



Consumer's Guide to Auto Insurance Rates

State of Nevada
Department of Business & Industry
DIVISION OF INSURANCE

Scott J. Kipper, Commissioner

Brian Sandoval, Governor

Bruce H. Breslow, Director

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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 2013. 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, then 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 or you can call 888-872-3234. 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:

Northern Nevada

State of Nevada
Department of Business & Industry
Division of Insurance
1818 College Pkwy., Suite 103
Carson City, Nevada 89706-7986

(775) 687-0700
Toll Free in Nevada: (888) 872-3234

E-mail: csc@doi.nv.gov

Southern Nevada

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

(702) 486-4009
Toll Free in Nevada: (888) 872-3234

E-mