Company	\$2,148	\$1,992	\$1,992	\$2,208	\$2,352	\$2,664	\$2,142	\$1,932	\$1,932
Progressive Direct Insurance Company	\$641	\$574	\$628	\$1,047	\$1,129	\$1,414	\$971	\$697	\$758
Progressive Northern Insurance Company	\$674	\$609	\$665	\$1,134	\$1,241	\$1,536	\$1,051	\$742	\$753
State Farm Fire and Casualty Company	\$1,859	\$1,692	\$1,692	\$3,012	\$3,478	\$3,309	\$1,692	\$2,092	\$2,340
State Farm Mutual Automobile Insurance Company	\$1,515	\$1,374	\$1,374	\$2,457	\$2,832	\$2,688	\$1,374	\$1,709	\$1,912
The Travelers Home and Marine Insurance Company	\$915	\$835	\$872	\$1,438	\$1,656	\$2,017	\$980	\$921	\$1,271
United Services Automobile Association (USAA)	\$910	\$849	\$849	\$1,314	\$1,330	\$1,379	\$849	\$955	\$849
USAA Casualty Insurance Company	\$1,064	\$994	\$994	\$1,544	\$1,563	\$1,622	\$994	\$1,115	\$994
Viking Insurance Company of Wisconsin	\$1,950	\$1,814	\$1,814	\$2,845	\$3,178	\$3,119	\$2,273	\$2,227	\$1,902
Western United Insurance Company	\$1,083	\$1,075	\$1,077	\$1,788	\$2,203	\$2,235	\$1,358	\$1,126	\$1,402

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE C - Liability OPTION 1 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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		Fallon	Henderson	Las Vegas		North Las Vegas		Steline
	City	Elko			Vegas	Vegas	Pahrump	Reno	
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,045	\$1,118	\$1,056	\$1,484	\$1,711	\$1,992	\$1,115	\$1,188	\$1,118
Allstate Insurance Company	\$1,560	\$1,576	\$1,576	\$2,204	\$2,535	\$2,726	\$1,576	\$1,715	\$1,576
Allstate Property and Casualty Insurance Company	\$1,825	\$1,816	\$1,816	\$2,601	\$2,978	\$3,202	\$1,816	\$2,011	\$1,816
American Access Casualty Company	\$1,319	N/A	\$1,524	\$1,743	\$1,901	\$2,078	\$1,495	\$1,513	N/A
American Family Mutual Insurance Company	\$926	\$935	\$935	\$1,460	\$1,751	\$1,556	\$935	\$1,001	\$926
COUNTRY Mutual Insurance Company	\$859	\$846	\$846	\$1,314	\$1,836	\$1,836	\$1,046	\$987	\$1,047
GEICO Casualty	\$370	\$379	\$379	\$501	\$592	\$624	\$379	\$423	\$379
Infinity Auto Insurance Company	\$607	\$635	\$676	\$864	\$1,005	\$1,077	\$876	\$730	\$766
LM General Insurance Company	\$1,047	\$1,011	\$1,316	\$1,560	\$1,895	\$2,174	\$1,237	\$1,441	\$2,058
Mid Century Insurance Company	\$756	\$704	\$704	\$1,317	\$1,709	\$1,686	\$1,179	\$1,016	\$1,364
Nevada Capital Insurance Company	\$1,091	\$985	\$985	\$1,455	\$1,597	\$2,020	\$985	\$1,162	\$1,312
Nevada General Insurance Company	\$1,458	\$1,422	\$1,422	\$1,392	\$1,494	\$1,710	\$1,404	\$1,350	\$1,350
Progressive Direct Insurance Company	\$731	\$686	\$722	\$1,065	\$1,136	\$1,405	\$1,024	\$824	\$886
Progressive Northern Insurance Company	\$780	\$747	\$786	\$1,151	\$1,246	\$1,549	\$1,124	\$906	\$879
Santa Fe Auto Insurance Company	\$5,652	\$5,460	\$5,460	\$5,460	\$5,861	\$5,861	\$5,460	\$5,652	\$5,652
State Farm Fire and Casualty Company	\$883	\$810	\$810	\$1,337	\$1,543	\$1,477	\$810	\$982	\$1,128
State Farm Mutual Automobile Insurance Company	\$693	\$634	\$634	\$1,048	\$1,208	\$1,154	\$634	\$772	\$887
The Travelers Home and Marine Insurance Company	\$801	\$785	\$799	\$1,122	\$1,267	\$1,509	\$884	\$812	\$1,030
United Services Automobile Association (USAA)	\$614	\$601	\$601	\$796	\$812	\$839	\$601	\$649	\$601
USAA Casualty Insurance Company	\$631	\$614	\$614	\$823	\$837	\$865	\$614	\$667	\$614
Viking Insurance Company of Wisconsin	\$1,559	\$1,480	\$1,480	\$2,191	\$2,488	\$2,403	\$1,815	\$1,763	\$1,545
Western United Insurance Company	\$900	\$948	\$963	\$1,392	\$1,676	\$1,722	\$1,127	\$974	\$1,205

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE C - Liability OPTION 2 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,046	\$1,101	\$1,038	\$1,601	\$1,861	\$2,222	\$1,107	\$1,187	\$1,101
Allstate Insurance Company	\$1,755	\$1,756	\$1,756	\$2,603	\$3,008	\$3,285	\$1,756	\$1,939	\$1,756
Allstate Property and Casualty Insurance Company	\$1,956	\$1,922	\$1,922	\$2,955	\$3,407	\$3,721	\$1,922	\$2,170	\$1,922
American Family Mutual Insurance Company	\$1,106	\$1,106	\$1,106	\$1,818	\$2,168	\$1,937	\$1,106	\$1,207	\$1,106
COUNTRY Mutual Insurance Company	\$1,055	\$1,014	\$1,014	\$1,668	\$2,332	\$2,332	\$1,276	\$1,211	\$1,262
GEICO Casualty	\$515	\$519	\$519	\$734	\$880	\$956	\$519	\$569	\$519
Infinity Auto Insurance Company	\$794	\$821	\$902	\$1,254	\$1,485	\$1,610	\$1,208	\$939	\$1,031
LM General Insurance Company	\$1,089	\$1,027	\$1,343	\$1,697	\$2,074	\$2,387	\$1,276	\$1,532	\$2,233
Mid Century Insurance Company	\$870	\$749	\$749	\$1,578	\$2,077	\$2,057	\$1,351	\$1,136	\$1,497
Nevada Capital Insurance Company	\$1,256	\$1,137	\$1,137	\$1,795	\$2,003	\$2,497	\$1,137	\$1,349	\$1,510
Nevada General Insurance Company	\$1,692	\$1,620	\$1,620	\$1,692	\$1,812	\$2,058	\$1,650	\$1,560	\$1,560
Progressive Direct Insurance Company	\$875	\$800	\$863	\$1,397	\$1,503	\$1,881	\$1,311	\$959	\$1,039
Progressive Northern Insurance Company	\$942	\$873	\$940	\$1,547	\$1,686	\$2,094	\$1,455	\$1,053	\$1,058
State Farm Fire and Casualty Company	\$1,151	\$1,043	\$1,043	\$1,839	\$2,146	\$2,054	\$1,043	\$1,284	\$1,427
State Farm Mutual Automobile Insurance Company	\$892	\$808	\$808	\$1,424	\$1,657	\$1,583	\$808	\$999	\$1,112
The Travelers Home and Marine Insurance Company	\$780	\$748	\$764	\$1,155	\$1,316	\$1,585	\$854	\$784	\$1,028
United Services Automobile Association (USAA)	\$729	\$700	\$700	\$984	\$997	\$1,031	\$700	\$761	\$700
USAA Casualty Insurance Company	\$788	\$758	\$758	\$1,070	\$1,084	\$1,122	\$758	\$823	\$758
Viking Insurance Company of Wisconsin	\$2,011	\$1,885	\$1,885	\$2,927	\$3,297	\$3,217	\$2,348	\$2,281	\$1,968
Western United Insurance Company	\$849	\$874	\$877	\$1,382	\$1,688	\$1,732	\$1,082	\$903	\$1,122

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE C - Liability OPTION 1 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$887	\$951	\$898	\$1,280	\$1,489	\$1,732	\$953	\$1,013	\$951
Allstate Insurance Company	\$1,291	\$1,299	\$1,299	\$1,845	\$2,131	\$2,297	\$1,299	\$1,418	\$1,299
Allstate Property and Casualty Insurance Company	\$1,576	\$1,561	\$1,561	\$2,273	\$2,613	\$2,814	\$1,561	\$1,736	\$1,561
American Access Casualty Company	\$1,064	N/A	\$1,228	\$1,409	\$1,577	\$1,719	\$1,198	\$1,227	N/A
American Family Mutual Insurance Company	\$949	\$961	\$961	\$1,491	\$1,791	\$1,589	\$961	\$1,025	\$949
COUNTRY Mutual Insurance Company	\$739	\$722	\$722	\$1,138	\$1,589	\$1,589	\$898	\$850	\$899
GEICO Casualty	\$356	\$364	\$364	\$488	\$576	\$609	\$364	\$409	\$364
Infinity Auto Insurance Company	\$778	\$812	\$866	\$1,105	\$1,292	\$1,381	\$1,123	\$932	\$977
LM General Insurance Company	\$1,047	\$1,011	\$1,316	\$1,560	\$1,895	\$2,174	\$1,237	\$1,441	\$2,058
Mid Century Insurance Company	\$787	\$712	\$712	\$1,384	\$1,787	\$1,763	\$1,216	\$1,042	\$1,365
Nevada Capital Insurance Company	\$1,063	\$962	\$962	\$1,437	\$1,574	\$1,987	\$962	\$1,137	\$1,279
Nevada General Insurance Company	\$1,350	\$1,284	\$1,284	\$1,314	\$1,404	\$1,602	\$1,314	\$1,236	\$1,236
Progressive Direct Insurance Company	\$754	\$708	\$741	\$1,078	\$1,148	\$1,420	\$1,042	\$850	\$913
Progressive Northern Insurance Company	\$818	\$786	\$826	\$1,185	\$1,283	\$1,592	\$1,165	\$955	\$922
Santa Fe Auto Insurance Company	\$7,807	\$7,620	\$7,620	\$7,620	\$8,017	\$8,017	\$7,620	\$7,807	\$7,807
State Farm Fire and Casualty Company	\$854	\$784	\$784	\$1,311	\$1,513	\$1,447	\$784	\$952	\$1,089
State Farm Mutual Automobile Insurance Company	\$670	\$613	\$613	\$1,028	\$1,184	\$1,131	\$613	\$748	\$855
United Services Automobile Association (USAA)	\$555	\$536	\$536	\$734	\$746	\$771	\$536	\$586	\$536
USAA Casualty Insurance Company	\$570	\$550	\$550	\$759	\$771	\$798	\$550	\$603	\$550
Viking Insurance Company of Wisconsin	\$1,744	\$1,662	\$1,662	\$2,411	\$2,488	\$2,639	\$2,024	\$1,968	\$1,738
Western United Insurance Company	\$874	\$913	\$923	\$1,362	\$1,654	\$1,688	\$1,086	\$940	\$1,158

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE C - Liability OPTION 2 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$905	\$954	\$899	\$1,406	\$1,646	\$1,963	\$964	\$1,032	\$954
Allstate Insurance Company	\$1,471	\$1,466	\$1,466	\$2,215	\$2,571	\$2,819	\$1,466	\$1,624	\$1,466
Allstate Property and Casualty Insurance Company	\$1,721	\$1,682	\$1,682	\$2,641	\$3,056	\$3,348	\$1,682	\$1,910	\$1,682
American Family Mutual Insurance Company	\$1,129	\$1,132	\$1,132	\$1,850	\$2,208	\$1,972	\$1,132	\$1,231	\$1,129
COUNTRY Mutual Insurance Company	\$919	\$876	\$876	\$1,462	\$2,043	\$2,043	\$1,108	\$1,055	\$1,096
GEICO Casualty	\$495	\$499	\$499	\$714	\$853	\$928	\$499	\$551	\$499
Infinity Auto Insurance Company	\$1,016	\$1,050	\$1,151	\$1,600	\$1,901	\$2,056	\$1,543	\$1,198	\$1,314
LM General Insurance Company	\$1,089	\$1,027	\$1,343	\$1,697	\$2,074	\$2,387	\$1,276	\$1,532	\$2,233
Mid Century Insurance Company	\$939	\$786	\$786	\$1,714	\$2,246	\$2,224	\$1,445	\$1,210	\$1,563
Nevada Capital Insurance Company	\$1,228	\$1,114	\$1,114	\$1,777	\$1,980	\$2,464	\$1,114	\$1,324	\$1,477
Nevada General Insurance Company	\$1,578	\$1,488	\$1,488	\$1,608	\$1,728	\$1,956	\$1,572	\$1,440	\$1,440
Progressive Direct Insurance Company	\$886	\$812	\$872	\$1,387	\$1,488	\$1,862	\$1,307	\$975	\$1,055
Progressive Northern Insurance Company	\$951	\$887	\$951	\$1,530	\$1,666	\$2,068	\$1,449	\$1,072	\$1,069
State Farm Fire and Casualty Company	\$1,126	\$1,021	\$1,021	\$1,821	\$2,124	\$2,032	\$1,021	\$1,259	\$1,392
State Farm Mutual Automobile Insurance Company	\$873	\$790	\$790	\$1,410	\$1,640	\$1,565	\$790	\$978	\$1,085
United Services Automobile Association (USAA)	\$678	\$644	\$644	\$930	\$941	\$974	\$644	\$707	\$644
USAA Casualty Insurance Company	\$731	\$697	\$697	\$1,009	\$1,022	\$1,056	\$697	\$764	\$697
Viking Insurance Company of Wisconsin	\$2,156	\$2,030	\$2,030	\$3,083	\$3,297	\$3,383	\$2,510	\$2,438	\$2,122
Western United Insurance Company	\$834	\$851	\$851	\$1,370	\$1,685	\$1,717	\$1,056	\$882	\$1,094

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE D - Liability OPTION 1 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$806	\$865	\$818	\$1,163	\$1,351	\$1,580	\$864	\$919	\$865
Allstate Insurance Company	\$709	\$725	\$725	\$1,012	\$1,170	\$1,273	\$725	\$777	\$725
Allstate Property and Casualty Insurance Company	\$776	\$777	\$777	\$1,127	\$1,301	\$1,415	\$777	\$852	\$777
American Access Casualty Company	\$954	N/A	\$1,112	\$1,220	\$1,326	\$1,438	\$1,089	\$1,055	N/A
American Family Mutual Insurance Company	\$976	\$988	\$988	\$1,559	\$1,873	\$1,665	\$988	\$1,057	\$976
COUNTRY Mutual Insurance Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GEICO Casualty	\$256	\$259	\$259	\$328	\$382	\$401	\$259	\$282	\$259
Infinity Auto Insurance Company	\$593	\$617	\$660	\$852	\$993	\$1,066	\$858	\$711	\$751
LM General Insurance Company	\$741	\$729	\$909	\$1,041	\$1,235	\$1,398	\$867	\$980	\$1,337
Mid Century Insurance Company	\$442	\$420	\$420	\$773	\$1,006	\$1,000	\$695	\$589	\$793
Nevada Capital Insurance Company	\$371	\$337	\$337	\$499	\$544	\$686	\$337	\$395	\$442
Nevada General Insurance Company	\$1,320	\$1,284	\$1,284	\$1,284	\$1,374	\$1,554	\$1,284	\$1,218	\$1,218
Progressive Direct Insurance Company	\$457	\$437	\$453	\$640	\$684	\$835	\$622	\$511	\$541
Progressive Northern Insurance Company	\$463	\$452	\$471	\$679	\$740	\$912	\$667	\$538	\$519
Santa Fe Auto Insurance Company	\$1,374	\$1,332	\$1,332	\$1,332	\$1,420	\$1,420	\$1,332	\$1,374	\$1,374
State Farm Fire and Casualty Company	\$686	\$634	\$634	\$1,046	\$1,209	\$1,161	\$634	\$761	\$873
The Travelers Home and Marine Insurance Company	\$679	\$667	\$680	\$932	\$1,056	\$1,253	\$749	\$687	\$869
United Services Automobile Association (USAA)	\$450	\$444	\$444	\$568	\$578	\$596	\$444	\$472	\$444
USAA Casualty Insurance Company	\$452	\$446	\$446	\$579	\$589	\$608	\$446	\$477	\$446
Viking Insurance Company of Wisconsin	\$1,122	\$1,071	\$1,071	\$1,588	\$1,806	\$1,741	\$1,307	\$1,268	\$1,113
Western United Insurance Company	\$876	\$939	\$952	\$1,362	\$1,643	\$1,692	\$1,109	\$957	\$1,176

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE D - Liability OPTION 2 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$979	\$1,033	\$977	\$1,514	\$1,768	\$2,122	\$1,038	\$1,115	\$1,033
Allstate Insurance Company	\$832	\$839	\$839	\$1,274	\$1,480	\$1,652	\$839	\$916	\$839
Allstate Property and Casualty Insurance Company	\$861	\$848	\$848	\$1,353	\$1,568	\$1,753	\$848	\$952	\$848
American Family Mutual Insurance Company	\$1,179	\$1,183	\$1,183	\$1,964	\$2,339	\$2,094	\$1,183	\$1,288	\$1,179
COUNTRY Mutual Insurance Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GEICO Casualty	\$364	\$359	\$359	\$493	\$586	\$634	\$359	\$385	\$359
Infinity Auto Insurance Company	\$787	\$811	\$895	\$1,259	\$1,495	\$1,621	\$1,203	\$929	\$1,028
LM General Insurance Company	\$918	\$883	\$1,120	\$1,379	\$1,662	\$1,896	\$1,074	\$1,263	\$1,790
Mid Century Insurance Company	\$591	\$523	\$523	\$1,074	\$1,423	\$1,418	\$929	\$772	\$1,029
Nevada Capital Insurance Company	\$443	\$406	\$406	\$653	\$720	\$895	\$406	\$475	\$526
Nevada General Insurance Company	\$1,560	\$1,488	\$1,488	\$1,602	\$1,722	\$1,926	\$1,554	\$1,434	\$1,434
Progressive Direct Insurance Company	\$533	\$492	\$526	\$831	\$893	\$1,107	\$782	\$576	\$619
Progressive Northern Insurance Company	\$506	\$476	\$507	\$830	\$910	\$1,120	\$782	\$562	\$563
State Farm Fire and Casualty Company	\$915	\$833	\$833	\$1,473	\$1,726	\$1,658	\$833	\$1,018	\$1,124
The Travelers Home and Marine Insurance Company	\$764	\$734	\$750	\$1,114	\$1,271	\$1,529	\$840	\$766	\$1,005
United Services Automobile Association (USAA)	\$527	\$509	\$509	\$693	\$703	\$724	\$509	\$548	\$509
USAA Casualty Insurance Company	\$565	\$545	\$545	\$749	\$759	\$783	\$545	\$588	\$545
Viking Insurance Company of Wisconsin	\$1,517	\$1,433	\$1,433	\$2,225	\$2,507	\$2,439	\$1,772	\$1,722	\$1,488
Western United Insurance Company	\$1,087	\$1,133	\$1,137	\$1,792	\$2,200	\$2,268	\$1,407	\$1,163	\$1,437

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE D - Liability OPTION 1 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$689	\$741	\$701	\$1,010	\$1,183	\$1,382	\$744	\$790	\$741
Allstate Insurance Company	\$587	\$600	\$600	\$848	\$985	\$1,077	\$600	\$643	\$600
Allstate Property and Casualty Insurance Company	\$683	\$682	\$682	\$1,003	\$1,162	\$1,267	\$682	\$749	\$682
American Access Casualty Company	\$781	N/A	\$918	\$1,001	\$1,110	\$1,205	\$896	\$871	N/A
American Family Mutual Insurance Company	\$999	\$1,015	\$1,015	\$1,592	\$1,915	\$1,701	\$1,015	\$1,081	\$999
GEICO Casualty	\$247	\$250	\$250	\$320	\$373	\$391	\$250	\$274	\$250
Infinity Auto Insurance Company	\$762	\$790	\$848	\$1,090	\$1,278	\$1,369	\$1,100	\$907	\$962
LM General Insurance Company	\$741	\$729	\$909	\$1,041	\$1,235	\$1,398	\$867	\$980	\$1,337
Mid Century Insurance Company	\$462	\$428	\$428	\$816	\$1,057	\$1,052	\$721	\$607	\$798
Nevada Capital Insurance Company	\$363	\$328	\$328	\$493	\$536	\$675	\$328	\$386	\$433
Nevada General Insurance Company	\$1,218	\$1,158	\$1,158	\$1,212	\$1,296	\$1,470	\$1,200	\$1,116	\$1,116
Progressive Direct Insurance Company	\$470	\$448	\$466	\$652	\$694	\$846	\$632	\$525	\$559
Progressive Northern Insurance Company	\$479	\$469	\$488	\$689	\$749	\$924	\$681	\$559	\$538
Santa Fe Auto Insurance Company	\$1,886	\$1,845	\$1,845	\$1,845	\$1,933	\$1,933	\$1,845	\$1,886	\$1,886
State Farm Fire and Casualty Company	\$665	\$615	\$615	\$1,027	\$1,188	\$1,140	\$615	\$740	\$844
United Services Automobile Association (USAA)	\$406	\$395	\$395	\$522	\$531	\$548	\$395	\$425	\$395
USAA Casualty Insurance Company	\$412	\$399	\$399	\$533	\$543	\$560	\$399	\$432	\$399
Viking Insurance Company of Wisconsin	\$1,237	\$1,185	\$1,185	\$1,721	\$1,962	\$1,884	\$1,438	\$1,394	\$1,233
Western United Insurance Company	\$852	\$909	\$917	\$1,334	\$1,625	\$1,662	\$1,072	\$926	\$1,135

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE D - Liability OPTION 2 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$848	\$896	\$846	\$1,328	\$1,564	\$1,874	\$905	\$969	\$896
Allstate Insurance Company	\$701	\$706	\$706	\$1,093	\$1,274	\$1,434	\$706	\$771	\$706
Allstate Property and Casualty Insurance Company	\$770	\$757	\$757	\$1,228	\$1,428	\$1,604	\$757	\$851	\$757
American Family Mutual Insurance Company	\$1,203	\$1,210	\$1,210	\$1,997	\$2,382	\$2,130	\$1,210	\$1,312	\$1,203
GEICO Casualty	\$352	\$346	\$346	\$480	\$569	\$616	\$346	\$373	\$346
Infinity Auto Insurance Company	\$1,009	\$1,037	\$1,144	\$1,605	\$1,913	\$2,071	\$1,538	\$1,185	\$1,312
LM General Insurance Company	\$918	\$883	\$1,120	\$1,379	\$1,662	\$1,896	\$1,074	\$1,263	\$1,790
Mid Century Insurance Company	\$633	\$545	\$545	\$1,159	\$1,532	\$1,528	\$987	\$815	\$1,068
Nevada Capital Insurance Company	\$435	\$397	\$397	\$647	\$712	\$884	\$397	\$466	\$517
Nevada General Insurance Company	\$1,464	\$1,368	\$1,368	\$1,530	\$1,638	\$1,836	\$1,464	\$1,332	\$1,332
Progressive Direct Insurance Company	\$536	\$497	\$530	\$824	\$885	\$1,093	\$778	\$585	\$625
Progressive Northern Insurance Company	\$511	\$482	\$512	\$820	\$898	\$1,106	\$778	\$570	\$569
State Farm Fire and Casualty Company	\$898	\$817	\$817	\$1,460	\$1,712	\$1,643	\$817	\$1,000	\$1,099
United Services Automobile Association (USAA)	\$491	\$469	\$469	\$654	\$663	\$683	\$469	\$509	\$469
USAA Casualty Insurance Company	\$525	\$502	\$502	\$705	\$714	\$738	\$502	\$546	\$502
Viking Insurance Company of Wisconsin	\$1,590	\$1,506	\$1,506	\$2,292	\$2,590	\$2,512	\$1,854	\$1,798	\$1,568
Western United Insurance Company	\$1,066	\$1,109	\$1,108	\$1,773	\$2,189	\$2,240	\$1,373	\$1,137	\$1,403

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE E - Liability OPTION 1 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$483	\$520	\$496	\$739	\$862	\$1,031	\$520	\$549	\$520
Allstate Insurance Company	\$555	\$566	\$566	\$823	\$949	\$1,062	\$566	\$606	\$566
Allstate Property and Casualty Insurance Company	\$517	\$518	\$518	\$788	\$908	\$1,022	\$518	\$566	\$518
American Access Casualty Company	\$676	N/A	\$774	\$846	\$927	\$1,008	\$758	\$751	N/A
American Family Mutual Insurance Company	\$411	\$419	\$419	\$659	\$794	\$705	\$419	\$444	\$411
COUNTRY Mutual Insurance Company	\$436	\$438	\$438	\$660	\$931	\$931	\$532	\$497	\$530
GEICO Casualty	\$169	\$171	\$171	\$222	\$262	\$277	\$171	\$187	\$171
Infinity Auto Insurance Company	\$321	\$335	\$359	\$477	\$556	\$600	\$475	\$381	\$405
LM General Insurance Company	\$602	\$584	\$733	\$864	\$1,032	\$1,170	\$698	\$802	\$1,112
Mid Century Insurance Company	\$273	\$255	\$255	\$487	\$639	\$638	\$431	\$360	\$483
Nevada Capital Insurance Company	\$283	\$257	\$257	\$382	\$414	\$522	\$257	\$299	\$336
Nevada General Insurance Company	\$744	\$732	\$732	\$720	\$780	\$888	\$726	\$696	\$696
Progressive Direct Insurance Company	\$285	\$267	\$280	\$416	\$446	\$546	\$398	\$314	\$334
Progressive Northern Insurance Company	\$283	\$272	\$286	\$431	\$471	\$579	\$417	\$324	\$355
Santa Fe Auto Insurance Company	\$1,374	\$1,332	\$1,332	\$1,332	\$1,420	\$1,420	\$1,332	\$1,374	\$1,374
State Farm Fire and Casualty Company	\$409	\$380	\$380	\$623	\$721	\$694	\$380	\$453	\$519
State Farm Mutual Automobile Insurance Company	\$364	\$338	\$338	\$554	\$640	\$616	\$338	\$403	\$463
The Travelers Home and Marine Insurance Company	\$370	\$358	\$367	\$520	\$590	\$700	\$409	\$375	\$478
United Services Automobile Association (USAA)	\$310	\$305	\$305	\$391	\$396	\$409	\$305	\$326	\$305
USAA Casualty Insurance Company	\$315	\$308	\$308	\$396	\$403	\$415	\$308	\$330	\$308
Viking Insurance Company of Wisconsin	\$715	\$689	\$689	\$1,003	\$1,147	\$1,098	\$833	\$804	\$714
Western United Insurance Company	\$434	\$462	\$468	\$677	\$817	\$838	\$548	\$472	\$581

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE E - Liability OPTION 2 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$550	\$578	\$553	\$962	\$1,120	\$1,400	\$581	\$616	\$578
Allstate Insurance Company	\$683	\$688	\$688	\$1,123	\$1,297	\$1,519	\$688	\$747	\$688
Allstate Property and Casualty Insurance Company	\$613	\$604	\$604	\$1,048	\$1,209	\$1,434	\$604	\$670	\$604
American Family Mutual Insurance Company	\$507	\$512	\$512	\$850	\$1,012	\$907	\$512	\$552	\$507
COUNTRY Mutual Insurance Company	\$543	\$530	\$530	\$849	\$1,197	\$1,197	\$653	\$616	\$645
COUNTRY Preferred Insurance Company	\$490	\$478	\$478	\$766	\$1,080	\$1,080	\$588	\$556	\$580
GEICO Casualty	\$261	\$255	\$255	\$361	\$433	\$472	\$255	\$272	\$255
Infinity Auto Insurance Company	\$470	\$484	\$534	\$781	\$925	\$1,016	\$735	\$546	\$609
LM General Insurance Company	\$654	\$621	\$785	\$988	\$1,191	\$1,360	\$756	\$897	\$1,277
Mid Century Insurance Company	\$367	\$317	\$317	\$679	\$906	\$907	\$578	\$472	\$628
Nevada Capital Insurance Company	\$344	\$318	\$318	\$515	\$562	\$698	\$318	\$367	\$407
Nevada General Insurance Company	\$882	\$852	\$852	\$900	\$978	\$1,104	\$882	\$822	\$822
Progressive Direct Insurance Company	\$337	\$307	\$332	\$547	\$592	\$734	\$510	\$361	\$389
Progressive Northern Insurance Company	\$328	\$304	\$328	\$563	\$620	\$764	\$523	\$358	\$363
State Farm Fire and Casualty Company	\$548	\$501	\$501	\$882	\$1,035	\$997	\$501	\$608	\$671
State Farm Mutual Automobile Insurance Company	\$483	\$442	\$442	\$777	\$910	\$875	\$442	\$537	\$594
The Travelers Home and Marine Insurance Company	\$363	\$346	\$356	\$539	\$617	\$742	\$403	\$366	\$483
United Services Automobile Association (USAA)	\$370	\$358	\$358	\$479	\$486	\$500	\$358	\$384	\$358
USAA Casualty Insurance Company	\$429	\$415	\$415	\$559	\$565	\$584	\$415	\$445	\$415
Viking Insurance Company of Wisconsin	\$961	\$917	\$917	\$1,398	\$1,582	\$1,530	\$1,122	\$1,085	\$949
Western United Insurance Company	\$417	\$430	\$432	\$688	\$842	\$864	\$536	\$444	\$549

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE E - Liability OPTION 1 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$414	\$448	\$427	\$641	\$754	\$899	\$449	\$473	\$448
Allstate Insurance Company	\$460	\$469	\$469	\$695	\$805	\$909	\$469	\$501	\$469
Allstate Property and Casualty Insurance Company	\$458	\$458	\$458	\$709	\$819	\$928	\$458	\$500	\$458
American Access Casualty Company	\$574	N/A	\$655	\$716	\$794	\$865	\$641	\$638	N/A
American Family Mutual Insurance Company	\$421	\$431	\$431	\$674	\$812	\$721	\$431	\$454	\$421
COUNTRY Mutual Insurance Company	\$374	\$372	\$372	\$570	\$804	\$804	\$455	\$427	\$453
GEICO Casualty	\$163	\$165	\$165	\$216	\$255	\$270	\$165	\$181	\$165
Infinity Auto Insurance Company	\$415	\$433	\$463	\$613	\$720	\$776	\$614	\$492	\$521
LM General Insurance Company	\$602	\$584	\$733	\$864	\$1,032	\$1,170	\$698	\$802	\$1,112
Mid Century Insurance Company	\$290	\$263	\$263	\$521	\$682	\$682	\$455	\$376	\$495
Nevada Capital Insurance Company	\$277	\$252	\$252	\$378	\$409	\$514	\$252	\$294	\$329
Nevada General Insurance Company	\$690	\$654	\$654	\$678	\$720	\$828	\$672	\$630	\$630
Progressive Direct Insurance Company	\$269	\$254	\$265	\$391	\$420	\$515	\$377	\$412	\$412
Progressive Northern Insurance Company	\$283	\$273	\$286	\$419	\$458	\$563	\$409	\$326	\$315
Santa Fe Auto Insurance Company	\$1,889	\$1,848	\$1,848	\$1,848	\$1,936	\$1,936	\$1,848	\$1,889	\$1,889
State Farm Fire and Casualty Company	\$397	\$369	\$369	\$612	\$708	\$682	\$369	\$440	\$503
State Farm Mutual Automobile Insurance Company	\$353	\$328	\$328	\$544	\$629	\$605	\$328	\$392	\$448
The Travelers Home and Marine Insurance Company	\$377	\$356	\$370	\$543	\$621	\$741	\$411	\$380	\$497
United Services Automobile Association (USAA)	\$285	\$276	\$276	\$363	\$368	\$379	\$276	\$298	\$276
USAA Casualty Insurance Company	\$287	\$280	\$280	\$368	\$373	\$386	\$280	\$302	\$280
Viking Insurance Company of Wisconsin	\$792	\$766	\$766	\$1,093	\$1,251	\$1,195	\$920	\$888	\$795
Western United Insurance Company	\$423	\$447	\$451	\$663	\$807	\$824	\$529	\$456	\$560

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE E - Liability OPTION 2 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$477	\$502	\$480	\$837	\$981	\$1,222	\$507	\$536	\$502
Allstate Insurance Company	\$580	\$583	\$583	\$979	\$1,134	\$1,345	\$583	\$633	\$583
Allstate Property and Casualty Insurance Company	\$555	\$546	\$546	\$968	\$1,119	\$1,338	\$546	\$606	\$546
American Family Mutual Insurance Company	\$517	\$524	\$524	\$864	\$1,031	\$923	\$524	\$563	\$517
COUNTRY Mutual Insurance Company	\$474	\$458	\$458	\$745	\$1,050	\$1,050	\$567	\$538	\$560
COUNTRY Preferred Insurance Company	\$429	\$414	\$414	\$674	\$949	\$949	\$511	\$485	\$505
GEICO Casualty	\$252	\$246	\$246	\$351	\$420	\$459	\$246	\$264	\$246
Infinity Auto Insurance Company	\$607	\$625	\$690	\$1,008	\$1,197	\$1,311	\$951	\$704	\$785
LM General Insurance Company	\$654	\$621	\$785	\$988	\$1,191	\$1,360	\$756	\$897	\$1,277
Mid Century Insurance Company	\$399	\$338	\$338	\$745	\$991	\$993	\$626	\$508	\$665
Nevada Capital Insurance Company	\$338	\$313	\$313	\$511	\$557	\$690	\$313	\$362	\$400
Nevada General Insurance Company	\$822	\$774	\$774	\$852	\$912	\$1,032	\$822	\$750	\$750
Progressive Direct Insurance Company	\$304	\$280	\$300	\$488	\$527	\$656	\$457	\$332	\$358
Progressive Northern Insurance Company	\$307	\$287	\$307	\$509	\$559	\$690	\$478	\$340	\$341
State Farm Fire and Casualty Company	\$538	\$492	\$492	\$875	\$1,027	\$988	\$492	\$597	\$657
State Farm Mutual Automobile Insurance Company	\$474	\$433	\$433	\$771	\$902	\$867	\$433	\$527	\$581
The Travelers Home and Marine Insurance Company	\$380	\$354	\$368	\$579	\$664	\$803	\$417	\$379	\$513
United Services Automobile Association (USAA)	\$346	\$333	\$333	\$454	\$459	\$474	\$333	\$360	\$333
USAA Casualty Insurance Company	\$399	\$386	\$386	\$528	\$535	\$552	\$386	\$416	\$386
Viking Insurance Company of Wisconsin	\$1,013	\$969	\$969	\$1,448	\$1,644	\$1,585	\$1,180	\$1,139	\$1,005
Western United Insurance Company	\$409	\$421	\$419	\$678	\$838	\$855	\$524	\$433	\$535

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE F - Liability OPTION 1 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$950	\$1,013	\$955	\$1,363	\$1,571	\$1,830	\$1,013	\$1,080	\$1,013
Allstate Insurance Company	\$1,333	\$1,323	\$1,323	\$1,938	\$2,241	\$2,416	\$1,323	\$1,467	\$1,323
Allstate Property and Casualty Insurance Company	\$1,299	\$1,264	\$1,264	\$1,926	\$2,225	\$2,402	\$1,264	\$1,432	\$1,264
American Access Casualty Company	\$1,164	N/A	\$1,310	\$1,476	\$1,646	\$1,785	\$1,284	\$1,301	N/A
American Family Mutual Insurance Company	\$1,068	\$1,070	\$1,070	\$1,717	\$2,055	\$1,830	\$1,070	\$1,159	\$1,068
GEICO Casualty	\$373	\$381	\$381	\$514	\$602	\$641	\$381	\$427	\$381
Infinity Auto Insurance Company	\$528	\$542	\$590	\$768	\$896	\$966	\$766	\$630	\$672
Mid Century Insurance Company	\$469	\$421	\$421	\$843	\$1,109	\$1,102	\$735	\$617	\$820
Nevada General Insurance Company	\$1,068	\$1,044	\$1,044	\$1,056	\$1,134	\$1,290	\$1,044	\$990	\$990
Progressive Direct Insurance Company	\$450	\$423	\$444	\$652	\$696	\$856	\$627	\$501	\$535
Progressive Northern Insurance Company	\$457	\$439	\$461	\$680	\$738	\$913	\$662	\$526	\$513
Santa Fe Auto Insurance Company	\$1,374	\$1,332	\$1,332	\$1,332	\$1,420	\$1,420	\$1,332	\$1,374	\$1,374
The Travelers Home and Marine Insurance Company	\$839	\$804	\$826	\$1,204	\$1,367	\$1,631	\$915	\$856	\$1,104
United Services Automobile Association (USAA)	\$649	\$628	\$628	\$850	\$864	\$892	\$628	\$686	\$628
USAA Casualty Insurance Company	\$660	\$639	\$639	\$863	\$877	\$907	\$639	\$695	\$639
Viking Insurance Company of Wisconsin	\$1,011	\$964	\$964	\$1,429	\$1,626	\$1,567	\$1,178	\$1,142	\$1,003
Western United Insurance Company	\$929	\$975	\$989	\$1,447	\$1,750	\$1,794	\$1,164	\$1,003	\$1,236

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE F - Liability OPTION 2 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$975	\$1,022	\$963	\$1,509	\$1,752	\$2,095	\$1,029	\$1,106	\$1,022
Allstate Insurance Company	\$1,499	\$1,475	\$1,475	\$2,282	\$2,648	\$2,902	\$1,475	\$1,656	\$1,475
Allstate Property and Casualty Insurance Company	\$1,376	\$1,326	\$1,326	\$2,148	\$2,490	\$2,740	\$1,326	\$1,523	\$1,326
American Family Mutual Insurance Company	\$1,298	\$1,289	\$1,289	\$2,173	\$2,583	\$2,315	\$1,289	\$1,420	\$1,298
GEICO Casualty	\$539	\$541	\$541	\$781	\$928	\$1,017	\$541	\$594	\$541
Infinity Auto Insurance Company	\$727	\$742	\$827	\$1,183	\$1,406	\$1,530	\$1,119	\$853	\$952
Mid Century Insurance Company	\$612	\$514	\$514	\$1,135	\$1,516	\$1,511	\$958	\$788	\$1,040
Nevada General Insurance Company	\$1,278	\$1,224	\$1,224	\$1,326	\$1,428	\$1,620	\$1,278	\$1,182	\$1,182
Progressive Direct Insurance Company	\$553	\$507	\$547	\$884	\$953	\$1,186	\$829	\$600	\$649
Progressive Northern Insurance Company	\$532	\$495	\$531	\$877	\$959	\$1,184	\$822	\$589	\$592
The Travelers Home and Marine Insurance Company	\$823	\$774	\$798	\$1,247	\$1,424	\$1,719	\$896	\$833	\$1,109
United Services Automobile Association (USAA)	\$800	\$765	\$765	\$1,072	\$1,085	\$1,121	\$765	\$833	\$765
USAA Casualty Insurance Company	\$935	\$894	\$894	\$1,259	\$1,275	\$1,316	\$894	\$971	\$894
Viking Insurance Company of Wisconsin	\$1,355	\$1,278	\$1,278	\$1,983	\$2,235	\$2,174	\$1,582	\$1,535	\$1,329
Western United Insurance Company	\$913	\$932	\$936	\$1,502	\$1,840	\$1,883	\$1,165	\$967	\$1,196

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE F - Liability OPTION 1 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$812	\$867	\$817	\$1,184	\$1,376	\$1,601	\$871	\$927	\$867
Allstate Insurance Company	\$1,157	\$1,142	\$1,142	\$1,702	\$1,974	\$2,133	\$1,142	\$1,273	\$1,142
Allstate Property and Casualty Insurance Company	\$1,187	\$1,149	\$1,149	\$1,776	\$2,058	\$2,225	\$1,149	\$1,308	\$1,149
American Access Casualty Company	\$938	N/A	\$1,069	\$1,204	\$1,345	\$1,465	\$1,043	\$1,056	N/A
American Family Mutual Insurance Company	\$1,092	\$1,097	\$1,097	\$1,750	\$2,097	\$1,867	\$1,097	\$1,184	\$1,092
GEICO Casualty	\$364	\$371	\$371	\$508	\$594	\$633	\$371	\$418	\$371
Infinity Auto Insurance Company	\$679	\$695	\$754	\$984	\$1,153	\$1,239	\$981	\$804	\$861
Mid Century Insurance Company	\$500	\$436	\$436	\$905	\$1,187	\$1,180	\$777	\$648	\$845
Nevada General Insurance Company	\$1,014	\$954	\$954	\$1,014	\$1,068	\$1,218	\$990	\$918	\$918
Progressive Direct Insurance Company	\$459	\$434	\$453	\$660	\$702	\$865	\$637	\$513	\$550
Progressive Northern Insurance Company	\$462	\$443	\$465	\$677	\$735	\$906	\$660	\$532	\$517
Santa Fe Auto Insurance Company	\$1,889	\$1,848	\$1,848	\$1,848	\$1,936	\$1,936	\$1,848	\$1,889	\$1,889
United Services Automobile Association (USAA)	\$593	\$568	\$568	\$791	\$804	\$829	\$568	\$626	\$568
USAA Casualty Insurance Company	\$601	\$578	\$578	\$802	\$815	\$841	\$578	\$635	\$578
Viking Insurance Company of Wisconsin	\$1,120	\$1,072	\$1,072	\$1,557	\$1,774	\$1,704	\$1,302	\$1,262	\$1,117
Western United Insurance Company	\$908	\$948	\$956	\$1,427	\$1,739	\$1,770	\$1,130	\$973	\$1,200

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE F - Liability OPTION 2 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$848	\$889	\$837	\$1,330	\$1,555	\$1,857	\$901	\$966	\$889
Allstate Insurance Company	\$1,309	\$1,283	\$1,283	\$2,019	\$2,350	\$2,584	\$1,283	\$1,446	\$1,283
Allstate Property and Casualty Insurance Company	\$1,267	\$1,216	\$1,216	\$2,000	\$2,324	\$2,563	\$1,216	\$1,403	\$1,216
American Family Mutual Insurance Company	\$1,322	\$1,316	\$1,316	\$2,207	\$2,626	\$2,352	\$1,316	\$1,445	\$1,322
GEICO Casualty	\$525	\$527	\$527	\$769	\$911	\$1,000	\$527	\$583	\$527
Infinity Auto Insurance Company	\$932	\$948	\$1,056	\$1,510	\$1,800	\$1,957	\$1,429	\$1,087	\$1,217
Mid Century Insurance Company	\$666	\$547	\$547	\$1,243	\$1,656	\$1,651	\$1,036	\$848	\$1,101
Nevada General Insurance Company	\$1,218	\$1,128	\$1,128	\$1,290	\$1,374	\$1,542	\$1,230	\$1,110	\$1,110
Progressive Direct Insurance Company	\$559	\$513	\$550	\$878	\$942	\$1,173	\$825	\$608	\$655
Progressive Northern Insurance Company	\$533	\$500	\$534	\$866	\$944	\$1,167	\$818	\$595	\$595
United Services Automobile Association (USAA)	\$751	\$712	\$712	\$1,021	\$1,033	\$1,067	\$712	\$781	\$712
USAA Casualty Insurance Company	\$876	\$832	\$832	\$1,197	\$1,213	\$1,250	\$832	\$912	\$832
Viking Insurance Company of Wisconsin	\$1,429	\$1,353	\$1,353	\$2,057	\$2,324	\$2,254	\$1,665	\$1,614	\$1,409
Western United Insurance Company	\$903	\$916	\$914	\$1,495	\$1,846	\$1,875	\$1,143	\$948	\$1,175

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE G - Liability OPTION 1 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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		Fallon	Henderson	Las Vegas		Pahrump	Reno	Steline
	City	Elko			Vegas	North Las Vegas			
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$747	\$792	\$746	\$1,095	\$1,265	\$1,483	\$794	\$849	\$792
Allstate Insurance Company	\$998	\$1,000	\$1,000	\$1,441	\$1,663	\$1,800	\$1,000	\$1,097	\$1,000
Allstate Property and Casualty Insurance Company	\$1,305	\$1,271	\$1,271	\$1,925	\$2,215	\$2,392	\$1,271	\$1,440	\$1,271
American Access Casualty Company	\$806	N/A	\$936	\$1,029	\$1,136	\$1,239	\$916	\$907	N/A
American Family Mutual Insurance Company	\$943	\$943	\$943	\$1,522	\$1,819	\$1,622	\$943	\$1,024	\$943
GEICO Casualty	\$286	\$290	\$290	\$390	\$458	\$488	\$290	\$322	\$290
Hartford Insurance Company of the Midwest	\$659	\$647	\$622	\$975	\$1,065	\$1,140	\$633	\$636	\$662
Infinity Auto Insurance Company	\$709	\$717	\$789	\$985	\$1,222	\$1,316	\$1,024	\$837	\$912
LM General Insurance Company	\$614	\$590	\$739	\$877	\$1,047	\$1,186	\$704	\$811	\$1,122
Mid Century Insurance Company	\$666	\$618	\$618	\$1,167	\$1,517	\$1,498	\$1,040	\$892	\$1,198
Nevada Capital Insurance Company	\$549	\$494	\$494	\$731	\$800	\$1,010	\$494	\$583	\$657
Nevada General Insurance Company	\$1,368	\$1,326	\$1,326	\$1,338	\$1,440	\$1,638	\$1,338	\$1,260	\$1,260
Progressive Direct Insurance Company	\$541	\$506	\$533	\$797	\$850	\$1,052	\$765	\$601	\$649
Progressive Northern Insurance Company	\$573	\$544	\$576	\$857	\$926	\$1,147	\$831	\$656	\$643
Santa Fe Auto Insurance Company	\$1,758	\$1,702	\$1,702	\$1,702	\$1,822	\$1,822	\$1,702	\$1,758	\$1,758
State Farm Fire and Casualty Company	\$788	\$717	\$717	\$1,210	\$1,398	\$1,334	\$717	\$879	\$1,002
State Farm Mutual Automobile Insurance Company	\$491	\$451	\$451	\$753	\$870	\$832	\$451	\$547	\$625
The Travelers Home and Marine Insurance Company	\$614	\$590	\$606	\$877	\$994	\$1,185	\$672	\$625	\$802
United Services Automobile Association (USAA)	\$442	\$428	\$428	\$572	\$582	\$601	\$428	\$466	\$428
USAA Casualty Insurance Company	\$449	\$435	\$435	\$583	\$592	\$612	\$435	\$474	\$435
Viking Insurance Company of Wisconsin	\$926	\$875	\$875	\$1,310	\$1,481	\$1,436	\$1,077	\$1,048	\$915
Western United Insurance Company	\$956	\$990	\$1,003	\$1,500	\$1,814	\$1,857	\$1,194	\$1,022	\$1,267

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE G - Liability OPTION 2 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$793	\$824	\$776	\$1,267	\$1,473	\$1,779	\$832	\$899	\$824
Allstate Insurance Company	\$1,158	\$1,148	\$1,148	\$1,776	\$2,059	\$2,273	\$1,148	\$1,281	\$1,148
Allstate Property and Casualty Insurance Company	\$1,398	\$1,348	\$1,348	\$2,180	\$2,520	\$2,773	\$1,348	\$1,551	\$1,348
American Family Mutual Insurance Company	\$1,154	\$1,144	\$1,144	\$1,940	\$2,301	\$2,065	\$1,144	\$1,263	\$1,154
GEICO Casualty	\$448	\$441	\$441	\$640	\$765	\$840	\$441	\$476	\$441
Hartford Insurance Company of the Midwest	\$685	\$677	\$649	\$1,143	\$1,189	\$1,306	\$665	\$668	\$692
Infinity Auto Insurance Company	\$1,000	\$1,008	\$1,139	\$1,654	\$1,969	\$2,143	\$1,541	\$1,164	\$1,323
LM General Insurance Company	\$662	\$625	\$788	\$994	\$1,200	\$1,367	\$758	\$902	\$1,278
Mid Century Insurance Company	\$804	\$690	\$690	\$1,470	\$1,943	\$1,930	\$1,253	\$1,044	\$1,383
Nevada Capital Insurance Company	\$642	\$584	\$584	\$930	\$1,031	\$1,286	\$584	\$689	\$768
Nevada General Insurance Company	\$1,626	\$1,536	\$1,536	\$1,656	\$1,782	\$2,016	\$1,608	\$1,488	\$1,488
Progressive Direct Insurance Company	\$692	\$629	\$683	\$1,127	\$1,212	\$1,521	\$1,053	\$747	\$813
Progressive Northern Insurance Company	\$733	\$675	\$730	\$1,227	\$1,334	\$1,655	\$1,144	\$809	\$819
State Farm Fire and Casualty Company	\$1,046	\$942	\$942	\$1,695	\$1,981	\$1,892	\$942	\$1,171	\$1,290
State Farm Mutual Automobile Insurance Company	\$653	\$591	\$591	\$1,055	\$1,233	\$1,181	\$591	\$728	\$804
The Travelers Home and Marine Insurance Company	\$594	\$561	\$578	\$898	\$1,023	\$1,235	\$650	\$599	\$796
United Services Automobile Association (USAA)	\$536	\$515	\$515	\$715	\$725	\$748	\$515	\$559	\$515
USAA Casualty Insurance Company	\$624	\$598	\$598	\$839	\$849	\$878	\$598	\$650	\$598
Viking Insurance Company of Wisconsin	\$1,259	\$1,179	\$1,179	\$1,844	\$2,071	\$2,023	\$1,468	\$1,424	\$1,231
Western United Insurance Company	\$1,016	\$1,023	\$1,026	\$1,686	\$2,072	\$2,119	\$1,296	\$1,065	\$1,325

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE G - Liability OPTION 1 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$643	\$682	\$643	\$957	\$1,114	\$1,304	\$687	\$734	\$682
Allstate Insurance Company	\$839	\$838	\$838	\$1,227	\$1,422	\$1,543	\$838	\$922	\$838
Allstate Property and Casualty Insurance Company	\$1,190	\$1,153	\$1,153	\$1,771	\$2,043	\$2,209	\$1,153	\$1,312	\$1,153
American Access Casualty Company	\$908	N/A	\$893	\$950	\$1,216	\$1,218	\$878	\$986	N/A
American Family Mutual Insurance Company	\$964	\$966	\$966	\$1,551	\$1,856	\$1,653	\$966	\$1,046	\$964
GEICO Casualty	\$277	\$281	\$281	\$382	\$447	\$477	\$281	\$313	\$281
Hartford Insurance Company of the Midwest	\$626	\$619	\$593	\$930	\$1,018	\$1,085	\$604	\$608	\$632
Infinity Auto Insurance Company	\$957	\$916	\$1,009	\$1,337	\$1,569	\$1,685	\$1,183	\$1,071	\$1,168
LM General Insurance Company	\$614	\$590	\$739	\$877	\$1,047	\$1,186	\$704	\$811	\$1,122
Mid Century Insurance Company	\$697	\$627	\$627	\$1,232	\$1,595	\$1,576	\$1,078	\$919	\$1,206
Nevada Capital Insurance Company	\$535	\$484	\$484	\$724	\$791	\$994	\$484	\$570	\$641
Nevada General Insurance Company	\$1,296	\$1,218	\$1,218	\$1,290	\$1,374	\$1,572	\$1,266	\$1,176	\$1,176
Progressive Direct Insurance Company	\$556	\$520	\$548	\$803	\$857	\$1,060	\$776	\$620	\$669
Progressive Northern Insurance Company	\$590	\$563	\$592	\$867	\$936	\$1,158	\$844	\$681	\$663
Santa Fe Auto Insurance Company	\$2,408	\$2,352	\$2,352	\$2,352	\$2,473	\$2,473	\$2,352	\$2,408	\$2,408
State Farm Fire and Casualty Company	\$764	\$695	\$695	\$1,190	\$1,374	\$1,309	\$695	\$854	\$969
State Farm Mutual Automobile Insurance Company	\$477	\$437	\$437	\$740	\$855	\$817	\$437	\$531	\$605
United Services Automobile Association (USAA)	\$405	\$389	\$389	\$534	\$540	\$558	\$389	\$427	\$389
USAA Casualty Insurance Company	\$411	\$394	\$394	\$543	\$551	\$568	\$394	\$433	\$394
Viking Insurance Company of Wisconsin	\$1,031	\$977	\$977	\$1,435	\$1,624	\$1,570	\$1,196	\$1,164	\$1,024
Western United Insurance Company	\$936	\$959	\$968	\$1,477	\$1,804	\$1,836	\$1,158	\$993	\$1,228

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE G - Liability OPTION 2 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$694	\$721	\$679	\$1,121	\$1,312	\$1,582	\$733	\$789	\$721
Allstate Insurance Company	\$986	\$974	\$974	\$1,536	\$1,787	\$1,984	\$974	\$1,090	\$974
Allstate Property and Casualty Insurance Company	\$1,286	\$1,235	\$1,235	\$2,025	\$2,346	\$2,588	\$1,235	\$1,426	\$1,235
American Family Mutual Insurance Company	\$1,175	\$1,167	\$1,167	\$1,969	\$2,338	\$2,097	\$1,167	\$1,285	\$1,175
GEICO Casualty	\$433	\$426	\$426	\$624	\$744	\$818	\$426	\$463	\$426
Hartford Insurance Company of the Midwest	\$656	\$653	\$625	\$1,099	\$1,144	\$1,252	\$641	\$645	\$666
Infinity Auto Insurance Company	\$1,327	\$1,286	\$1,453	\$2,108	\$2,514	\$2,735	\$1,451	\$1,487	\$1,689
LM General Insurance Company	\$662	\$625	\$788	\$994	\$1,200	\$1,367	\$758	\$902	\$1,278
Mid Century Insurance Company	\$871	\$728	\$728	\$1,604	\$2,112	\$2,099	\$1,347	\$1,117	\$1,452
Nevada Capital Insurance Company	\$628	\$574	\$574	\$923	\$1,022	\$1,270	\$574	\$676	\$752
Nevada General Insurance Company	\$1,554	\$1,446	\$1,446	\$1,626	\$1,734	\$1,962	\$1,560	\$1,410	\$1,410
Progressive Direct Insurance Company	\$699	\$635	\$687	\$1,116	\$1,198	\$1,503	\$1,048	\$757	\$822
Progressive Northern Insurance Company	\$736	\$681	\$732	\$1,211	\$1,315	\$1,628	\$1,134	\$817	\$824
State Farm Fire and Casualty Company	\$1,027	\$924	\$924	\$1,682	\$1,965	\$1,876	\$924	\$1,150	\$1,261
State Farm Mutual Automobile Insurance Company	\$640	\$580	\$580	\$1,046	\$1,223	\$1,171	\$580	\$716	\$786
United Services Automobile Association (USAA)	\$505	\$479	\$479	\$681	\$688	\$711	\$479	\$526	\$479
USAA Casualty Insurance Company	\$586	\$559	\$559	\$797	\$807	\$834	\$559	\$609	\$559
Viking Insurance Company of Wisconsin	\$1,334	\$1,253	\$1,253	\$1,923	\$2,165	\$2,108	\$1,552	\$1,504	\$1,311
Western United Insurance Company	\$1,005	\$1,005	\$1,003	\$1,678	\$2,075	\$2,111	\$1,274	\$1,046	\$1,300

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE H - Liability OPTION 1 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$496	\$524	\$494	\$736	\$847	\$1,001	\$524	\$561	\$524
Allstate Insurance Company	\$460	\$467	\$467	\$671	\$773	\$852	\$467	\$504	\$467
Allstate Property and Casualty Insurance Company	\$774	\$755	\$755	\$1,154	\$1,328	\$1,445	\$755	\$853	\$755
American Access Casualty Company	\$1,187	N/A	\$1,131	\$1,202	\$1,581	\$1,564	\$1,116	\$1,274	N/A
American Family Mutual Insurance Company	\$357	\$363	\$363	\$570	\$683	\$608	\$363	\$385	\$357
COUNTRY Mutual Insurance Company	\$431	\$427	\$427	\$657	\$922	\$922	\$522	\$492	\$522
GEICO Casualty	\$202	\$204	\$204	\$267	\$310	\$329	\$204	\$224	\$204
Hartford Insurance Company of the Midwest	\$302	\$307	\$292	\$457	\$477	\$510	\$300	\$301	\$310
Infinity Auto Insurance Company	\$392	\$397	\$435	\$584	\$687	\$740	\$571	\$461	\$503
LM General Insurance Company	\$401	\$386	\$461	\$536	\$623	\$695	\$443	\$500	\$660
Mid Century Insurance Company	\$309	\$274	\$274	\$556	\$731	\$727	\$482	\$403	\$531
Nevada Capital Insurance Company	\$283	\$257	\$257	\$382	\$414	\$522	\$257	\$299	\$336
Nevada General Insurance Company	\$1,014	\$984	\$984	\$984	\$1,056	\$1,194	\$978	\$936	\$936
Progressive Direct Insurance Company	\$339	\$316	\$335	\$494	\$529	\$648	\$472	\$373	\$401
Progressive Northern Insurance Company	\$341	\$322	\$342	\$514	\$556	\$684	\$494	\$387	\$382
Santa Fe Auto Insurance Company	\$1,374	\$1,332	\$1,332	\$1,332	\$1,420	\$1,420	\$1,332	\$1,374	\$1,374
State Farm Fire and Casualty Company	\$373	\$345	\$345	\$572	\$664	\$639	\$345	\$411	\$469
State Farm Mutual Automobile Insurance Company	\$330	\$306	\$306	\$507	\$587	\$565	\$306	\$366	\$417
The Travelers Home and Marine Insurance Company	\$412	\$398	\$408	\$572	\$646	\$763	\$450	\$421	\$532
United Services Automobile Association (USAA)	\$328	\$318	\$318	\$421	\$428	\$442	\$318	\$345	\$318
USAA Casualty Insurance Company	\$334	\$323	\$323	\$429	\$435	\$450	\$323	\$351	\$323
Viking Insurance Company of Wisconsin	\$738	\$703	\$703	\$1,041	\$1,178	\$1,138	\$858	\$835	\$732
Western United Insurance Company	\$502	\$516	\$523	\$786	\$952	\$975	\$625	\$535	\$664

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE H - Liability OPTION 2 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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		Fallon	Henderson	Las Vegas		North Las Vegas		Steline
	City	Elko			Vegas	Vegas	Pahrump	Reno	
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$547	\$566	\$535	\$898	\$1,038	\$1,271	\$570	\$616	\$566
Allstate Insurance Company	\$554	\$555	\$555	\$878	\$1,016	\$1,158	\$555	\$609	\$555
Allstate Property and Casualty Insurance Company	\$838	\$809	\$809	\$1,333	\$1,540	\$1,723	\$809	\$926	\$809
American Family Mutual Insurance Company	\$444	\$448	\$448	\$742	\$879	\$789	\$448	\$482	\$444
COUNTRY Mutual Insurance Company	\$549	\$528	\$528	\$862	\$1,210	\$1,210	\$652	\$623	\$647
COUNTRY Preferred Insurance Company	\$497	\$478	\$478	\$780	\$1,095	\$1,095	\$588	\$563	\$584
GEICO Casualty	\$313	\$306	\$306	\$435	\$516	\$566	\$306	\$328	\$306
Hartford Insurance Company of the Midwest	\$328	\$338	\$319	\$589	\$564	\$626	\$332	\$333	\$341
Infinity Auto Insurance Company	\$566	\$573	\$646	\$948	\$1,132	\$1,235	\$882	\$658	\$747
LM General Insurance Company	\$423	\$404	\$485	\$597	\$703	\$788	\$472	\$547	\$741
Mid Century Insurance Company	\$430	\$361	\$361	\$799	\$1,065	\$1,062	\$672	\$552	\$726
Nevada Capital Insurance Company	\$344	\$318	\$318	\$515	\$562	\$698	\$318	\$367	\$407
Nevada General Insurance Company	\$1,200	\$1,152	\$1,152	\$1,236	\$1,320	\$1,482	\$1,188	\$1,104	\$1,104
Progressive Direct Insurance Company	\$427	\$388	\$421	\$694	\$747	\$929	\$645	\$457	\$495
Progressive Northern Insurance Company	\$418	\$382	\$413	\$710	\$775	\$953	\$655	\$453	\$463
State Farm Fire and Casualty Company	\$519	\$471	\$471	\$840	\$993	\$958	\$471	\$572	\$625
State Farm Mutual Automobile Insurance Company	\$454	\$413	\$413	\$736	\$867	\$835	\$413	\$502	\$551
The Travelers Home and Marine Insurance Company	\$388	\$368	\$378	\$564	\$640	\$766	\$423	\$391	\$508
United Services Automobile Association (USAA)	\$395	\$379	\$379	\$524	\$530	\$547	\$379	\$411	\$379
USAA Casualty Insurance Company	\$459	\$440	\$440	\$613	\$619	\$640	\$440	\$476	\$440
Viking Insurance Company of Wisconsin	\$1,050	\$994	\$994	\$1,540	\$1,728	\$1,682	\$1,224	\$1,193	\$1,032
Western United Insurance Company	\$490	\$494	\$493	\$811	\$999	\$1,025	\$624	\$514	\$641

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE H - Liability OPTION 1 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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				Las	North Las			
	City	Elko	Fallon	Henderson	Vegas	Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$424	\$448	\$422	\$638	\$740	\$873	\$450	\$481	\$448
Allstate Insurance Company	\$381	\$387	\$387	\$565	\$654	\$724	\$387	\$417	\$387
Allstate Property and Casualty Insurance Company	\$707	\$686	\$686	\$1,064	\$1,227	\$1,338	\$686	\$779	\$686
American Access Casualty Company	\$933	N/A	\$892	\$960	\$1,256	\$1,252	\$879	\$1,009	N/A
American Family Mutual Insurance Company	\$365	\$373	\$373	\$582	\$698	\$621	\$373	\$394	\$365
COUNTRY Mutual Insurance Company	\$372	\$365	\$365	\$571	\$800	\$800	\$449	\$425	\$449
GEICO Casualty	\$197	\$198	\$198	\$262	\$304	\$323	\$198	\$218	\$198
Hartford Insurance Company of the Midwest	\$292	\$299	\$283	\$443	\$463	\$492	\$290	\$293	\$300
Infinity Auto Insurance Company	\$551	\$571	\$613	\$781	\$917	\$979	\$791	\$658	\$696
LM General Insurance Company	\$401	\$386	\$461	\$536	\$623	\$695	\$443	\$500	\$660
Mid Century Insurance Company	\$334	\$289	\$289	\$606	\$793	\$789	\$517	\$430	\$555
Nevada Capital Insurance Company	\$277	\$252	\$252	\$378	\$409	\$514	\$252	\$294	\$329
Nevada General Insurance Company	\$936	\$894	\$894	\$924	\$990	\$1,122	\$918	\$858	\$858
Progressive Direct Insurance Company	\$346	\$325	\$341	\$498	\$532	\$650	\$478	\$384	\$410
Progressive Northern Insurance Company	\$349	\$331	\$349	\$518	\$559	\$688	\$502	\$398	\$391
Santa Fe Auto Insurance Company	\$1,889	\$1,848	\$1,848	\$1,848	\$1,936	\$1,936	\$1,848	\$1,889	\$1,889
State Farm Fire and Casualty Company	\$362	\$335	\$335	\$562	\$653	\$628	\$335	\$400	\$455
State Farm Mutual Automobile Insurance Company	\$321	\$297	\$297	\$498	\$578	\$555	\$297	\$356	\$404
United Services Automobile Association (USAA)	\$301	\$290	\$290	\$394	\$400	\$412	\$290	\$317	\$290
USAA Casualty Insurance Company	\$307	\$294	\$294	\$400	\$405	\$420	\$294	\$322	\$294
Viking Insurance Company of Wisconsin	\$810	\$773	\$773	\$1,123	\$1,273	\$1,226	\$939	\$913	\$807
Western United Insurance Company	\$493	\$502	\$507	\$779	\$952	\$967	\$609	\$522	\$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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE H - Liability OPTION 2 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$474	\$491	\$463	\$786	\$914	\$1,117	\$497	\$536	\$491
Allstate Insurance Company	\$468	\$468	\$468	\$759	\$882	\$1,015	\$468	\$514	\$468
Allstate Property and Casualty Insurance Company	\$771	\$742	\$742	\$1,241	\$1,436	\$1,612	\$742	\$852	\$742
American Family Mutual Insurance Company	\$453	\$458	\$458	\$754	\$894	\$802	\$458	\$491	\$453
COUNTRY Mutual Insurance Company	\$482	\$460	\$460	\$761	\$1,068	\$1,068	\$570	\$546	\$566
COUNTRY Preferred Insurance Company	\$437	\$417	\$417	\$690	\$969	\$969	\$515	\$495	\$512
GEICO Casualty	\$304	\$296	\$296	\$426	\$504	\$552	\$296	\$319	\$296
Hartford Insurance Company of the Midwest	\$321	\$331	\$312	\$575	\$549	\$607	\$325	\$327	\$334
Infinity Auto Insurance Company	\$711	\$728	\$805	\$1,115	\$1,329	\$1,433	\$1,073	\$836	\$924
LM General Insurance Company	\$423	\$404	\$485	\$597	\$703	\$788	\$472	\$547	\$741
Mid Century Insurance Company	\$473	\$387	\$387	\$883	\$1,174	\$1,171	\$734	\$600	\$777
Nevada Capital Insurance Company	\$338	\$313	\$313	\$511	\$557	\$690	\$313	\$362	\$400
Nevada General Insurance Company	\$1,122	\$1,050	\$1,050	\$1,176	\$1,266	\$1,404	\$1,128	\$1,020	\$1,020
Progressive Direct Insurance Company	\$428	\$389	\$420	\$685	\$736	\$916	\$641	\$459	\$497
Progressive Northern Insurance Company	\$416	\$384	\$414	\$698	\$760	\$935	\$648	\$455	\$462
State Farm Fire and Casualty Company	\$510	\$463	\$463	\$834	\$986	\$950	\$463	\$562	\$612
State Farm Mutual Automobile Insurance Company	\$446	\$406	\$406	\$730	\$860	\$828	\$406	\$494	\$539
United Services Automobile Association (USAA)	\$374	\$355	\$355	\$500	\$505	\$521	\$355	\$386	\$355
USAA Casualty Insurance Company	\$432	\$410	\$410	\$585	\$590	\$610	\$410	\$447	\$410
Viking Insurance Company of Wisconsin	\$1,088	\$1,031	\$1,031	\$1,568	\$1,764	\$1,712	\$1,265	\$1,229	\$1,073
Western United Insurance Company	\$487	\$486	\$486	\$814	\$1,010	\$1,024	\$615	\$507	\$632

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE I - Liability OPTION 1 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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		Fallon	Henderson	Las Vegas		North Las Vegas		Steline
	City	Elko			Vegas	Vegas	Pahrump	Reno	
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$692	\$726	\$681	\$1,020	\$1,170	\$1,376	\$728	\$782	\$726
Allstate Insurance Company	\$519	\$524	\$524	\$755	\$869	\$954	\$524	\$569	\$524
Allstate Property and Casualty Insurance Company	\$830	\$803	\$803	\$1,244	\$1,432	\$1,557	\$803	\$915	\$803
American Access Casualty Company	\$1,474	N/A	\$1,538	\$1,687	\$2,014	\$2,060	\$1,511	\$1,621	N/A
American Family Mutual Insurance Company	\$401	\$401	\$401	\$642	\$765	\$682	\$401	\$433	\$401
COUNTRY Mutual Insurance Company	\$587	\$574	\$574	\$900	\$1,255	\$1,255	\$711	\$675	\$713
GEICO Casualty	\$252	\$257	\$257	\$343	\$398	\$423	\$257	\$287	\$257
Hartford Insurance Company of the Midwest	\$481	\$463	\$452	\$732	\$771	\$843	\$459	\$463	\$478
Infinity Auto Insurance Company	\$520	\$519	\$580	\$772	\$902	\$975	\$748	\$614	\$678
LM General Insurance Company	\$456	\$434	\$528	\$629	\$736	\$826	\$505	\$579	\$781
Mid Century Insurance Company	\$417	\$360	\$360	\$748	\$980	\$968	\$644	\$546	\$715
Nevada Capital Insurance Company	\$353	\$321	\$321	\$477	\$517	\$652	\$321	\$376	\$422
Nevada General Insurance Company	\$1,398	\$1,362	\$1,362	\$1,356	\$1,464	\$1,662	\$1,362	\$1,290	\$1,290
Progressive Direct Insurance Company	\$439	\$405	\$433	\$656	\$700	\$864	\$623	\$484	\$525
Progressive Northern Insurance Company	\$453	\$423	\$452	\$692	\$745	\$924	\$663	\$514	\$508
Santa Fe Auto Insurance Company	\$1,374	\$1,332	\$1,332	\$1,332	\$1,420	\$1,420	\$1,332	\$1,374	\$1,374
State Farm Fire and Casualty Company	\$452	\$417	\$417	\$693	\$803	\$771	\$417	\$501	\$572
State Farm Mutual Automobile Insurance Company	\$439	\$402	\$402	\$673	\$778	\$744	\$402	\$488	\$557
The Travelers Home and Marine Insurance Company	\$697	\$658	\$681	\$1,015	\$1,150	\$1,370	\$749	\$720	\$930
United Services Automobile Association (USAA)	\$468	\$447	\$447	\$634	\$643	\$665	\$447	\$496	\$447
USAA Casualty Insurance Company	\$478	\$456	\$456	\$646	\$655	\$678	\$456	\$507	\$456
Viking Insurance Company of Wisconsin	\$777	\$726	\$726	\$1,121	\$1,264	\$1,234	\$907	\$882	\$760
Western United Insurance Company	\$735	\$742	\$750	\$1,152	\$1,402	\$1,424	\$899	\$772	\$962

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE I - Liability OPTION 2 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$748	\$771	\$724	\$1,202	\$1,390	\$1,683	\$780	\$844	\$771
Allstate Insurance Company	\$621	\$620	\$620	\$978	\$1,131	\$1,281	\$620	\$684	\$620
Allstate Property and Casualty Insurance Company	\$903	\$867	\$867	\$1,442	\$1,666	\$1,859	\$867	\$1,000	\$867
American Family Mutual Insurance Company	\$499	\$495	\$495	\$835	\$985	\$886	\$495	\$542	\$499
COUNTRY Mutual Insurance Company	\$736	\$702	\$702	\$1,165	\$1,627	\$1,627	\$881	\$842	\$874
GEICO Casualty	\$362	\$362	\$362	\$518	\$613	\$671	\$362	\$397	\$362
Hartford Insurance Company of the Midwest	\$509	\$499	\$483	\$888	\$881	\$989	\$496	\$500	\$513
Infinity Auto Insurance Company	\$738	\$736	\$841	\$1,226	\$1,464	\$1,595	\$1,134	\$858	\$986
LM General Insurance Company	\$492	\$466	\$568	\$716	\$851	\$961	\$550	\$649	\$899
Mid Century Insurance Company	\$572	\$470	\$470	\$1,059	\$1,407	\$1,396	\$886	\$737	\$964
Nevada Capital Insurance Company	\$423	\$390	\$390	\$626	\$688	\$854	\$390	\$454	\$503
Nevada General Insurance Company	\$1,632	\$1,572	\$1,572	\$1,656	\$1,788	\$2,022	\$1,620	\$1,500	\$1,500
Progressive Direct Insurance Company	\$557	\$501	\$550	\$918	\$990	\$1,239	\$852	\$596	\$648
Progressive Northern Insurance Company	\$551	\$498	\$544	\$950	\$1,036	\$1,281	\$874	\$596	\$613
State Farm Fire and Casualty Company	\$616	\$558	\$558	\$997	\$1,172	\$1,127	\$558	\$682	\$749
State Farm Mutual Automobile Insurance Company	\$588	\$531	\$531	\$951	\$1,113	\$1,066	\$531	\$654	\$721
The Travelers Home and Marine Insurance Company	\$691	\$642	\$665	\$1,061	\$1,209	\$1,462	\$745	\$705	\$943
United Services Automobile Association (USAA)	\$567	\$533	\$533	\$792	\$802	\$829	\$533	\$592	\$533
USAA Casualty Insurance Company	\$658	\$621	\$621	\$930	\$940	\$974	\$621	\$689	\$621
Viking Insurance Company of Wisconsin	\$1,060	\$980	\$980	\$1,582	\$1,773	\$1,744	\$1,241	\$1,204	\$1,025
Western United Insurance Company	\$713	\$706	\$707	\$1,177	\$1,452	\$1,468	\$891	\$740	\$925

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE I - Liability OPTION 1 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$595	\$624	\$585	\$892	\$1,030	\$1,210	\$629	\$675	\$624
Allstate Insurance Company	\$429	\$432	\$432	\$634	\$733	\$809	\$432	\$470	\$432
Allstate Property and Casualty Insurance Company	\$762	\$734	\$734	\$1,152	\$1,329	\$1,448	\$734	\$840	\$734
American Access Casualty Company	\$1,161	N/A	\$1,229	\$1,368	\$1,631	\$1,688	\$1,203	\$1,288	N/A
American Family Mutual Insurance Company	\$410	\$411	\$411	\$654	\$780	\$695	\$411	\$442	\$410
COUNTRY Mutual Insurance Company	\$507	\$492	\$492	\$783	\$1,090	\$1,090	\$612	\$583	\$614
GEICO Casualty	\$244	\$248	\$248	\$336	\$390	\$415	\$248	\$279	\$248
Hartford Insurance Company of the Midwest	\$458	\$443	\$432	\$698	\$734	\$802	\$439	\$443	\$457
Infinity Auto Insurance Company	\$667	\$659	\$738	\$985	\$1,154	\$1,240	\$953	\$781	\$865
LM General Insurance Company	\$456	\$434	\$528	\$629	\$736	\$826	\$505	\$579	\$781
Mid Century Insurance Company	\$450	\$379	\$379	\$814	\$1,061	\$1,049	\$690	\$583	\$746
Nevada Capital Insurance Company	\$345	\$313	\$313	\$470	\$510	\$643	\$313	\$368	\$412
Nevada General Insurance Company	\$1,098	\$1,044	\$1,044	\$1,092	\$1,164	\$1,320	\$1,074	\$996	\$996
Progressive Direct Insurance Company	\$448	\$414	\$442	\$657	\$702	\$865	\$626	\$496	\$537
Progressive Northern Insurance Company	\$462	\$434	\$462	\$694	\$747	\$927	\$669	\$528	\$520
Santa Fe Auto Insurance Company	\$1,870	\$1,828	\$1,828	\$1,828	\$1,917	\$1,917	\$1,828	\$1,870	\$1,870
State Farm Fire and Casualty Company	\$439	\$405	\$405	\$682	\$789	\$757	\$405	\$487	\$554
State Farm Mutual Automobile Insurance Company	\$426	\$390	\$390	\$661	\$764	\$731	\$390	\$474	\$539
United Services Automobile Association (USAA)	\$435	\$410	\$410	\$598	\$606	\$626	\$410	\$461	\$410
USAA Casualty Insurance Company	\$442	\$418	\$418	\$608	\$617	\$639	\$418	\$469	\$418
Viking Insurance Company of Wisconsin	\$856	\$803	\$803	\$1,214	\$1,372	\$1,335	\$996	\$969	\$842
Western United Insurance Company	\$739	\$737	\$740	\$1,170	\$1,436	\$1,447	\$897	\$769	\$959

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE I - Liability OPTION 2 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$654	\$674	\$632	\$1,063	\$1,238	\$1,497	\$686	\$741	\$674
Allstate Insurance Company	\$524	\$522	\$522	\$844	\$979	\$1,119	\$522	\$576	\$522
Allstate Property and Casualty Insurance Company	\$836	\$799	\$799	\$1,349	\$1,562	\$1,748	\$799	\$925	\$799
American Family Mutual Insurance Company	\$508	\$506	\$506	\$847	\$1,001	\$900	\$506	\$552	\$508
COUNTRY Mutual Insurance Company	\$645	\$610	\$610	\$1,027	\$1,433	\$1,433	\$769	\$738	\$763
GEICO Casualty	\$350	\$351	\$351	\$507	\$599	\$656	\$351	\$387	\$351
Hartford Insurance Company of the Midwest	\$487	\$480	\$465	\$854	\$846	\$949	\$477	\$482	\$492
Infinity Auto Insurance Company	\$944	\$935	\$1,069	\$1,560	\$1,862	\$2,023	\$1,441	\$1,091	\$1,256
LM General Insurance Company	\$492	\$466	\$568	\$716	\$851	\$961	\$550	\$649	\$899
Mid Century Insurance Company	\$627	\$502	\$502	\$1,167	\$1,546	\$1,533	\$965	\$799	\$1,028
Nevada Capital Insurance Company	\$415	\$382	\$382	\$619	\$681	\$845	\$382	\$446	\$493
Nevada General Insurance Company	\$1,326	\$1,224	\$1,224	\$1,374	\$1,464	\$1,650	\$1,314	\$1,194	\$1,194
Progressive Direct Insurance Company	\$559	\$503	\$550	\$906	\$974	\$1,216	\$842	\$598	\$651
Progressive Northern Insurance Company	\$549	\$500	\$544	\$929	\$1,012	\$1,250	\$860	\$600	\$611
State Farm Fire and Casualty Company	\$605	\$548	\$548	\$989	\$1,163	\$1,117	\$548	\$671	\$734
State Farm Mutual Automobile Insurance Company	\$577	\$521	\$521	\$943	\$1,104	\$1,057	\$521	\$643	\$705
United Services Automobile Association (USAA)	\$535	\$500	\$500	\$761	\$769	\$796	\$500	\$561	\$500
USAA Casualty Insurance Company	\$623	\$582	\$582	\$891	\$903	\$933	\$582	\$651	\$582
Viking Insurance Company of Wisconsin	\$1,116	\$1,036	\$1,036	\$1,638	\$1,840	\$1,805	\$1,303	\$1,264	\$1,085
Western United Insurance Company	\$728	\$713	\$709	\$1,210	\$1,504	\$1,513	\$899	\$749	\$935

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE J - Liability OPTION 1 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$631	\$676	\$639	\$927	\$1,080	\$1,270	\$677	\$720	\$676
Allstate Insurance Company	\$709	\$725	\$725	\$1,012	\$1,170	\$1,273	\$725	\$777	\$725
Allstate Property and Casualty Insurance Company	\$992	\$968	\$968	\$1,466	\$1,688	\$1,828	\$968	\$1,093	\$968
American Access Casualty Company	\$954	N/A	\$1,112	\$1,220	\$1,326	\$1,438	\$1,089	\$1,055	N/A
American Family Mutual Insurance Company	\$628	\$631	\$631	\$1,006	\$1,203	\$1,072	\$631	\$679	\$628
GEICO Casualty	\$179	\$181	\$181	\$222	\$253	\$264	\$181	\$195	\$181
Infinity Auto Insurance Company	\$429	\$446	\$479	\$613	\$715	\$766	\$618	\$515	\$545
LM General Insurance Company	\$623	\$613	\$750	\$850	\$996	\$1,119	\$719	\$802	\$1,074
Mid Century Insurance Company	\$272	\$259	\$259	\$473	\$613	\$609	\$426	\$362	\$486
Nevada Capital Insurance Company	\$306	\$278	\$278	\$410	\$447	\$559	\$278	\$323	\$364
Nevada General Insurance Company	\$1,320	\$1,284	\$1,284	\$1,284	\$1,374	\$1,554	\$1,284	\$1,218	\$1,218
Progressive Direct Insurance Company	\$314	\$304	\$311	\$448	\$480	\$590	\$434	\$352	\$376
Progressive Northern Insurance Company	\$339	\$331	\$345	\$497	\$539	\$665	\$488	\$394	\$380
Santa Fe Auto Insurance Company	\$1,374	\$1,332	\$1,332	\$1,332	\$1,421	\$1,421	\$1,332	\$1,374	\$1,374
State Farm Fire and Casualty Company	\$474	\$437	\$437	\$725	\$842	\$810	\$437	\$524	\$598
The Travelers Home and Marine Insurance Company	\$417	\$407	\$414	\$571	\$647	\$766	\$456	\$420	\$531
United Services Automobile Association (USAA)	\$425	\$417	\$417	\$539	\$548	\$566	\$417	\$446	\$417
USAA Casualty Insurance Company	\$442	\$435	\$435	\$565	\$575	\$593	\$435	\$466	\$435
Viking Insurance Company of Wisconsin	\$868	\$828	\$828	\$1,234	\$1,406	\$1,356	\$1,014	\$981	\$860
Western United Insurance Company	\$501	\$534	\$541	\$775	\$934	\$962	\$630	\$545	\$672

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE J - Liability OPTION 2 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$787	\$828	\$782	\$1,244	\$1,457	\$1,759	\$835	\$894	\$828
Allstate Insurance Company	\$832	\$839	\$839	\$1,274	\$1,480	\$1,652	\$839	\$916	\$839
Allstate Property and Casualty Insurance Company	\$1,074	\$1,041	\$1,041	\$1,684	\$1,949	\$2,160	\$1,041	\$1,188	\$1,041
American Family Mutual Insurance Company	\$771	\$768	\$768	\$1,286	\$1,522	\$1,367	\$768	\$837	\$771
GEICO Casualty	\$242	\$239	\$239	\$318	\$372	\$400	\$239	\$255	\$239
Infinity Auto Insurance Company	\$555	\$571	\$632	\$877	\$1,043	\$1,127	\$843	\$659	\$726
LM General Insurance Company	\$758	\$730	\$910	\$1,106	\$1,319	\$1,497	\$875	\$1,018	\$1,416
Mid Century Insurance Company	\$355	\$317	\$317	\$642	\$847	\$843	\$557	\$464	\$618
Nevada Capital Insurance Company	\$366	\$335	\$335	\$535	\$588	\$730	\$335	\$391	\$433
Nevada General Insurance Company	\$1,560	\$1,488	\$1,488	\$1,602	\$1,722	\$1,926	\$1,554	\$1,434	\$1,434
Progressive Direct Insurance Company	\$370	\$339	\$365	\$583	\$630	\$784	\$547	\$402	\$433
Progressive Northern Insurance Company	\$368	\$347	\$370	\$604	\$663	\$816	\$571	\$409	\$409
State Farm Fire and Casualty Company	\$658	\$595	\$595	\$1,064	\$1,257	\$1,212	\$595	\$726	\$794
The Travelers Home and Marine Insurance Company	\$485	\$463	\$474	\$707	\$807	\$971	\$529	\$484	\$637
United Services Automobile Association (USAA)	\$453	\$439	\$439	\$594	\$603	\$622	\$439	\$473	\$439
USAA Casualty Insurance Company	\$525	\$508	\$508	\$695	\$706	\$727	\$508	\$547	\$508
Viking Insurance Company of Wisconsin	\$1,152	\$1,084	\$1,084	\$1,695	\$1,913	\$1,864	\$1,348	\$1,307	\$1,126
Western United Insurance Company	\$612	\$637	\$639	\$1,005	\$1,229	\$1,263	\$789	\$655	\$810

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE J - Liability OPTION 1 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$543	\$582	\$551	\$810	\$952	\$1,119	\$586	\$622	\$582
Allstate Insurance Company	\$587	\$600	\$600	\$848	\$985	\$1,077	\$600	\$643	\$600
Allstate Property and Casualty Insurance Company	\$907	\$881	\$881	\$1,353	\$1,561	\$1,694	\$881	\$999	\$881
American Access Casualty Company	\$781	N/A	\$918	\$1,001	\$1,110	\$1,205	\$896	\$871	N/A
American Family Mutual Insurance Company	\$643	\$647	\$647	\$1,026	\$1,228	\$1,094	\$647	\$694	\$643
GEICO Casualty	\$174	\$176	\$176	\$217	\$247	\$258	\$176	\$190	\$176
Infinity Auto Insurance Company	\$551	\$571	\$611	\$781	\$917	\$979	\$791	\$658	\$696
LM General Insurance Company	\$623	\$613	\$750	\$850	\$996	\$1,119	\$719	\$802	\$1,074
Mid Century Insurance Company	\$284	\$265	\$265	\$500	\$644	\$640	\$443	\$374	\$489
Nevada Capital Insurance Company	\$299	\$272	\$272	\$404	\$440	\$551	\$272	\$317	\$355
Nevada General Insurance Company	\$1,218	\$1,158	\$1,158	\$1,212	\$1,296	\$1,470	\$1,200	\$1,116	\$1,116
Progressive Direct Insurance Company	\$324	\$309	\$319	\$456	\$487	\$599	\$442	\$364	\$389
Progressive Northern Insurance Company	\$350	\$342	\$355	\$504	\$548	\$674	\$498	\$407	\$393
Santa Fe Auto Insurance Company	\$1,889	\$1,847	\$1,847	\$1,847	\$1,936	\$1,936	\$1,847	\$1,889	\$1,889
State Farm Fire and Casualty Company	\$460	\$424	\$424	\$713	\$828	\$796	\$424	\$510	\$578
United Services Automobile Association (USAA)	\$384	\$373	\$373	\$495	\$502	\$518	\$373	\$403	\$373
USAA Casualty Insurance Company	\$401	\$388	\$388	\$522	\$529	\$546	\$388	\$421	\$388
Viking Insurance Company of Wisconsin	\$959	\$917	\$917	\$1,340	\$1,529	\$1,469	\$1,116	\$1,080	\$954
Western United Insurance Company	\$485	\$515	\$520	\$759	\$922	\$942	\$609	\$526	\$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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE J - Liability OPTION 2 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$687	\$724	\$683	\$1,100	\$1,299	\$1,566	\$734	\$784	\$724
Allstate Insurance Company	\$701	\$706	\$706	\$1,093	\$1,274	\$1,434	\$706	\$771	\$706
Allstate Property and Casualty Insurance Company	\$990	\$956	\$956	\$1,569	\$1,819	\$2,023	\$956	\$1,095	\$956
American Family Mutual Insurance Company	\$785	\$784	\$784	\$1,306	\$1,548	\$1,390	\$784	\$852	\$785
GEICO Casualty	\$235	\$232	\$232	\$310	\$362	\$390	\$232	\$248	\$232
Infinity Auto Insurance Company	\$711	\$728	\$805	\$1,115	\$1,329	\$1,433	\$1,073	\$836	\$924
LM General Insurance Company	\$758	\$730	\$910	\$1,106	\$1,319	\$1,497	\$875	\$1,018	\$1,416
Mid Century Insurance Company	\$380	\$331	\$331	\$692	\$910	\$906	\$592	\$490	\$640
Nevada Capital Insurance Company	\$359	\$329	\$329	\$529	\$581	\$722	\$329	\$385	\$424
Nevada General Insurance Company	\$1,464	\$1,368	\$1,368	\$1,530	\$1,638	\$1,836	\$1,464	\$1,332	\$1,332
Progressive Direct Insurance Company	\$372	\$344	\$368	\$579	\$626	\$775	\$547	\$406	\$439
Progressive Northern Insurance Company	\$372	\$351	\$372	\$598	\$655	\$805	\$566	\$414	\$414
State Farm Fire and Casualty Company	\$646	\$585	\$585	\$1,056	\$1,247	\$1,202	\$585	\$714	\$777
United Services Automobile Association (USAA)	\$422	\$404	\$404	\$562	\$569	\$586	\$404	\$440	\$404
USAA Casualty Insurance Company	\$488	\$468	\$468	\$656	\$664	\$686	\$468	\$508	\$468
Viking Insurance Company of Wisconsin	\$1,215	\$1,147	\$1,147	\$1,757	\$1,988	\$1,930	\$1,418	\$1,373	\$1,194
Western United Insurance Company	\$601	\$623	\$622	\$993	\$1,224	\$1,249	\$768	\$639	\$792

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE K - Liability OPTION 1 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$806	\$865	\$818	\$1,163	\$1,351	\$1,580	\$864	\$919	\$865
Allstate Insurance Company	\$709	\$725	\$725	\$1,012	\$1,170	\$1,273	\$725	\$777	\$725
Allstate Property and Casualty Insurance Company	\$1,068	\$1,046	\$1,046	\$1,570	\$1,809	\$1,958	\$1,046	\$1,176	\$1,046
American Access Casualty Company	\$954	N/A	\$1,112	\$1,220	\$1,326	\$1,438	\$1,089	\$1,055	N/A
American Family Mutual Insurance Company	\$976	\$988	\$988	\$1,559	\$1,873	\$1,665	\$988	\$1,057	\$976
GEICO Casualty	\$256	\$259	\$259	\$328	\$382	\$401	\$259	\$282	\$259
Infinity Auto Insurance Company	\$593	\$617	\$660	\$852	\$993	\$1,066	\$858	\$711	\$751
LM General Insurance Company	\$741	\$729	\$909	\$1,041	\$1,235	\$1,398	\$867	\$980	\$1,337
Mid Century Insurance Company	\$442	\$420	\$420	\$773	\$1,006	\$1,000	\$695	\$589	\$793
Nevada Capital Insurance Company	\$371	\$337	\$337	\$499	\$544	\$686	\$337	\$395	\$442
Nevada General Insurance Company	\$1,320	\$1,284	\$1,284	\$1,284	\$1,374	\$1,554	\$1,284	\$1,218	\$1,218
Progressive Direct Insurance Company	\$457	\$437	\$453	\$640	\$684	\$835	\$622	\$511	\$541
Progressive Northern Insurance Company	\$463	\$452	\$471	\$679	\$740	\$912	\$667	\$538	\$519
Santa Fe Auto Insurance Company	\$1,374	\$1,332	\$1,332	\$1,332	\$1,420	\$1,420	\$1,332	\$1,374	\$1,374
State Farm Fire and Casualty Company	\$686	\$634	\$634	\$1,046	\$1,209	\$1,161	\$634	\$761	\$873
The Travelers Home and Marine Insurance Company	\$652	\$632	\$646	\$909	\$1,034	\$1,229	\$715	\$660	\$841
United Services Automobile Association (USAA)	\$462	\$457	\$457	\$585	\$596	\$615	\$457	\$486	\$457
USAA Casualty Insurance Company	\$469	\$461	\$461	\$598	\$611	\$630	\$461	\$493	\$461
Viking Insurance Company of Wisconsin	\$1,122	\$1,071	\$1,071	\$1,588	\$1,806	\$1,741	\$1,307	\$1,268	\$1,113
Western United Insurance Company	\$849	\$912	\$923	\$1,321	\$1,596	\$1,642	\$1,075	\$929	\$1,140

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE K - Liability OPTION 2 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$979	\$1,033	\$977	\$1,514	\$1,768	\$2,122	\$1,038	\$1,115	\$1,033
Allstate Insurance Company	\$832	\$839	\$839	\$1,274	\$1,480	\$1,652	\$839	\$916	\$839
Allstate Property and Casualty Insurance Company	\$1,138	\$1,104	\$1,104	\$1,775	\$2,053	\$2,271	\$1,104	\$1,259	\$1,104
American Family Mutual Insurance Company	\$1,179	\$1,183	\$1,183	\$1,964	\$2,339	\$2,094	\$1,183	\$1,288	\$1,179
GEICO Casualty	\$364	\$359	\$359	\$493	\$586	\$634	\$359	\$385	\$359
Infinity Auto Insurance Company	\$787	\$811	\$895	\$1,259	\$1,495	\$1,621	\$1,203	\$929	\$1,028
LM General Insurance Company	\$918	\$883	\$1,120	\$1,379	\$1,662	\$1,896	\$1,074	\$1,263	\$1,790
Mid Century Insurance Company	\$591	\$523	\$523	\$1,074	\$1,423	\$1,418	\$929	\$772	\$1,029
Nevada Capital Insurance Company	\$443	\$406	\$406	\$653	\$720	\$895	\$406	\$475	\$526
Nevada General Insurance Company	\$1,560	\$1,488	\$1,488	\$1,602	\$1,722	\$1,926	\$1,554	\$1,434	\$1,434
Progressive Direct Insurance Company	\$533	\$492	\$526	\$831	\$893	\$1,107	\$782	\$576	\$619
Progressive Northern Insurance Company	\$506	\$476	\$507	\$830	\$910	\$1,120	\$782	\$562	\$563
State Farm Fire and Casualty Company	\$915	\$833	\$833	\$1,473	\$1,726	\$1,658	\$833	\$1,018	\$1,124
The Travelers Home and Marine Insurance Company	\$720	\$685	\$702	\$1,068	\$1,220	\$1,473	\$786	\$720	\$956
United Services Automobile Association (USAA)	\$543	\$527	\$527	\$716	\$725	\$748	\$527	\$566	\$527
USAA Casualty Insurance Company	\$595	\$577	\$577	\$791	\$802	\$827	\$577	\$620	\$577
Viking Insurance Company of Wisconsin	\$1,517	\$1,433	\$1,433	\$2,225	\$2,507	\$2,439	\$1,772	\$1,722	\$1,488
Western United Insurance Company	\$1,053	\$1,100	\$1,103	\$1,741	\$2,136	\$2,200	\$1,366	\$1,129	\$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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE K - Liability OPTION 1 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$689	\$741	\$701	\$1,010	\$1,183	\$1,382	\$744	\$790	\$741
Allstate Insurance Company	\$587	\$600	\$600	\$848	\$985	\$1,077	\$600	\$643	\$600
Allstate Property and Casualty Insurance Company	\$974	\$951	\$951	\$1,446	\$1,670	\$1,810	\$951	\$1,072	\$951
American Access Casualty Company	\$781	N/A	\$918	\$1,001	\$1,110	\$1,205	\$896	\$871	N/A
American Family Mutual Insurance Company	\$999	\$1,015	\$1,015	\$1,592	\$1,915	\$1,701	\$1,015	\$1,081	\$999
GEICO Casualty	\$247	\$250	\$250	\$320	\$373	\$391	\$250	\$274	\$250
Infinity Auto Insurance Company	\$762	\$790	\$848	\$1,090	\$1,278	\$1,369	\$1,100	\$907	\$962
LM General Insurance Company	\$741	\$729	\$909	\$1,041	\$1,235	\$1,398	\$867	\$980	\$1,337
Mid Century Insurance Company	\$462	\$428	\$428	\$816	\$1,057	\$1,052	\$721	\$607	\$798
Nevada Capital Insurance Company	\$363	\$328	\$328	\$493	\$536	\$675	\$328	\$386	\$433
Nevada General Insurance Company	\$1,218	\$1,158	\$1,158	\$1,212	\$1,296	\$1,470	\$1,200	\$1,116	\$1,116
Progressive Direct Insurance Company	\$470	\$448	\$466	\$652	\$694	\$846	\$632	\$525	\$559
Progressive Northern Insurance Company	\$479	\$469	\$488	\$689	\$749	\$924	\$681	\$559	\$538
Santa Fe Auto Insurance Company	\$1,888	\$1,847	\$1,847	\$1,847	\$1,935	\$1,935	\$1,847	\$1,888	\$1,888
State Farm Fire and Casualty Company	\$665	\$615	\$615	\$1,027	\$1,188	\$1,140	\$615	\$740	\$844
United Services Automobile Association (USAA)	\$415	\$406	\$406	\$536	\$544	\$562	\$406	\$437	\$406
USAA Casualty Insurance Company	\$425	\$413	\$413	\$551	\$560	\$578	\$413	\$446	\$413
Viking Insurance Company of Wisconsin	\$1,237	\$1,185	\$1,185	\$1,721	\$1,962	\$1,884	\$1,438	\$1,394	\$1,233
Western United Insurance Company	\$827	\$883	\$889	\$1,293	\$1,576	\$1,612	\$1,039	\$899	\$1,101

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE K - Liability OPTION 2 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$848	\$896	\$846	\$1,328	\$1,564	\$1,874	\$905	\$969	\$896
Allstate Insurance Company	\$701	\$706	\$706	\$1,093	\$1,274	\$1,434	\$706	\$771	\$706
Allstate Property and Casualty Insurance Company	\$1,047	\$1,012	\$1,012	\$1,650	\$1,913	\$2,122	\$1,012	\$1,158	\$1,012
American Family Mutual Insurance Company	\$1,203	\$1,210	\$1,210	\$1,997	\$2,382	\$2,130	\$1,210	\$1,312	\$1,203
GEICO Casualty	\$352	\$346	\$346	\$480	\$569	\$616	\$346	\$373	\$346
Infinity Auto Insurance Company	\$1,009	\$1,037	\$1,144	\$1,605	\$1,913	\$2,071	\$1,538	\$1,185	\$1,312
LM General Insurance Company	\$918	\$883	\$1,120	\$1,379	\$1,662	\$1,896	\$1,074	\$1,263	\$1,790
Mid Century Insurance Company	\$633	\$545	\$545	\$1,159	\$1,532	\$1,528	\$987	\$815	\$1,068
Nevada Capital Insurance Company	\$435	\$397	\$397	\$647	\$712	\$884	\$397	\$466	\$517
Nevada General Insurance Company	\$1,464	\$1,368	\$1,368	\$1,530	\$1,638	\$1,836	\$1,464	\$1,332	\$1,332
Progressive Direct Insurance Company	\$536	\$497	\$530	\$824	\$885	\$1,093	\$778	\$585	\$625
Progressive Northern Insurance Company	\$511	\$482	\$512	\$820	\$898	\$1,106	\$778	\$570	\$569
State Farm Fire and Casualty Company	\$898	\$817	\$817	\$1,460	\$1,712	\$1,643	\$817	\$1,000	\$1,099
United Services Automobile Association (USAA)	\$505	\$485	\$485	\$675	\$683	\$704	\$485	\$526	\$485
USAA Casualty Insurance Company	\$554	\$530	\$530	\$746	\$756	\$779	\$530	\$576	\$530
Viking Insurance Company of Wisconsin	\$1,590	\$1,506	\$1,506	\$2,292	\$2,590	\$2,512	\$1,854	\$1,798	\$1,568
Western United Insurance Company	\$1,036	\$1,075	\$1,074	\$1,717	\$2,123	\$2,174	\$1,333	\$1,103	\$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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE L - Liability OPTION 1 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,260	\$1,363	\$1,295	\$1,799	\$2,107	\$2,456	\$1,361	\$1,446	\$1,363
Allstate Insurance Company	\$709	\$725	\$725	\$1,012	\$1,170	\$1,273	\$725	\$777	\$725
Allstate Property and Casualty Insurance Company	\$1,614	\$1,598	\$1,598	\$2,356	\$2,723	\$2,934	\$1,598	\$1,780	\$1,598
American Access Casualty Company	\$954	N/A	\$1,112	\$1,220	\$1,326	\$1,438	\$1,089	\$1,055	N/A
American Family Mutual Insurance Company	\$1,516	\$1,568	\$1,568	\$2,381	\$2,885	\$2,549	\$1,568	\$1,638	\$1,516
GEICO Casualty	\$279	\$282	\$282	\$360	\$421	\$442	\$282	\$309	\$282
Infinity Auto Insurance Company	\$1,053	\$1,108	\$1,176	\$1,494	\$1,742	\$1,866	\$1,526	\$1,269	\$1,323
LM General Insurance Company	\$852	\$836	\$1,056	\$1,215	\$1,456	\$1,655	\$1,002	\$1,142	\$1,580
Mid Century Insurance Company	\$693	\$662	\$662	\$1,222	\$1,599	\$1,596	\$1,098	\$920	\$1,241
Nevada Capital Insurance Company	\$457	\$414	\$414	\$618	\$673	\$848	\$414	\$487	\$547
Nevada General Insurance Company	\$1,320	\$1,284	\$1,284	\$1,284	\$1,374	\$1,554	\$1,284	\$1,218	\$1,218
Progressive Direct Insurance Company	\$998	\$967	\$993	\$1,322	\$1,401	\$1,663	\$1,293	\$1,091	\$1,146
Progressive Northern Insurance Company	\$800	\$787	\$819	\$1,174	\$1,277	\$1,578	\$1,159	\$929	\$897
Santa Fe Auto Insurance Company	\$1,374	\$1,332	\$1,332	\$1,332	\$1,420	\$1,420	\$1,332	\$1,374	\$1,374
State Farm Fire and Casualty Company	\$1,436	\$1,331	\$1,331	\$2,178	\$2,506	\$2,402	\$1,331	\$1,599	\$1,844
The Travelers Home and Marine Insurance Company	\$1,274	\$1,252	\$1,272	\$1,768	\$2,006	\$2,392	\$1,411	\$1,286	\$1,636
United Services Automobile Association (USAA)	\$783	\$780	\$780	\$982	\$1,002	\$1,038	\$780	\$825	\$780
USAA Casualty Insurance Company	\$818	\$816	\$816	\$1,029	\$1,050	\$1,086	\$816	\$862	\$816
Viking Insurance Company of Wisconsin	\$1,524	\$1,466	\$1,466	\$2,158	\$2,468	\$2,367	\$1,779	\$1,716	\$1,517
Western United Insurance Company	\$1,553	\$1,682	\$1,700	\$2,436	\$2,948	\$3,037	\$1,983	\$1,707	\$2,090

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE L - Liability OPTION 2 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,529	\$1,622	\$1,538	\$2,324	\$2,730	\$3,260	\$1,628	\$1,753	\$1,622
Allstate Insurance Company	\$832	\$839	\$839	\$1,274	\$1,480	\$1,652	\$839	\$916	\$839
Allstate Property and Casualty Insurance Company	\$1,570	\$1,535	\$1,535	\$2,430	\$2,826	\$3,100	\$1,535	\$1,741	\$1,535
American Family Mutual Insurance Company	\$1,789	\$1,827	\$1,827	\$2,927	\$3,518	\$3,129	\$1,827	\$1,952	\$1,789
GEICO Casualty	\$400	\$394	\$394	\$545	\$650	\$703	\$394	\$423	\$394
Infinity Auto Insurance Company	\$1,361	\$1,417	\$1,548	\$2,136	\$2,536	\$2,745	\$2,072	\$1,615	\$1,760
LM General Insurance Company	\$1,067	\$1,026	\$1,314	\$1,631	\$1,977	\$2,265	\$1,258	\$1,489	\$2,133
Mid Century Insurance Company	\$951	\$840	\$840	\$1,744	\$2,324	\$2,323	\$1,502	\$1,234	\$1,650
Nevada Capital Insurance Company	\$550	\$504	\$504	\$812	\$893	\$1,113	\$504	\$589	\$654
Nevada General Insurance Company	\$1,560	\$1,488	\$1,488	\$1,602	\$1,722	\$1,926	\$1,554	\$1,434	\$1,434
Progressive Direct Insurance Company	\$1,136	\$1,071	\$1,128	\$1,668	\$1,780	\$2,160	\$1,586	\$1,214	\$1,288
Progressive Northern Insurance Company	\$881	\$835	\$888	\$1,457	\$1,594	\$1,967	\$1,372	\$978	\$981
State Farm Fire and Casualty Company	\$1,826	\$1,673	\$1,673	\$2,918	\$3,384	\$3,236	\$1,673	\$2,048	\$2,292
The Travelers Home and Marine Insurance Company	\$1,387	\$1,329	\$1,359	\$2,064	\$2,356	\$2,851	\$1,529	\$1,391	\$1,847
United Services Automobile Association (USAA)	\$921	\$900	\$900	\$1,196	\$1,216	\$1,256	\$900	\$961	\$900
USAA Casualty Insurance Company	\$1,071	\$1,049	\$1,049	\$1,398	\$1,420	\$1,468	\$1,049	\$1,115	\$1,049
Viking Insurance Company of Wisconsin	\$2,064	\$1,962	\$1,962	\$3,027	\$3,425	\$3,319	\$2,414	\$2,336	\$2,031
Western United Insurance Company	\$1,968	\$2,064	\$2,065	\$3,284	\$4,044	\$4,177	\$2,579	\$2,108	\$2,601

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE L - Liability OPTION 1 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,077	\$1,170	\$1,112	\$1,560	\$1,845	\$2,149	\$1,173	\$1,242	\$1,170
Allstate Insurance Company	\$587	\$600	\$600	\$848	\$985	\$1,077	\$600	\$643	\$600
Allstate Property and Casualty Insurance Company	\$1,465	\$1,446	\$1,446	\$2,156	\$2,500	\$2,696	\$1,446	\$1,615	\$1,446
American Access Casualty Company	\$781	N/A	\$918	\$1,001	\$1,110	\$1,205	\$896	\$871	N/A
American Family Mutual Insurance Company	\$1,558	\$1,618	\$1,618	\$2,439	\$2,961	\$2,614	\$1,618	\$1,682	\$1,558
GEICO Casualty	\$269	\$272	\$272	\$351	\$410	\$431	\$272	\$299	\$272
Infinity Auto Insurance Company	\$1,353	\$1,425	\$1,507	\$1,917	\$2,249	\$2,400	\$1,960	\$1,624	\$1,693
LM General Insurance Company	\$852	\$836	\$1,056	\$1,215	\$1,456	\$1,655	\$1,002	\$1,142	\$1,580
Mid Century Insurance Company	\$727	\$678	\$678	\$1,293	\$1,687	\$1,688	\$1,143	\$949	\$1,255
Nevada Capital Insurance Company	\$447	\$405	\$405	\$609	\$664	\$836	\$405	\$476	\$535
Nevada General Insurance Company	\$1,218	\$1,158	\$1,158	\$1,212	\$1,296	\$1,470	\$1,200	\$1,116	\$1,116
Progressive Direct Insurance Company	\$1,016	\$990	\$1,012	\$1,335	\$1,411	\$1,679	\$1,309	\$1,117	\$1,173
Progressive Northern Insurance Company	\$823	\$815	\$843	\$1,191	\$1,293	\$1,599	\$1,181	\$961	\$925
Santa Fe Auto Insurance Company	\$1,888	\$1,847	\$1,847	\$1,847	\$1,935	\$1,935	\$1,847	\$1,888	\$1,888
State Farm Fire and Casualty Company	\$1,391	\$1,289	\$1,289	\$2,138	\$2,459	\$2,355	\$1,289	\$1,552	\$1,782
United Services Automobile Association (USAA)	\$690	\$681	\$681	\$883	\$899	\$929	\$681	\$726	\$681
USAA Casualty Insurance Company	\$722	\$711	\$711	\$926	\$944	\$976	\$711	\$761	\$711
Viking Insurance Company of Wisconsin	\$1,676	\$1,617	\$1,617	\$2,335	\$2,674	\$2,557	\$1,951	\$1,883	\$1,677
Western United Insurance Company	\$1,516	\$1,637	\$1,647	\$2,390	\$2,916	\$2,986	\$1,924	\$1,656	\$2,025

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE L - Liability OPTION 2 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,322	\$1,406	\$1,333	\$2,034	\$2,411	\$2,876	\$1,418	\$1,522	\$1,406
Allstate Insurance Company	\$701	\$706	\$706	\$1,093	\$1,274	\$1,434	\$706	\$771	\$706
Allstate Property and Casualty Insurance Company	\$1,440	\$1,405	\$1,405	\$2,250	\$2,623	\$2,884	\$1,405	\$1,597	\$1,405
American Family Mutual Insurance Company	\$1,831	\$1,878	\$1,878	\$2,985	\$3,594	\$3,194	\$1,878	\$1,995	\$1,831
GEICO Casualty	\$386	\$380	\$380	\$531	\$630	\$683	\$380	\$411	\$380
Infinity Auto Insurance Company	\$1,745	\$1,813	\$1,977	\$2,730	\$3,250	\$3,511	\$2,652	\$2,062	\$2,246
LM General Insurance Company	\$1,067	\$1,026	\$1,314	\$1,631	\$1,977	\$2,265	\$1,258	\$1,489	\$2,133
Mid Century Insurance Company	\$1,022	\$881	\$881	\$1,891	\$2,515	\$2,518	\$1,606	\$1,310	\$1,723
Nevada Capital Insurance Company	\$540	\$495	\$495	\$803	\$884	\$1,101	\$495	\$578	\$642
Nevada General Insurance Company	\$1,464	\$1,368	\$1,368	\$1,530	\$1,638	\$1,836	\$1,464	\$1,332	\$1,332
Progressive Direct Insurance Company	\$1,141	\$1,079	\$1,132	\$1,653	\$1,762	\$2,134	\$1,578	\$1,225	\$1,300
Progressive Northern Insurance Company	\$886	\$842	\$893	\$1,437	\$1,571	\$1,937	\$1,363	\$990	\$987
State Farm Fire and Casualty Company	\$1,788	\$1,638	\$1,638	\$2,890	\$3,352	\$3,204	\$1,638	\$2,009	\$2,238
United Services Automobile Association (USAA)	\$838	\$810	\$810	\$1,107	\$1,125	\$1,161	\$810	\$874	\$810
USAA Casualty Insurance Company	\$975	\$944	\$944	\$1,294	\$1,313	\$1,358	\$944	\$1,016	\$944
Viking Insurance Company of Wisconsin	\$2,160	\$2,059	\$2,059	\$3,115	\$3,534	\$3,414	\$2,520	\$2,434	\$2,135
Western United Insurance Company	\$1,931	\$2,019	\$2,012	\$3,238	\$4,010	\$4,116	\$2,513	\$2,062	\$2,541

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE M - Liability OPTION 1 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$367	\$396	\$378	\$581	\$681	\$822	\$396	\$417	\$396
Allstate Insurance Company	\$555	\$566	\$566	\$823	\$949	\$1,062	\$566	\$606	\$566
Allstate Property and Casualty Insurance Company	\$691	\$673	\$673	\$1,059	\$1,218	\$1,354	\$673	\$759	\$673
American Access Casualty Company	\$676	N/A	\$774	\$846	\$927	\$1,008	\$758	\$751	N/A
American Family Mutual Insurance Company	\$266	\$268	\$268	\$428	\$512	\$456	\$268	\$286	\$266
COUNTRY Mutual Insurance Company	\$328	\$329	\$329	\$497	\$701	\$701	\$399	\$373	\$397
GEICO Casualty	\$114	\$115	\$115	\$145	\$168	\$177	\$115	\$124	\$115
Infinity Auto Insurance Company	\$255	\$264	\$284	\$373	\$436	\$471	\$371	\$303	\$322
LM General Insurance Company	\$504	\$489	\$605	\$703	\$831	\$937	\$576	\$657	\$892
Mid Century Insurance Company	\$176	\$165	\$165	\$311	\$405	\$404	\$277	\$233	\$312
Nevada Capital Insurance Company	\$235	\$214	\$214	\$315	\$341	\$428	\$214	\$248	\$278
Nevada General Insurance Company	\$744	\$732	\$732	\$720	\$780	\$888	\$726	\$696	\$696
Progressive Direct Insurance Company	\$195	\$183	\$191	\$291	\$313	\$387	\$278	\$217	\$233
Progressive Northern Insurance Company	\$204	\$195	\$205	\$311	\$341	\$421	\$302	\$234	\$227
Santa Fe Auto Insurance Company	\$1,374	\$1,332	\$1,332	\$1,332	\$1,420	\$1,420	\$1,332	\$1,374	\$1,374
State Farm Fire and Casualty Company	\$283	\$262	\$262	\$434	\$504	\$486	\$262	\$312	\$356
State Farm Mutual Automobile Insurance Company	\$251	\$232	\$232	\$384	\$446	\$429	\$232	\$277	\$317
The Travelers Home and Marine Insurance Company	\$246	\$239	\$246	\$340	\$384	\$454	\$272	\$248	\$314
United Services Automobile Association (USAA)	\$290	\$285	\$285	\$364	\$369	\$381	\$285	\$305	\$285
USAA Casualty Insurance Company	\$315	\$308	\$308	\$396	\$403	\$415	\$308	\$330	\$308
Viking Insurance Company of Wisconsin	\$553	\$532	\$532	\$778	\$891	\$853	\$645	\$621	\$551
Western United Insurance Company	\$297	\$310	\$315	\$462	\$559	\$573	\$372	\$321	\$396

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE M - Liability OPTION 2 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$458	\$481	\$461	\$827	\$966	\$1,220	\$484	\$510	\$481
Allstate Insurance Company	\$683	\$688	\$688	\$1,123	\$1,297	\$1,519	\$688	\$747	\$688
Allstate Property and Casualty Insurance Company	\$779	\$755	\$755	\$1,304	\$1,503	\$1,748	\$755	\$855	\$755
American Family Mutual Insurance Company	\$335	\$336	\$336	\$564	\$666	\$600	\$336	\$363	\$335
COUNTRY Mutual Insurance Company	\$417	\$406	\$406	\$651	\$919	\$919	\$497	\$472	\$492
COUNTRY Preferred Insurance Company	\$378	\$368	\$368	\$590	\$832	\$832	\$448	\$426	\$444
GEICO Casualty	\$167	\$164	\$164	\$226	\$268	\$291	\$164	\$174	\$164
Infinity Auto Insurance Company	\$355	\$364	\$405	\$582	\$692	\$754	\$550	\$415	\$463
LM General Insurance Company	\$552	\$525	\$655	\$812	\$971	\$1,101	\$631	\$741	\$1,035
Mid Century Insurance Company	\$222	\$196	\$196	\$406	\$537	\$537	\$349	\$287	\$382
Nevada Capital Insurance Company	\$286	\$264	\$264	\$420	\$461	\$572	\$264	\$303	\$336
Nevada General Insurance Company	\$882	\$852	\$852	\$900	\$978	\$1,104	\$882	\$822	\$822
Progressive Direct Insurance Company	\$233	\$210	\$230	\$385	\$421	\$523	\$359	\$250	\$271
Progressive Northern Insurance Company	\$237	\$218	\$237	\$407	\$447	\$553	\$379	\$259	\$263
State Farm Fire and Casualty Company	\$396	\$360	\$360	\$641	\$759	\$733	\$360	\$436	\$476
State Farm Mutual Automobile Insurance Company	\$347	\$315	\$315	\$561	\$662	\$638	\$315	\$383	\$419
The Travelers Home and Marine Insurance Company	\$240	\$229	\$234	\$348	\$397	\$477	\$264	\$240	\$312
United Services Automobile Association (USAA)	\$370	\$358	\$358	\$479	\$486	\$500	\$358	\$384	\$358
USAA Casualty Insurance Company	\$429	\$415	\$415	\$559	\$565	\$584	\$415	\$445	\$415
Viking Insurance Company of Wisconsin	\$728	\$692	\$692	\$1,061	\$1,203	\$1,165	\$851	\$820	\$717
Western United Insurance Company	\$344	\$351	\$352	\$566	\$693	\$711	\$440	\$363	\$451

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE M - Liability OPTION 1 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$317	\$342	\$327	\$506	\$597	\$720	\$344	\$361	\$342
Allstate Insurance Company	\$460	\$469	\$469	\$695	\$805	\$909	\$469	\$501	\$469
Allstate Property and Casualty Insurance Company	\$639	\$619	\$619	\$989	\$1,139	\$1,270	\$619	\$701	\$619
American Access Casualty Company	\$574	N/A	\$655	\$716	\$794	\$865	\$641	\$638	N/A
American Family Mutual Insurance Company	\$272	\$275	\$275	\$437	\$523	\$466	\$275	\$293	\$272
COUNTRY Mutual Insurance Company	\$283	\$281	\$281	\$431	\$607	\$607	\$342	\$321	\$341
GEICO Casualty	\$110	\$111	\$111	\$141	\$164	\$173	\$111	\$120	\$111
Infinity Auto Insurance Company	\$329	\$340	\$364	\$480	\$565	\$606	\$479	\$388	\$414
LM General Insurance Company	\$504	\$489	\$605	\$703	\$831	\$937	\$576	\$657	\$892
Mid Century Insurance Company	\$187	\$170	\$170	\$332	\$431	\$430	\$291	\$243	\$318
Nevada Capital Insurance Company	\$229	\$209	\$209	\$311	\$336	\$423	\$209	\$242	\$271
Nevada General Insurance Company	\$690	\$654	\$654	\$678	\$720	\$828	\$672	\$630	\$630
Progressive Direct Insurance Company	\$194	\$184	\$192	\$284	\$305	\$375	\$275	\$219	\$234
Progressive Northern Insurance Company	\$204	\$197	\$207	\$304	\$332	\$408	\$298	\$236	\$228
Santa Fe Auto Insurance Company	\$1,888	\$1,847	\$1,847	\$1,847	\$1,935	\$1,935	\$1,847	\$1,888	\$1,888
State Farm Fire and Casualty Company	\$275	\$255	\$255	\$426	\$495	\$477	\$255	\$304	\$345
State Farm Mutual Automobile Insurance Company	\$244	\$226	\$226	\$378	\$438	\$422	\$226	\$270	\$307
The Travelers Home and Marine Insurance Company	\$252	\$238	\$246	\$355	\$403	\$479	\$272	\$252	\$326
United Services Automobile Association (USAA)	\$266	\$258	\$258	\$337	\$343	\$353	\$258	\$279	\$258
USAA Casualty Insurance Company	\$287	\$280	\$280	\$368	\$373	\$386	\$280	\$302	\$280
Viking Insurance Company of Wisconsin	\$613	\$592	\$592	\$849	\$974	\$930	\$713	\$687	\$614
Western United Insurance Company	\$288	\$299	\$303	\$453	\$551	\$562	\$359	\$308	\$382

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE M - Liability OPTION 2 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$398	\$419	\$402	\$721	\$847	\$1,066	\$423	\$446	\$419
Allstate Insurance Company	\$580	\$583	\$583	\$979	\$1,134	\$1,345	\$583	\$633	\$583
Allstate Property and Casualty Insurance Company	\$727	\$702	\$702	\$1,232	\$1,422	\$1,662	\$702	\$797	\$702
American Family Mutual Insurance Company	\$341	\$343	\$343	\$573	\$677	\$609	\$343	\$369	\$341
COUNTRY Mutual Insurance Company	\$366	\$353	\$353	\$575	\$810	\$810	\$433	\$413	\$429
COUNTRY Preferred Insurance Company	\$332	\$320	\$320	\$522	\$735	\$735	\$391	\$374	\$388
GEICO Casualty	\$162	\$158	\$158	\$220	\$260	\$283	\$158	\$169	\$158
Infinity Auto Insurance Company	\$458	\$468	\$518	\$747	\$891	\$969	\$706	\$532	\$593
LM General Insurance Company	\$552	\$525	\$655	\$812	\$971	\$1,101	\$631	\$741	\$1,035
Mid Century Insurance Company	\$240	\$207	\$207	\$442	\$584	\$584	\$375	\$307	\$401
Nevada Capital Insurance Company	\$280	\$259	\$259	\$416	\$456	\$567	\$259	\$297	\$329
Nevada General Insurance Company	\$822	\$774	\$774	\$852	\$912	\$1,032	\$822	\$750	\$750
Progressive Direct Insurance Company	\$220	\$203	\$217	\$355	\$383	\$477	\$333	\$240	\$256
Progressive Northern Insurance Company	\$222	\$207	\$222	\$370	\$407	\$500	\$346	\$246	\$246
State Farm Fire and Casualty Company	\$389	\$354	\$354	\$636	\$753	\$727	\$354	\$429	\$466
State Farm Mutual Automobile Insurance Company	\$341	\$309	\$309	\$556	\$656	\$633	\$309	\$376	\$410
The Travelers Home and Marine Insurance Company	\$250	\$233	\$241	\$371	\$427	\$514	\$272	\$250	\$332
United Services Automobile Association (USAA)	\$346	\$333	\$333	\$454	\$459	\$474	\$333	\$360	\$333
USAA Casualty Insurance Company	\$399	\$386	\$386	\$528	\$535	\$552	\$386	\$416	\$386
Viking Insurance Company of Wisconsin	\$772	\$736	\$736	\$1,106	\$1,257	\$1,213	\$900	\$867	\$764
Western United Insurance Company	\$337	\$341	\$343	\$559	\$690	\$704	\$429	\$354	\$440

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE N - Liability OPTION 1 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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		Fallon	Henderson	Las Vegas		North Las Vegas		Steline
	City	Elko			Vegas	Vegas	Pahrump	Reno	
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$483	\$520	\$496	\$739	\$862	\$1,031	\$520	\$549	\$520
Allstate Insurance Company	\$555	\$566	\$566	\$823	\$949	\$1,062	\$566	\$606	\$566
Allstate Property and Casualty Insurance Company	\$771	\$752	\$752	\$1,175	\$1,352	\$1,496	\$752	\$847	\$752
American Access Casualty Company	\$676	N/A	\$774	\$846	\$927	\$1,008	\$758	\$751	N/A
American Family Mutual Insurance Company	\$411	\$419	\$419	\$659	\$794	\$705	\$419	\$444	\$411
COUNTRY Mutual Insurance Company	\$383	\$384	\$384	\$579	\$817	\$817	\$466	\$436	\$464
GEICO Casualty	\$169	\$171	\$171	\$222	\$262	\$277	\$171	\$187	\$171
Infinity Auto Insurance Company	\$321	\$335	\$359	\$477	\$556	\$600	\$475	\$381	\$405
LM General Insurance Company	\$623	\$603	\$760	\$897	\$1,072	\$1,219	\$722	\$831	\$1,156
Mid Century Insurance Company	\$273	\$255	\$255	\$487	\$639	\$638	\$431	\$360	\$483
Nevada Capital Insurance Company	\$283	\$257	\$257	\$382	\$414	\$522	\$257	\$299	\$336
Nevada General Insurance Company	\$744	\$732	\$732	\$720	\$780	\$888	\$726	\$696	\$696
Progressive Direct Insurance Company	\$285	\$267	\$280	\$416	\$446	\$546	\$398	\$314	\$334
Progressive Northern Insurance Company	\$283	\$272	\$286	\$431	\$471	\$579	\$417	\$324	\$355
Santa Fe Auto Insurance Company	\$1,374	\$1,332	\$1,332	\$1,332	\$1,420	\$1,420	\$1,332	\$1,374	\$1,374
State Farm Fire and Casualty Company	\$409	\$380	\$380	\$623	\$721	\$694	\$380	\$453	\$519
State Farm Mutual Automobile Insurance Company	\$364	\$338	\$338	\$554	\$640	\$616	\$338	\$403	\$463
The Travelers Home and Marine Insurance Company	\$370	\$358	\$367	\$520	\$590	\$700	\$409	\$375	\$478
United Services Automobile Association (USAA)	\$310	\$305	\$305	\$391	\$396	\$409	\$305	\$326	\$305
USAA Casualty Insurance Company	\$315	\$308	\$308	\$396	\$403	\$415	\$308	\$330	\$308
Viking Insurance Company of Wisconsin	\$715	\$689	\$689	\$1,003	\$1,147	\$1,098	\$833	\$804	\$714
Western United Insurance Company	\$560	\$587	\$595	\$878	\$1,059	\$1,089	\$705	\$603	\$746

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE N - Liability OPTION 2 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$550	\$578	\$553	\$962	\$1,120	\$1,400	\$581	\$616	\$578
Allstate Insurance Company	\$683	\$688	\$688	\$1,123	\$1,297	\$1,519	\$688	\$747	\$688
Allstate Property and Casualty Insurance Company	\$854	\$826	\$826	\$1,416	\$1,633	\$1,886	\$826	\$938	\$826
American Family Mutual Insurance Company	\$507	\$512	\$512	\$850	\$1,012	\$907	\$512	\$552	\$452
COUNTRY Mutual Insurance Company	\$481	\$469	\$469	\$751	\$1,059	\$1,059	\$576	\$545	\$569
COUNTRY Preferred Insurance Company	\$435	\$423	\$423	\$679	\$957	\$957	\$519	\$492	\$513
GEICO Casualty	\$261	\$255	\$255	\$361	\$433	\$472	\$255	\$272	\$255
Infinity Auto Insurance Company	\$470	\$484	\$534	\$781	\$925	\$1,016	\$735	\$546	\$609
LM General Insurance Company	\$678	\$643	\$815	\$1,027	\$1,242	\$1,417	\$783	\$931	\$1,328
Mid Century Insurance Company	\$367	\$317	\$317	\$679	\$906	\$907	\$578	\$472	\$628
Nevada Capital Insurance Company	\$344	\$318	\$318	\$515	\$562	\$698	\$318	\$367	\$407
Nevada General Insurance Company	\$882	\$852	\$852	\$900	\$978	\$1,104	\$882	\$822	\$822
Progressive Direct Insurance Company	\$337	\$307	\$332	\$547	\$592	\$734	\$510	\$361	\$389
Progressive Northern Insurance Company	\$328	\$304	\$328	\$563	\$620	\$764	\$523	\$358	\$363
State Farm Fire and Casualty Company	\$548	\$501	\$501	\$882	\$1,035	\$997	\$501	\$608	\$671
State Farm Mutual Automobile Insurance Company	\$483	\$442	\$442	\$777	\$910	\$875	\$442	\$537	\$594
The Travelers Home and Marine Insurance Company	\$363	\$346	\$356	\$539	\$617	\$742	\$403	\$366	\$483
United Services Automobile Association (USAA)	\$370	\$358	\$358	\$479	\$486	\$500	\$358	\$384	\$358
USAA Casualty Insurance Company	\$429	\$415	\$415	\$559	\$565	\$584	\$415	\$445	\$415
Viking Insurance Company of Wisconsin	\$961	\$917	\$917	\$1,398	\$1,582	\$1,530	\$1,122	\$1,085	\$949
Western United Insurance Company	\$549	\$559	\$559	\$910	\$1,118	\$1,150	\$708	\$578	\$717

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE N - Liability OPTION 1 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$414	\$448	\$427	\$641	\$754	\$899	\$449	\$473	\$448
Allstate Insurance Company	\$460	\$469	\$469	\$695	\$805	\$909	\$469	\$501	\$469
Allstate Property and Casualty Insurance Company	\$712	\$691	\$691	\$1,095	\$1,263	\$1,402	\$691	\$781	\$691
American Access Casualty Company	\$574	N/A	\$655	\$716	\$794	\$865	\$641	\$638	N/A
American Family Mutual Insurance Company	\$421	\$431	\$431	\$674	\$812	\$721	\$431	\$454	\$421
COUNTRY Mutual Insurance Company	\$329	\$327	\$327	\$501	\$706	\$706	\$399	\$375	\$398
GEICO Casualty	\$163	\$165	\$165	\$216	\$255	\$270	\$165	\$181	\$165
Infinity Auto Insurance Company	\$415	\$433	\$463	\$613	\$720	\$776	\$614	\$492	\$521
LM General Insurance Company	\$623	\$603	\$760	\$897	\$1,072	\$1,219	\$722	\$831	\$1,156
Mid Century Insurance Company	\$290	\$263	\$263	\$521	\$682	\$682	\$455	\$376	\$495
Nevada Capital Insurance Company	\$277	\$252	\$252	\$378	\$409	\$514	\$252	\$294	\$329
Nevada General Insurance Company	\$690	\$654	\$654	\$678	\$720	\$828	\$672	\$630	\$630
Progressive Direct Insurance Company	\$269	\$254	\$265	\$391	\$420	\$515	\$377	\$412	\$412
Progressive Northern Insurance Company	\$283	\$273	\$286	\$419	\$458	\$563	\$409	\$326	\$315
Santa Fe Auto Insurance Company	\$1,888	\$1,847	\$1,847	\$1,847	\$1,935	\$1,935	\$1,847	\$1,888	\$1,888
State Farm Fire and Casualty Company	\$397	\$369	\$369	\$612	\$708	\$682	\$369	\$440	\$503
State Farm Mutual Automobile Insurance Company	\$353	\$328	\$328	\$544	\$629	\$605	\$328	\$392	\$448
The Travelers Home and Marine Insurance Company	\$377	\$356	\$370	\$543	\$621	\$741	\$411	\$380	\$497
United Services Automobile Association (USAA)	\$285	\$276	\$276	\$363	\$368	\$379	\$276	\$298	\$276
USAA Casualty Insurance Company	\$287	\$280	\$280	\$368	\$373	\$386	\$280	\$302	\$280
Viking Insurance Company of Wisconsin	\$792	\$766	\$766	\$1,093	\$1,251	\$1,195	\$920	\$888	\$795
Western United Insurance Company	\$544	\$567	\$572	\$858	\$1,045	\$1,067	\$680	\$583	\$719

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE N - Liability OPTION 2 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$477	\$502	\$480	\$837	\$981	\$1,222	\$507	\$536	\$502
Allstate Insurance Company	\$580	\$583	\$583	\$979	\$1,134	\$1,345	\$583	\$633	\$583
Allstate Property and Casualty Insurance Company	\$796	\$768	\$768	\$1,336	\$1,543	\$1,790	\$768	\$873	\$768
American Family Mutual Insurance Company	\$517	\$524	\$524	\$864	\$1,031	\$923	\$524	\$563	\$460
COUNTRY Mutual Insurance Company	\$421	\$406	\$406	\$661	\$931	\$931	\$501	\$476	\$495
COUNTRY Preferred Insurance Company	\$381	\$368	\$368	\$598	\$843	\$843	\$452	\$430	\$447
GEICO Casualty	\$252	\$246	\$246	\$351	\$420	\$459	\$246	\$264	\$246
Infinity Auto Insurance Company	\$607	\$625	\$690	\$1,008	\$1,197	\$1,311	\$951	\$704	\$785
LM General Insurance Company	\$678	\$643	\$815	\$1,027	\$1,242	\$1,417	\$783	\$931	\$1,328
Mid Century Insurance Company	\$399	\$338	\$338	\$745	\$991	\$993	\$626	\$508	\$665
Nevada Capital Insurance Company	\$338	\$313	\$313	\$511	\$557	\$690	\$313	\$362	\$400
Nevada General Insurance Company	\$822	\$774	\$774	\$852	\$912	\$1,032	\$822	\$750	\$750
Progressive Direct Insurance Company	\$304	\$280	\$300	\$488	\$527	\$656	\$457	\$332	\$358
Progressive Northern Insurance Company	\$307	\$287	\$307	\$509	\$559	\$690	\$478	\$340	\$341
State Farm Fire and Casualty Company	\$538	\$492	\$492	\$875	\$1,027	\$988	\$492	\$597	\$657
State Farm Mutual Automobile Insurance Company	\$474	\$433	\$433	\$771	\$902	\$867	\$433	\$527	\$581
The Travelers Home and Marine Insurance Company	\$380	\$354	\$368	\$579	\$664	\$803	\$417	\$379	\$513
United Services Automobile Association (USAA)	\$346	\$333	\$333	\$454	\$459	\$474	\$333	\$360	\$333
USAA Casualty Insurance Company	\$399	\$386	\$386	\$528	\$535	\$552	\$386	\$416	\$386
Viking Insurance Company of Wisconsin	\$1,013	\$969	\$969	\$1,448	\$1,644	\$1,585	\$1,180	\$1,139	\$1,005
Western United Insurance Company	\$537	\$544	\$543	\$898	\$1,111	\$1,134	\$687	\$563	\$699

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE O - Liability OPTION 1 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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		Fallon	Henderson	Las Vegas		North Las Vegas		Steline
	City	Elko			Vegas	Vegas	Pahrump	Reno	
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$788	\$858	\$819	\$1,169	\$1,378	\$1,628	\$856	\$905	\$858
Allstate Insurance Company	\$555	\$566	\$566	\$823	\$949	\$1,062	\$566	\$606	\$566
Allstate Property and Casualty Insurance Company	\$1,223	\$1,206	\$1,206	\$1,829	\$2,112	\$2,309	\$1,206	\$1,348	\$1,206
American Access Casualty Company	\$676	N/A	\$774	\$846	\$927	\$1,008	\$758	\$751	N/A
American Family Mutual Insurance Company	\$639	\$667	\$667	\$1,007	\$1,225	\$1,081	\$667	\$689	\$639
COUNTRY Mutual Insurance Company	\$585	\$589	\$589	\$886	\$1,250	\$1,250	\$717	\$668	\$713
GEICO Casualty	\$185	\$187	\$187	\$245	\$290	\$307	\$187	\$205	\$187
Infinity Auto Insurance Company	\$541	\$784	\$608	\$794	\$930	\$1,002	\$800	\$647	\$679
LM General Insurance Company	\$747	\$722	\$925	\$1,100	\$1,327	\$1,516	\$876	\$1,016	\$1,437
Mid Century Insurance Company	\$424	\$390	\$390	\$765	\$1,011	\$1,013	\$672	\$553	\$740
Nevada Capital Insurance Company	\$348	\$315	\$315	\$473	\$515	\$646	\$315	\$369	\$416
Nevada General Insurance Company	\$744	\$732	\$732	\$720	\$780	\$888	\$726	\$696	\$696
Progressive Direct Insurance Company	\$637	\$612	\$635	\$867	\$921	\$1,098	\$840	\$690	\$726
Progressive Northern Insurance Company	\$482	\$469	\$490	\$740	\$809	\$998	\$719	\$551	\$540
Santa Fe Auto Insurance Company	\$1,374	\$1,332	\$1,332	\$1,332	\$1,420	\$1,420	\$1,332	\$1,374	\$1,374
State Farm Fire and Casualty Company	\$853	\$796	\$796	\$1,294	\$1,488	\$1,430	\$796	\$948	\$1,095
State Farm Mutual Automobile Insurance Company	\$762	\$710	\$710	\$1,155	\$1,328	\$1,275	\$710	\$847	\$979
The Travelers Home and Marine Insurance Company	\$626	\$610	\$623	\$885	\$1,009	\$1,202	\$696	\$633	\$813
United Services Automobile Association (USAA)	\$558	\$556	\$556	\$696	\$710	\$734	\$556	\$587	\$556
USAA Casualty Insurance Company	\$576	\$571	\$571	\$723	\$737	\$760	\$571	\$605	\$571
Viking Insurance Company of Wisconsin	\$977	\$950	\$950	\$1,373	\$1,578	\$1,504	\$1,140	\$1,094	\$979
Western United Insurance Company	\$1,014	\$1,072	\$1,084	\$1,601	\$1,943	\$1,999	\$1,288	\$1,096	\$1,351

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE O - Liability OPTION 2 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$894	\$943	\$900	\$1,478	\$1,733	\$2,129	\$947	\$1,015	\$943
Allstate Insurance Company	\$683	\$688	\$688	\$1,123	\$1,297	\$1,519	\$688	\$747	\$688
Allstate Property and Casualty Insurance Company	\$1,220	\$1,191	\$1,191	\$1,974	\$2,289	\$2,590	\$1,191	\$1,348	\$1,191
American Family Mutual Insurance Company	\$766	\$788	\$788	\$1,259	\$1,516	\$1,348	\$788	\$833	\$766
COUNTRY Mutual Insurance Company	\$718	\$702	\$702	\$1,123	\$1,583	\$1,583	\$870	\$818	\$857
COUNTRY Preferred Insurance Company	\$646	\$631	\$631	\$1,010	\$1,424	\$1,424	\$781	\$735	\$770
GEICO Casualty	\$289	\$282	\$282	\$401	\$482	\$526	\$282	\$302	\$282
Infinity Auto Insurance Company	\$775	\$805	\$884	\$1,279	\$1,518	\$1,660	\$1,214	\$906	\$1,003
LM General Insurance Company	\$801	\$758	\$973	\$1,239	\$1,506	\$1,726	\$933	\$1,119	\$1,615
Mid Century Insurance Company	\$617	\$524	\$524	\$1,156	\$1,554	\$1,557	\$975	\$790	\$1,052
Nevada Capital Insurance Company	\$429	\$392	\$392	\$639	\$700	\$870	\$392	\$455	\$505
Nevada General Insurance Company	\$882	\$852	\$852	\$900	\$978	\$1,104	\$882	\$822	\$822
Progressive Direct Insurance Company	\$734	\$689	\$729	\$1,113	\$1,190	\$1,450	\$1,051	\$779	\$829
Progressive Northern Insurance Company	\$569	\$534	\$571	\$988	\$1,087	\$1,343	\$919	\$622	\$633
State Farm Fire and Casualty Company	\$1,087	\$1,001	\$1,001	\$1,735	\$2,013	\$1,929	\$1,001	\$1,215	\$1,362
State Farm Mutual Automobile Insurance Company	\$966	\$888	\$888	\$1,542	\$1,787	\$1,711	\$888	\$1,082	\$1,213
The Travelers Home and Marine Insurance Company	\$637	\$605	\$622	\$961	\$1,099	\$1,329	\$708	\$639	\$852
United Services Automobile Association (USAA)	\$582	\$569	\$569	\$749	\$760	\$784	\$569	\$604	\$569
USAA Casualty Insurance Company	\$572	\$555	\$555	\$746	\$756	\$779	\$555	\$593	\$555
Viking Insurance Company of Wisconsin	\$1,316	\$1,263	\$1,263	\$1,915	\$2,177	\$2,097	\$1,537	\$1,479	\$1,303
Western United Insurance Company	\$1,100	\$1,124	\$1,125	\$1,849	\$2,280	\$2,350	\$1,434	\$1,159	\$1,438

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE O - Liability OPTION 1 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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		Fallon	Henderson	Las Vegas		North Las Vegas		Steline
	City	Elko			Vegas	Vegas	Pahrump	Reno	
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$677	\$739	\$707	\$1,015	\$1,207	\$1,424	\$741	\$780	\$739
Allstate Insurance Company	\$460	\$469	\$469	\$695	\$805	\$909	\$469	\$501	\$469
Allstate Property and Casualty Insurance Company	\$1,121	\$1,101	\$1,101	\$1,691	\$1,958	\$2,144	\$1,101	\$1,235	\$1,101
American Access Casualty Company	\$574	N/A	\$655	\$716	\$794	\$865	\$641	\$638	N/A
American Family Mutual Insurance Company	\$657	\$689	\$689	\$1,033	\$1,259	\$1,110	\$689	\$708	\$657
COUNTRY Mutual Insurance Company	\$501	\$499	\$499	\$764	\$1,077	\$1,077	\$613	\$573	\$609
GEICO Casualty	\$179	\$180	\$180	\$239	\$282	\$299	\$180	\$198	\$180
Infinity Auto Insurance Company	\$702	\$736	\$781	\$1,028	\$1,210	\$1,300	\$1,035	\$833	\$875
LM General Insurance Company	\$747	\$722	\$925	\$1,100	\$1,327	\$1,516	\$876	\$1,016	\$1,437
Mid Century Insurance Company	\$455	\$409	\$409	\$828	\$1,092	\$1,096	\$717	\$585	\$769
Nevada Capital Insurance Company	\$340	\$309	\$309	\$466	\$507	\$636	\$309	\$361	\$405
Nevada General Insurance Company	\$690	\$654	\$654	\$678	\$720	\$828	\$672	\$630	\$630
Progressive Direct Insurance Company	\$480	\$459	\$477	\$691	\$740	\$910	\$671	\$536	\$573
Progressive Northern Insurance Company	\$481	\$469	\$489	\$717	\$783	\$964	\$702	\$555	\$538
Santa Fe Auto Insurance Company	\$1,888	\$1,847	\$1,847	\$1,847	\$1,935	\$1,935	\$1,847	\$1,888	\$1,888
State Farm Fire and Casualty Company	\$827	\$772	\$772	\$1,270	\$1,461	\$1,403	\$772	\$920	\$1,060
State Farm Mutual Automobile Insurance Company	\$738	\$688	\$688	\$1,134	\$1,304	\$1,251	\$688	\$822	\$946
The Travelers Home and Marine Insurance Company	\$637	\$607	\$624	\$925	\$1,059	\$1,268	\$699	\$641	\$843
United Services Automobile Association (USAA)	\$497	\$489	\$489	\$631	\$641	\$662	\$489	\$522	\$489
USAA Casualty Insurance Company	\$513	\$504	\$504	\$656	\$667	\$689	\$504	\$540	\$504
Viking Insurance Company of Wisconsin	\$1,080	\$1,051	\$1,051	\$1,492	\$1,717	\$1,632	\$1,256	\$1,206	\$1,086
Western United Insurance Company	\$987	\$1,038	\$1,044	\$1,567	\$1,915	\$1,958	\$1,245	\$1,059	\$1,305

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE O - Liability OPTION 2 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$775	\$820	\$782	\$1,290	\$1,524	\$1,868	\$827	\$883	\$820
Allstate Insurance Company	\$580	\$583	\$583	\$979	\$1,134	\$1,345	\$583	\$633	\$583
Allstate Property and Casualty Insurance Company	\$1,131	\$1,101	\$1,101	\$1,848	\$2,146	\$2,438	\$1,101	\$1,248	\$1,101
American Family Mutual Insurance Company	\$784	\$810	\$810	\$1,285	\$1,550	\$1,378	\$810	\$852	\$784
COUNTRY Mutual Insurance Company	\$624	\$605	\$605	\$983	\$1,383	\$1,383	\$753	\$711	\$742
COUNTRY Preferred Insurance Company	\$562	\$544	\$544	\$885	\$1,246	\$1,246	\$676	\$640	\$667
GEICO Casualty	\$278	\$271	\$271	\$390	\$467	\$511	\$271	\$292	\$271
Infinity Auto Insurance Company	\$1,005	\$1,040	\$1,141	\$1,652	\$1,965	\$2,148	\$1,570	\$1,169	\$1,292
LM General Insurance Company	\$801	\$758	\$973	\$1,239	\$1,506	\$1,726	\$933	\$1,119	\$1,615
Mid Century Insurance Company	\$676	\$561	\$561	\$1,274	\$1,712	\$1,717	\$1,063	\$855	\$1,124
Nevada Capital Insurance Company	\$421	\$386	\$386	\$632	\$692	\$860	\$386	\$447	\$494
Nevada General Insurance Company	\$822	\$774	\$774	\$852	\$912	\$1,032	\$822	\$750	\$750
Progressive Direct Insurance Company	\$546	\$507	\$541	\$871	\$941	\$1,170	\$820	\$593	\$637
Progressive Northern Insurance Company	\$530	\$500	\$533	\$886	\$975	\$1,202	\$834	\$586	\$589
State Farm Fire and Casualty Company	\$1,065	\$980	\$980	\$1,719	\$1,995	\$1,910	\$980	\$1,192	\$1,331
State Farm Mutual Automobile Insurance Company	\$946	\$870	\$870	\$1,528	\$1,771	\$1,694	\$870	\$1,061	\$1,185
The Travelers Home and Marine Insurance Company	\$665	\$620	\$640	\$1,032	\$1,186	\$1,443	\$731	\$667	\$909
United Services Automobile Association (USAA)	\$537	\$517	\$517	\$702	\$712	\$733	\$517	\$558	\$517
USAA Casualty Insurance Company	\$532	\$511	\$511	\$703	\$712	\$734	\$511	\$551	\$511
Viking Insurance Company of Wisconsin	\$1,385	\$1,331	\$1,331	\$1,981	\$2,258	\$2,168	\$1,614	\$1,550	\$1,377
Western United Insurance Company	\$1,078	\$1,095	\$1,093	\$1,818	\$2,254	\$2,310	\$1,393	\$1,129	\$1,399

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE P - Liability OPTION 1 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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		Fallon	Henderson	Las Vegas		North Las	Reno	Steline
	City	Elko			Vegas	Vegas	Pahrump		
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$370	\$391	\$369	\$562	\$650	\$775	\$392	\$419	\$391
Allstate Insurance Company	\$460	\$467	\$467	\$671	\$773	\$852	\$467	\$504	\$467
Allstate Property and Casualty Insurance Company	\$692	\$674	\$674	\$1,035	\$1,189	\$1,298	\$674	\$762	\$674
American Access Casualty Company	\$1,187	N/A	\$1,131	\$1,202	\$1,581	\$1,564	\$1,116	\$1,274	N/A
American Family Mutual Insurance Company	\$233	\$235	\$235	\$373	\$444	\$396	\$235	\$250	\$233
COUNTRY Mutual Insurance Company	\$390	\$385	\$385	\$595	\$835	\$835	\$471	\$446	\$472
GEICO Casualty	\$142	\$143	\$143	\$180	\$205	\$216	\$143	\$154	\$143
Hartford Insurance Company of the Midwest	\$235	\$238	\$228	\$334	\$353	\$375	\$233	\$234	\$240
Infinity Auto Insurance Company	\$315	\$320	\$352	\$465	\$548	\$589	\$455	\$372	\$405
LM General Insurance Company	\$343	\$334	\$388	\$441	\$506	\$557	\$375	\$416	\$533
Mid Century Insurance Company	\$177	\$159	\$159	\$319	\$418	\$416	\$277	\$230	\$303
Nevada Capital Insurance Company	\$235	\$214	\$214	\$315	\$341	\$428	\$214	\$248	\$278
Nevada General Insurance Company	\$1,014	\$984	\$984	\$984	\$1,056	\$1,194	\$978	\$936	\$936
Progressive Direct Insurance Company	\$235	\$218	\$231	\$348	\$374	\$460	\$332	\$258	\$279
Progressive Northern Insurance Company	\$248	\$236	\$249	\$374	\$404	\$497	\$358	\$282	\$277
Santa Fe Auto Insurance Company	\$1,350	\$1,309	\$1,309	\$1,309	\$1,394	\$1,394	\$1,309	\$1,350	\$1,350
State Farm Fire and Casualty Company	\$261	\$241	\$241	\$403	\$471	\$454	\$241	\$287	\$325
State Farm Mutual Automobile Insurance Company	\$231	\$213	\$213	\$355	\$414	\$399	\$213	\$254	\$288
The Travelers Home and Marine Insurance Company	\$268	\$259	\$264	\$363	\$406	\$476	\$290	\$272	\$338
United Services Automobile Association (USAA)	\$306	\$297	\$297	\$391	\$397	\$410	\$297	\$321	\$297
USAA Casualty Insurance Company	\$334	\$323	\$323	\$429	\$435	\$450	\$323	\$351	\$323
Viking Insurance Company of Wisconsin	\$576	\$542	\$542	\$822	\$930	\$903	\$672	\$652	\$567
Western United Insurance Company	\$258	\$266	\$268	\$402	\$486	\$500	\$321	\$275	\$343

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE P - Liability OPTION 2 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$441	\$457	\$432	\$741	\$860	\$1,061	\$461	\$495	\$457
Allstate Insurance Company	\$554	\$555	\$555	\$878	\$1,016	\$1,158	\$555	\$609	\$555
Allstate Property and Casualty Insurance Company	\$760	\$735	\$735	\$1,216	\$1,404	\$1,578	\$735	\$840	\$735
American Family Mutual Insurance Company	\$298	\$298	\$298	\$499	\$586	\$529	\$298	\$320	\$298
COUNTRY Mutual Insurance Company	\$501	\$481	\$481	\$788	\$1,105	\$1,105	\$593	\$568	\$590
COUNTRY Preferred Insurance Company	\$454	\$436	\$436	\$714	\$1,002	\$1,002	\$536	\$514	\$533
GEICO Casualty	\$206	\$202	\$202	\$278	\$325	\$354	\$202	\$215	\$202
Hartford Insurance Company of the Midwest	\$247	\$254	\$242	\$409	\$401	\$440	\$250	\$250	\$255
Infinity Auto Insurance Company	\$446	\$449	\$508	\$740	\$885	\$962	\$689	\$520	\$590
LM General Insurance Company	\$363	\$346	\$409	\$493	\$569	\$636	\$398	\$455	\$600
Mid Century Insurance Company	\$254	\$215	\$215	\$475	\$633	\$634	\$399	\$323	\$428
Nevada Capital Insurance Company	\$286	\$264	\$264	\$420	\$461	\$572	\$264	\$303	\$336
Nevada General Insurance Company	\$1,200	\$1,152	\$1,152	\$1,236	\$1,320	\$1,482	\$1,188	\$1,104	\$1,104
Progressive Direct Insurance Company	\$299	\$268	\$293	\$493	\$534	\$665	\$457	\$320	\$346
Progressive Northern Insurance Company	\$303	\$276	\$300	\$514	\$563	\$691	\$475	\$328	\$337
State Farm Fire and Casualty Company	\$383	\$346	\$346	\$625	\$746	\$723	\$346	\$419	\$451
State Farm Mutual Automobile Insurance Company	\$333	\$301	\$301	\$543	\$646	\$624	\$301	\$365	\$395
The Travelers Home and Marine Insurance Company	\$282	\$269	\$276	\$406	\$459	\$547	\$308	\$286	\$367
United Services Automobile Association (USAA)	\$395	\$379	\$379	\$524	\$530	\$547	\$379	\$411	\$379
USAA Casualty Insurance Company	\$459	\$440	\$440	\$613	\$619	\$640	\$440	\$476	\$440
Viking Insurance Company of Wisconsin	\$779	\$724	\$724	\$1,153	\$1,295	\$1,270	\$911	\$884	\$757
Western United Insurance Company	\$311	\$312	\$313	\$510	\$625	\$640	\$393	\$326	\$406

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE P - Liability OPTION 1 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$318	\$337	\$318	\$490	\$571	\$680	\$339	\$362	\$337
Allstate Insurance Company	\$381	\$387	\$387	\$565	\$654	\$724	\$387	\$417	\$387
Allstate Property and Casualty Insurance Company	\$632	\$613	\$613	\$955	\$1,100	\$1,203	\$613	\$696	\$613
American Access Casualty Company	\$933	N/A	\$892	\$960	\$1,256	\$1,252	\$879	\$1,009	N/A
American Family Mutual Insurance Company	\$238	\$241	\$241	\$380	\$453	\$404	\$241	\$255	\$238
COUNTRY Mutual Insurance Company	\$337	\$330	\$330	\$518	\$726	\$726	\$406	\$385	\$407
GEICO Casualty	\$138	\$139	\$139	\$177	\$201	\$212	\$139	\$151	\$139
Hartford Insurance Company of the Midwest	\$226	\$230	\$219	\$325	\$341	\$360	\$225	\$226	\$233
Infinity Auto Insurance Company	\$876	\$892	\$972	\$1,290	\$1,521	\$1,633	\$1,272	\$1,031	\$1,116
LM General Insurance Company	\$343	\$334	\$388	\$441	\$506	\$557	\$375	\$416	\$533
Mid Century Insurance Company	\$163	\$149	\$149	\$293	\$385	\$384	\$257	\$214	\$286
Nevada Capital Insurance Company	\$229	\$209	\$209	\$311	\$336	\$423	\$209	\$242	\$271
Nevada General Insurance Company	\$936	\$894	\$894	\$924	\$990	\$1,122	\$918	\$858	\$858
Progressive Direct Insurance Company	\$238	\$223	\$235	\$351	\$376	\$463	\$336	\$264	\$286
Progressive Northern Insurance Company	\$256	\$241	\$256	\$378	\$406	\$500	\$364	\$291	\$285
Santa Fe Auto Insurance Company	\$1,852	\$1,811	\$1,811	\$1,811	\$1,896	\$1,896	\$1,811	\$1,852	\$1,852
State Farm Fire and Casualty Company	\$254	\$234	\$234	\$397	\$463	\$447	\$234	\$280	\$315
State Farm Mutual Automobile Insurance Company	\$224	\$207	\$207	\$350	\$408	\$393	\$207	\$247	\$279
United Services Automobile Association (USAA)	\$282	\$270	\$270	\$367	\$371	\$382	\$270	\$294	\$270
USAA Casualty Insurance Company	\$307	\$294	\$294	\$400	\$405	\$420	\$294	\$322	\$294
Viking Insurance Company of Wisconsin	\$636	\$602	\$602	\$891	\$1,010	\$978	\$739	\$718	\$630
Western United Insurance Company	\$253	\$257	\$260	\$399	\$487	\$494	\$312	\$268	\$331

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE P - Liability OPTION 2 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$384	\$398	\$376	\$651	\$761	\$936	\$404	\$433	\$398
Allstate Insurance Company	\$468	\$468	\$468	\$759	\$882	\$1,015	\$468	\$514	\$468
Allstate Property and Casualty Insurance Company	\$700	\$674	\$674	\$1,133	\$1,311	\$1,479	\$674	\$773	\$674
American Family Mutual Insurance Company	\$303	\$304	\$304	\$507	\$595	\$537	\$304	\$326	\$303
COUNTRY Mutual Insurance Company	\$441	\$420	\$420	\$698	\$978	\$978	\$519	\$500	\$516
COUNTRY Preferred Insurance Company	\$401	\$382	\$382	\$634	\$889	\$889	\$470	\$453	\$468
GEICO Casualty	\$201	\$197	\$197	\$272	\$318	\$346	\$197	\$210	\$197
Hartford Insurance Company of the Midwest	\$240	\$247	\$234	\$398	\$388	\$425	\$242	\$244	\$249
Infinity Auto Insurance Company	\$1,236	\$1,249	\$1,401	\$2,035	\$2,433	\$2,645	\$1,906	\$1,432	\$1,618
LM General Insurance Company	\$363	\$346	\$409	\$493	\$569	\$636	\$398	\$455	\$600
Mid Century Insurance Company	\$228	\$197	\$197	\$424	\$567	\$568	\$360	\$293	\$393
Nevada Capital Insurance Company	\$280	\$259	\$259	\$416	\$456	\$567	\$259	\$297	\$329
Nevada General Insurance Company	\$1,122	\$1,050	\$1,050	\$1,176	\$1,266	\$1,404	\$1,128	\$1,020	\$1,020
Progressive Direct Insurance Company	\$299	\$271	\$294	\$486	\$525	\$657	\$454	\$321	\$349
Progressive Northern Insurance Company	\$302	\$274	\$297	\$505	\$552	\$677	\$468	\$327	\$335
State Farm Fire and Casualty Company	\$377	\$340	\$340	\$621	\$741	\$718	\$340	\$413	\$443
State Farm Mutual Automobile Insurance Company	\$328	\$296	\$296	\$539	\$641	\$620	\$296	\$360	\$388
United Services Automobile Association (USAA)	\$374	\$355	\$355	\$500	\$505	\$521	\$355	\$386	\$355
USAA Casualty Insurance Company	\$432	\$410	\$410	\$585	\$590	\$610	\$410	\$447	\$410
Viking Insurance Company of Wisconsin	\$822	\$768	\$768	\$1,195	\$1,345	\$1,314	\$959	\$929	\$804
Western United Insurance Company	\$307	\$306	\$306	\$512	\$632	\$643	\$387	\$321	\$399

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE Q - Liability OPTION 1 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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		Fallon	Henderson	Las Vegas		North Las Vegas		Reno	Steline
	City	Elko			Vegas	Vegas	Pahrump	Steline		
	89701	89801	89406	89015	89121	89030	89048	89510	89449	
Allstate Fire and Casualty Insurance Company	\$496	\$524	\$494	\$736	\$847	\$1,001	\$524	\$561	\$524	
Allstate Insurance Company	\$460	\$467	\$467	\$671	\$773	\$852	\$467	\$504	\$467	
Allstate Property and Casualty Insurance Company	\$774	\$755	\$755	\$1,154	\$1,328	\$1,445	\$755	\$853	\$755	
American Access Casualty Company	\$1,187	N/A	\$1,131	\$1,202	\$1,581	\$1,564	\$1,116	\$1,274	N/A	
American Family Mutual Insurance Company	\$357	\$363	\$363	\$570	\$683	\$608	\$363	\$385	\$357	
COUNTRY Mutual Insurance Company	\$455	\$449	\$449	\$694	\$972	\$972	\$551	\$520	\$551	
GEICO Casualty	\$202	\$204	\$204	\$267	\$310	\$329	\$204	\$224	\$204	
Hartford Insurance Company of the Midwest	\$302	\$307	\$292	\$457	\$477	\$510	\$300	\$301	\$310	
Infinity Auto Insurance Company	\$392	\$397	\$435	\$584	\$687	\$740	\$571	\$461	\$503	
LM General Insurance Company	\$401	\$386	\$461	\$536	\$623	\$695	\$443	\$500	\$660	
Mid Century Insurance Company	\$309	\$274	\$274	\$556	\$731	\$727	\$482	\$403	\$531	
Nevada Capital Insurance Company	\$283	\$257	\$257	\$382	\$414	\$522	\$257	\$299	\$336	
Nevada General Insurance Company	\$1,014	\$984	\$984	\$984	\$1,056	\$1,194	\$978	\$936	\$936	
Progressive Direct Insurance Company	\$339	\$316	\$335	\$494	\$529	\$648	\$472	\$373	\$401	
Progressive Northern Insurance Company	\$341	\$322	\$342	\$514	\$556	\$684	\$494	\$387	\$382	
Santa Fe Auto Insurance Company	\$1,350	\$1,309	\$1,309	\$1,309	\$1,394	\$1,394	\$1,309	\$1,350	\$1,350	
State Farm Fire and Casualty Company	\$373	\$345	\$345	\$572	\$664	\$639	\$345	\$411	\$469	
State Farm Mutual Automobile Insurance Company	\$330	\$306	\$306	\$507	\$587	\$565	\$306	\$366	\$417	
The Travelers Home and Marine Insurance Company	\$527	\$508	\$522	\$744	\$840	\$995	\$579	\$540	\$687	
United Services Automobile Association (USAA)	\$328	\$318	\$318	\$421	\$428	\$442	\$318	\$345	\$318	
USAA Casualty Insurance Company	\$334	\$323	\$323	\$429	\$435	\$450	\$323	\$351	\$323	
Viking Insurance Company of Wisconsin	\$744	\$702	\$702	\$1,056	\$1,194	\$1,159	\$866	\$842	\$734	
Western United Insurance Company	\$502	\$516	\$523	\$786	\$952	\$975	\$625	\$535	\$664	

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE Q - Liability OPTION 2 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$547	\$566	\$535	\$898	\$1,038	\$1,271	\$570	\$616	\$566
Allstate Insurance Company	\$554	\$555	\$555	\$878	\$1,016	\$1,158	\$555	\$609	\$555
Allstate Property and Casualty Insurance Company	\$838	\$809	\$809	\$1,333	\$1,540	\$1,723	\$809	\$926	\$809
American Family Mutual Insurance Company	\$444	\$448	\$448	\$742	\$879	\$789	\$448	\$482	\$444
COUNTRY Mutual Insurance Company	\$577	\$555	\$555	\$908	\$1,273	\$1,273	\$687	\$656	\$682
COUNTRY Preferred Insurance Company	\$522	\$501	\$501	\$821	\$1,151	\$1,151	\$619	\$592	\$615
GEICO Casualty	\$313	\$306	\$306	\$435	\$516	\$566	\$306	\$328	\$306
Hartford Insurance Company of the Midwest	\$328	\$336	\$317	\$587	\$560	\$622	\$330	\$331	\$339
Infinity Auto Insurance Company	\$566	\$573	\$646	\$948	\$1,132	\$1,235	\$882	\$658	\$747
LM General Insurance Company	\$423	\$404	\$485	\$597	\$703	\$788	\$472	\$547	\$741
Mid Century Insurance Company	\$430	\$361	\$361	\$799	\$1,065	\$1,062	\$672	\$552	\$726
Nevada Capital Insurance Company	\$344	\$318	\$318	\$515	\$562	\$698	\$318	\$367	\$407
Nevada General Insurance Company	\$1,200	\$1,152	\$1,152	\$1,236	\$1,320	\$1,482	\$1,188	\$1,104	\$1,104
Progressive Direct Insurance Company	\$427	\$388	\$421	\$694	\$747	\$929	\$645	\$457	\$495
Progressive Northern Insurance Company	\$418	\$382	\$413	\$710	\$775	\$953	\$655	\$453	\$463
State Farm Fire and Casualty Company	\$519	\$471	\$471	\$840	\$993	\$958	\$471	\$572	\$625
State Farm Mutual Automobile Insurance Company	\$454	\$413	\$413	\$736	\$867	\$835	\$413	\$502	\$551
The Travelers Home and Marine Insurance Company	\$523	\$496	\$511	\$780	\$886	\$1,064	\$574	\$531	\$698
United Services Automobile Association (USAA)	\$395	\$379	\$379	\$524	\$530	\$547	\$379	\$411	\$379
USAA Casualty Insurance Company	\$459	\$440	\$440	\$613	\$619	\$640	\$440	\$476	\$440
Viking Insurance Company of Wisconsin	\$1,023	\$955	\$955	\$1,507	\$1,691	\$1,655	\$1,194	\$1,159	\$997
Western United Insurance Company	\$490	\$494	\$493	\$811	\$999	\$1,025	\$624	\$514	\$641

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE Q - Liability OPTION 1 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$424	\$448	\$422	\$638	\$740	\$873	\$450	\$481	\$448
Allstate Insurance Company	\$381	\$387	\$387	\$565	\$654	\$724	\$387	\$417	\$387
Allstate Property and Casualty Insurance Company	\$707	\$686	\$686	\$1,064	\$1,227	\$1,338	\$686	\$779	\$686
American Access Casualty Company	\$933	N/A	\$892	\$960	\$1,256	\$1,252	\$879	\$1,009	N/A
American Family Mutual Insurance Company	\$365	\$373	\$373	\$582	\$698	\$621	\$373	\$394	\$365
COUNTRY Mutual Insurance Company	\$392	\$384	\$384	\$603	\$844	\$844	\$474	\$449	\$474
GEICO Casualty	\$197	\$198	\$198	\$262	\$304	\$323	\$198	\$218	\$198
Hartford Insurance Company of the Midwest	\$292	\$299	\$283	\$443	\$463	\$492	\$290	\$293	\$300
Infinity Auto Insurance Company	\$514	\$519	\$569	\$759	\$893	\$961	\$745	\$602	\$655
LM General Insurance Company	\$401	\$386	\$461	\$536	\$623	\$695	\$443	\$500	\$660
Mid Century Insurance Company	\$334	\$289	\$289	\$606	\$793	\$789	\$517	\$430	\$555
Nevada Capital Insurance Company	\$277	\$252	\$252	\$378	\$409	\$514	\$252	\$294	\$329
Nevada General Insurance Company	\$936	\$894	\$894	\$924	\$990	\$1,122	\$918	\$858	\$858
Progressive Direct Insurance Company	\$346	\$325	\$341	\$498	\$532	\$650	\$478	\$384	\$410
Progressive Northern Insurance Company	\$349	\$331	\$349	\$518	\$559	\$688	\$502	\$398	\$391
Santa Fe Auto Insurance Company	\$1,852	\$1,811	\$1,811	\$1,811	\$1,896	\$1,896	\$1,811	\$1,852	\$1,852
State Farm Fire and Casualty Company	\$362	\$335	\$335	\$562	\$653	\$628	\$335	\$400	\$455
State Farm Mutual Automobile Insurance Company	\$321	\$297	\$297	\$498	\$578	\$555	\$297	\$356	\$404
United Services Automobile Association (USAA)	\$301	\$290	\$290	\$394	\$400	\$412	\$290	\$317	\$290
USAA Casualty Insurance Company	\$307	\$294	\$294	\$400	\$405	\$420	\$294	\$322	\$294
Viking Insurance Company of Wisconsin	\$821	\$779	\$779	\$1,146	\$1,298	\$1,254	\$953	\$927	\$815
Western United Insurance Company	\$493	\$502	\$507	\$779	\$952	\$967	\$609	\$522	\$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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE Q - Liability OPTION 2 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$474	\$491	\$463	\$786	\$914	\$1,117	\$497	\$536	\$491
Allstate Insurance Company	\$468	\$468	\$468	\$759	\$882	\$1,015	\$468	\$514	\$468
Allstate Property and Casualty Insurance Company	\$771	\$742	\$742	\$1,241	\$1,436	\$1,612	\$742	\$852	\$742
American Family Mutual Insurance Company	\$453	\$458	\$458	\$754	\$894	\$802	\$458	\$491	\$453
COUNTRY Mutual Insurance Company	\$507	\$483	\$483	\$802	\$1,124	\$1,124	\$600	\$575	\$596
COUNTRY Preferred Insurance Company	\$459	\$438	\$438	\$726	\$1,018	\$1,018	\$541	\$520	\$538
GEICO Casualty	\$304	\$296	\$296	\$426	\$504	\$552	\$296	\$319	\$296
Hartford Insurance Company of the Midwest	\$321	\$331	\$312	\$575	\$549	\$607	\$325	\$327	\$334
Infinity Auto Insurance Company	\$738	\$744	\$837	\$1,224	\$1,463	\$1,593	\$1,141	\$853	\$969
LM General Insurance Company	\$423	\$404	\$485	\$597	\$703	\$788	\$472	\$547	\$741
Mid Century Insurance Company	\$473	\$387	\$387	\$883	\$1,174	\$1,171	\$734	\$600	\$777
Nevada Capital Insurance Company	\$338	\$313	\$313	\$511	\$557	\$690	\$313	\$362	\$400
Nevada General Insurance Company	\$1,122	\$1,050	\$1,050	\$1,176	\$1,266	\$1,404	\$1,128	\$1,020	\$1,020
Progressive Direct Insurance Company	\$428	\$389	\$420	\$685	\$736	\$916	\$641	\$459	\$497
Progressive Northern Insurance Company	\$416	\$384	\$414	\$698	\$760	\$935	\$648	\$455	\$462
State Farm Fire and Casualty Company	\$510	\$463	\$463	\$834	\$986	\$950	\$463	\$562	\$612
State Farm Mutual Automobile Insurance Company	\$446	\$406	\$406	\$730	\$860	\$828	\$406	\$494	\$539
United Services Automobile Association (USAA)	\$374	\$355	\$355	\$500	\$505	\$521	\$355	\$386	\$355
USAA Casualty Insurance Company	\$432	\$410	\$410	\$585	\$590	\$610	\$410	\$447	\$410
Viking Insurance Company of Wisconsin	\$1,075	\$1,008	\$1,008	\$1,556	\$1,751	\$1,707	\$1,252	\$1,214	\$1,054
Western United Insurance Company	\$487	\$486	\$486	\$814	\$1,010	\$1,024	\$615	\$507	\$632

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE R - Liability OPTION 1 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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		Fallon	Henderson	Las Vegas		North Las Vegas		Steline
	City	Elko			Vegas	Vegas	Pahrump	Reno	
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$819	\$868	\$820	\$1,200	\$1,388	\$1,637	\$867	\$932	\$868
Allstate Insurance Company	\$460	\$467	\$467	\$671	\$773	\$852	\$467	\$504	\$467
Allstate Property and Casualty Insurance Company	\$1,244	\$1,226	\$1,226	\$1,834	\$2,117	\$2,289	\$1,226	\$1,375	\$1,226
American Access Casualty Company	\$1,187	N/A	\$1,131	\$1,202	\$1,581	\$1,564	\$1,116	\$1,274	N/A
American Family Mutual Insurance Company	\$552	\$574	\$574	\$865	\$1,048	\$926	\$574	\$594	\$552
COUNTRY Mutual Insurance Company	\$695	\$688	\$688	\$1,060	\$1,485	\$1,485	\$846	\$797	\$846
GEICO Casualty	\$220	\$223	\$223	\$293	\$341	\$363	\$223	\$244	\$223
Hartford Insurance Company of the Midwest	\$764	\$807	\$743	\$1,309	\$1,314	\$1,412	\$777	\$780	\$807
Infinity Auto Insurance Company	\$678	\$695	\$758	\$1,004	\$1,178	\$1,268	\$991	\$803	\$867
LM General Insurance Company	\$461	\$443	\$538	\$636	\$745	\$840	\$517	\$588	\$795
Mid Century Insurance Company	\$456	\$395	\$395	\$843	\$1,122	\$1,124	\$717	\$582	\$766
Nevada Capital Insurance Company	\$348	\$315	\$315	\$473	\$515	\$646	\$315	\$369	\$416
Nevada General Insurance Company	\$1,014	\$984	\$984	\$984	\$1,056	\$1,194	\$978	\$936	\$936
Progressive Direct Insurance Company	\$757	\$722	\$751	\$1,032	\$1,090	\$1,299	\$993	\$814	\$859
Progressive Northern Insurance Company	\$584	\$557	\$588	\$882	\$954	\$1,176	\$852	\$661	\$652
Santa Fe Auto Insurance Company	\$1,350	\$1,309	\$1,309	\$1,309	\$1,394	\$1,394	\$1,309	\$1,350	\$1,350
State Farm Fire and Casualty Company	\$767	\$713	\$713	\$1,168	\$1,346	\$1,293	\$713	\$851	\$980
State Farm Mutual Automobile Insurance Company	\$683	\$635	\$635	\$1,041	\$1,199	\$1,151	\$635	\$759	\$875
The Travelers Home and Marine Insurance Company	\$728	\$704	\$722	\$1,027	\$1,158	\$1,373	\$800	\$744	\$947
United Services Automobile Association (USAA)	\$584	\$574	\$574	\$744	\$759	\$783	\$574	\$614	\$574
USAA Casualty Insurance Company	\$604	\$593	\$593	\$775	\$787	\$815	\$593	\$637	\$593
Viking Insurance Company of Wisconsin	\$1,003	\$953	\$953	\$1,425	\$1,617	\$1,563	\$1,169	\$1,132	\$993
Western United Insurance Company	\$931	\$963	\$972	\$1,467	\$1,781	\$1,827	\$1,165	\$993	\$1,230

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE R - Liability OPTION 2 - DODGE CALIBER

Vehicle 1: 2010 Dodge Caliber SXT; 4-cylinder, 2.0L engine; Automatic CVT Transmission; Front wheel drive; Four Doors

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		Fallon	Henderson	Las Vegas		North Las Vegas		Reno	Steline
	City	Elko			Vegas	Vegas	Pahrump			
	89701	89801	89406	89015	89121	89030	89048	89510	89449	
Allstate Fire and Casualty Insurance Company	\$936	\$966	\$912	\$1,497	\$1,737	\$2,112	\$972	\$1,064	\$966	
Allstate Insurance Company	\$554	\$555	\$555	\$878	\$1,016	\$1,158	\$555	\$609	\$555	
Allstate Property and Casualty Insurance Company	\$1,223	\$1,191	\$1,191	\$1,924	\$2,234	\$2,468	\$1,191	\$1,359	\$1,191	
American Family Mutual Insurance Company	\$665	\$682	\$682	\$1,089	\$1,305	\$1,163	\$682	\$722	\$665	
COUNTRY Mutual Insurance Company	\$860	\$829	\$829	\$1,355	\$1,899	\$1,899	\$1,037	\$983	\$1,025	
COUNTRY Preferred Insurance Company	\$774	\$746	\$746	\$1,219	\$1,709	\$1,709	\$930	\$884	\$921	
GEICO Casualty	\$345	\$336	\$336	\$482	\$573	\$628	\$336	\$361	\$336	
Hartford Insurance Company of the Midwest	\$830	\$898	\$810	\$1,819	\$1,561	\$1,779	\$875	\$878	\$900	
Infinity Auto Insurance Company	\$960	\$975	\$1,094	\$1,590	\$1,896	\$2,066	\$1,488	\$1,118	\$1,263	
LM General Insurance Company	\$484	\$456	\$560	\$700	\$831	\$940	\$541	\$636	\$881	
Mid Century Insurance Company	\$755	\$609	\$609	\$1,446	\$1,958	\$1,965	\$1,190	\$951	\$1,258	
Nevada Capital Insurance Company	\$429	\$392	\$392	\$639	\$700	\$870	\$392	\$455	\$505	
Nevada General Insurance Company	\$1,200	\$1,152	\$1,152	\$1,236	\$1,320	\$1,482	\$1,188	\$1,104	\$1,104	
Progressive Direct Insurance Company	\$920	\$856	\$912	\$1,390	\$1,486	\$1,811	\$1,310	\$968	\$1,037	
Progressive Northern Insurance Company	\$723	\$669	\$721	\$1,241	\$1,353	\$1,670	\$1,146	\$783	\$802	
State Farm Fire and Casualty Company	\$997	\$914	\$914	\$1,600	\$1,864	\$1,788	\$914	\$1,111	\$1,238	
State Farm Mutual Automobile Insurance Company	\$883	\$809	\$809	\$1,417	\$1,648	\$1,579	\$809	\$986	\$1,100	
The Travelers Home and Marine Insurance Company	\$705	\$669	\$690	\$1,051	\$1,194	\$1,433	\$775	\$715	\$939	
United Services Automobile Association (USAA)	\$618	\$596	\$596	\$814	\$827	\$854	\$596	\$642	\$596	
USAA Casualty Insurance Company	\$610	\$587	\$587	\$816	\$826	\$853	\$587	\$634	\$587	
Viking Insurance Company of Wisconsin	\$1,386	\$1,301	\$1,301	\$2,042	\$2,298	\$2,242	\$1,619	\$1,566	\$1,355	
Western United Insurance Company	\$995	\$1,005	\$1,005	\$1,668	\$2,058	\$2,115	\$1,280	\$1,041	\$1,299	

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE R - Liability OPTION 1 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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		Fallon	Henderson	Las Vegas		North Las Vegas		Reno	Steline
	City	Elko			Vegas	Vegas	Pahrump			
	89701	89801	89406	89015	89121	89030	89048	89510	89449	
Allstate Fire and Casualty Insurance Company	\$699	\$742	\$701	\$1,039	\$1,212	\$1,427	\$745	\$799	\$742	
Allstate Insurance Company	\$381	\$387	\$387	\$565	\$654	\$724	\$387	\$417	\$387	
Allstate Property and Casualty Insurance Company	\$1,128	\$1,107	\$1,107	\$1,677	\$1,941	\$2,101	\$1,107	\$1,245	\$1,107	
American Access Casualty Company	\$933	N/A	\$892	\$960	\$1,256	\$1,252	\$879	\$1,009	N/A	
American Family Mutual Insurance Company	\$568	\$592	\$592	\$887	\$1,076	\$950	\$592	\$611	\$568	
COUNTRY Mutual Insurance Company	\$598	\$586	\$586	\$918	\$1,285	\$1,285	\$726	\$686	\$726	
GEICO Casualty	\$214	\$216	\$216	\$287	\$334	\$356	\$216	\$238	\$216	
Hartford Insurance Company of the Midwest	\$734	\$782	\$717	\$1,269	\$1,273	\$1,362	\$752	\$755	\$781	
Infinity Auto Insurance Company	\$406	\$407	\$451	\$598	\$705	\$756	\$585	\$476	\$520	
LM General Insurance Company	\$461	\$443	\$538	\$636	\$745	\$840	\$517	\$588	\$795	
Mid Century Insurance Company	\$404	\$363	\$363	\$755	\$1,007	\$1,009	\$649	\$530	\$705	
Nevada Capital Insurance Company	\$340	\$309	\$309	\$466	\$507	\$636	\$309	\$361	\$405	
Nevada General Insurance Company	\$936	\$894	\$894	\$924	\$990	\$1,122	\$918	\$858	\$858	
Progressive Direct Insurance Company	\$768	\$735	\$763	\$1,034	\$1,091	\$1,302	\$1,001	\$828	\$876	
Progressive Northern Insurance Company	\$597	\$571	\$602	\$887	\$957	\$1,181	\$860	\$679	\$667	
Santa Fe Auto Insurance Company	\$1,852	\$1,811	\$1,811	\$1,811	\$1,896	\$1,896	\$1,811	\$1,852	\$1,852	
State Farm Fire and Casualty Company	\$744	\$692	\$692	\$1,147	\$1,322	\$1,269	\$692	\$827	\$949	
State Farm Mutual Automobile Insurance Company	\$663	\$616	\$616	\$1,023	\$1,178	\$1,130	\$616	\$738	\$847	
United Services Automobile Association (USAA)	\$523	\$509	\$509	\$680	\$691	\$714	\$509	\$552	\$509	
USAA Casualty Insurance Company	\$543	\$528	\$528	\$710	\$719	\$744	\$528	\$572	\$528	
Viking Insurance Company of Wisconsin	\$1,105	\$1,054	\$1,054	\$1,542	\$1,753	\$1,689	\$1,284	\$1,244	\$1,099	
Western United Insurance Company	\$916	\$941	\$945	\$1,454	\$1,781	\$1,813	\$1,138	\$969	\$1,200	

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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

EXAMPLE R - Liability OPTION 2 - NISSAN PATHFINDER

Vehicle 2: 2009 Nissan Pathfinder SE; 6-cylinder, 4.0 engine; 5-speed-Automatic Transmission; Four wheel drive; Four Doors

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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$810	\$836	\$789	\$1,308	\$1,530	\$1,857	\$846	\$923	\$836
Allstate Insurance Company	\$468	\$468	\$468	\$759	\$882	\$1,015	\$468	\$514	\$468
Allstate Property and Casualty Insurance Company	\$1,120	\$1,088	\$1,088	\$1,778	\$2,069	\$2,292	\$1,088	\$1,244	\$1,088
American Family Mutual Insurance Company	\$681	\$701	\$701	\$1,111	\$1,334	\$1,187	\$701	\$738	\$681
COUNTRY Mutual Insurance Company	\$750	\$717	\$717	\$1,190	\$1,666	\$1,666	\$901	\$858	\$891
COUNTRY Preferred Insurance Company	\$676	\$646	\$646	\$1,072	\$1,501	\$1,501	\$809	\$772	\$801
GEICO Casualty	\$334	\$326	\$326	\$471	\$559	\$613	\$326	\$352	\$326
Hartford Insurance Company of the Midwest	\$806	\$879	\$791	\$1,782	\$1,524	\$1,735	\$856	\$858	\$879
Infinity Auto Insurance Company	\$572	\$574	\$649	\$944	\$1,130	\$1,229	\$879	\$663	\$755
LM General Insurance Company	\$484	\$456	\$560	\$700	\$831	\$940	\$541	\$636	\$881
Mid Century Insurance Company	\$663	\$544	\$544	\$1,261	\$1,708	\$1,713	\$1,047	\$842	\$1,122
Nevada Capital Insurance Company	\$421	\$386	\$386	\$632	\$692	\$860	\$386	\$447	\$494
Nevada General Insurance Company	\$1,122	\$1,050	\$1,050	\$1,176	\$1,266	\$1,404	\$1,128	\$1,020	\$1,020
Progressive Direct Insurance Company	\$920	\$858	\$912	\$1,377	\$1,468	\$1,785	\$1,300	\$975	\$1,039
Progressive Northern Insurance Company	\$721	\$671	\$719	\$1,216	\$1,324	\$1,633	\$1,131	\$786	\$800
State Farm Fire and Casualty Company	\$977	\$896	\$896	\$1,586	\$1,848	\$1,772	\$896	\$1,092	\$1,211
State Farm Mutual Automobile Insurance Company	\$866	\$793	\$793	\$1,405	\$1,634	\$1,565	\$793	\$969	\$1,076
United Services Automobile Association (USAA)	\$574	\$548	\$548	\$768	\$779	\$802	\$548	\$597	\$548
USAA Casualty Insurance Company	\$571	\$544	\$544	\$775	\$783	\$808	\$544	\$594	\$544
Viking Insurance Company of Wisconsin	\$1,453	\$1,370	\$1,370	\$2,105	\$2,376	\$2,310	\$1,693	\$1,636	\$1,428
Western United Insurance Company	\$988	\$990	\$984	\$1,666	\$2,069	\$2,109	\$1,261	\$1,027	\$1,280

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 Insurance Company is closed to new business.

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

American Access Casualty Company Comprehensive and Collision deductible is \$500. Does not offer split deductibles.

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 146 insurers who wrote business for personal auto insurance in Nevada in 2010. Please contact the Division of Insurance if you have any questions.

Company Name

21st Century Advantage Insurance Co
21st Century Centennial Insurance Co
21st Century Insurance Co
21st Century North America Insurance Co
21st Century National Insurance Co
21st Century Premier Insurance Co
Access Insurance Co
Ace American Insurance Co
Allstate Fire & Casualty Insurance Co
Allstate Indemnity Co
Allstate Insurance Co
Allstate Property & Casualty Insurance Co
Amco Insurance Co
American Access Casualty Co
American Bankers Insurance Co of FL
American Family Mutual Insurance Co
American Hallmark Insurance Co of TX
American Modern Home Insurance Co
American Modern Select Insurance Co
American National General Insurance Co
American National Property & Casualty Co
American Reliable Insurance Co
American Standard Insurance Co of WI
American Sterling Insurance Co
Amica Mutual Insurance Co
Automobile Insurance Co of Hartford CT
Badger Mutual Insurance Co
Balboa Insurance Co
Bankers Standard Insurance Co
California Casualty Indemnity Exchange
Chartis Property Casualty Co
Cincinnati Insurance Co
Civil Service Employees Insurance Co
Coast National Insurance Co
Colorado Casualty Insurance Co
Country Casualty Insurance Co
Country Mutual Insurance Co
Country Preferred Insurance Co
Dairyland Insurance Co
Delos Insurance Co
Depositors Insurance Co
Electric Insurance Co
Encompass Home & Auto Insurance Co
Encompass Indemnity Co
Encompass Insurance Co of America
Essentia Insurance Co

Company Name

Esurance Insurance Co
Farmers Insurance Exchange
Federal Insurance Co
Fidelity National Insurance Co
Financial Indemnity Co
Firemans Fund Insurance Co
First Liberty Insurance Corp
Foremost Insurance Co Grand Rapids MI
Foremost Property & Casualty Insurance Co
Garrison Property & Casualty Insurance Co
Geico Casualty Co
Geico General Insurance Co
Geico Indemnity Co
Government Employees Insurance Co
Great Northwest Insurance Co
Hallmark Insurance Co
Hartford Accident & Indemnity Co
Hartford Casualty Insurance Co
Hartford Fire Insurance Co
Hartford Insurance Co of The Midwest
Hartford Underwriters Insurance Co
Horace Mann Insurance Co
Horace Mann Property & Casualty Insurance Co
IDS Property Casualty Insurance Co
Infinity Auto Insurance Co
Infinity Insurance Co
Insuremax Insurance Co
Key Insurance Co
Liberty Insurance Corp
Liberty Mutual Fire Insurance Co
Markel America Insurance Co
Mendakota Insurance Co
Mendota Insurance Co
Merastar Insurance Co
Mercury Casualty Co
Meritplan Insurance Co
Metropolitan Group Property & Casualty Ins Co
Metropolitan Property & Casualty Insurance Co
MGA Insurance Co Inc
Mid-Century Insurance Co
National General Insurance Co
National Liability & Fire Insurance Co
National Union Fire Insurance Co of Pitts
Nationwide Insurance Co of America
Nationwide Mutual Insurance Co
Nevada Capital Insurance Co

Company Name

Nevada Direct Insurance Co
Nevada General Insurance Co
New Hampshire Insurance Co
Oregon Mutual Insurance Co
Pacific Indemnity Co
Pacific Specialty Insurance Co
Permanent General Assurance Corp
Pharmacists Mutual Insurance Co
Philadelphia Indemnity Insurance Co
Primero Insurance Co
Progressive Casualty Insurance Co
Progressive Direct Insurance Co
Progressive Northern Insurance Co
Progressive Northwestern Insurance Co
Progressive Preferred Insurance Co
Progressive Specialty Insurance Co
Property & Casualty Insurance Co of Hartford
QBE Insurance Corporation
Response Insurance Co
Response Worldwide Insurance Co
Safeco Insurance Co Of America
Safeco Insurance Co of IL
Santa Fe Auto Insurance Co
Sentinel Insurance Co Ltd
Shelter Mutual Insurance Co
Standard Fire Insurance Co
Starr Indemnity & Liability Co
State Farm Fire & Casualty Co
State Farm Mutual Auto Insurance Co
Teachers Insurance Co
Titan Indemnity Co
Topa Insurance Co
Travco Insurance Co
Travelers Home & Marine Insurance Co
Triumphe Casualty Co
United Automobile Insurance Co
United Services Automobile Association
Unitrin Direct Property & Casualty Co
Universal North America Insurance Co
USAA General Indemnity Co
Victoria Fire & Casualty Co
Vigilant Insurance Co
Viking Insurance Co of WI
Western General Insurance Co
Western National Assurance Co
Western United Insurance Co

Company Name

Westfield Insurance Co
Workmen's Auto Insurance Co
Yosemite Insurance Co
Young America Insurance Co
Vigilant Insurance Co
Viking Insurance Co of WI

Vehicle Insurance Shopping List

1. Select the coverage amount you desire and enter it in the column labeled "Coverage Amount."
2. Ask your insurance agent or insurer 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:	_____	_____	_____	_____
Uninsured Motorist:				
Per Person	_____	_____	_____	_____
Per Accident	_____	_____	_____	_____
Combined Single Limit	_____	_____	_____	_____
Uninsured/Underinsured Motorist:				
Per Person	_____	_____	_____	_____
Per Accident	_____	_____	_____	_____
Combined Single Limit	_____	_____	_____	_____
Medical Payments:	_____	_____	_____	_____
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 _____

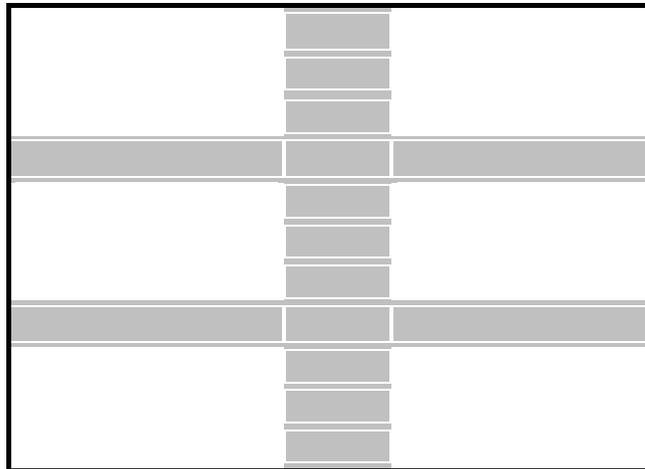
Towing Service:

Name _____

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

Phone _____

Draw accident scene, including street names and addresses:



Notes: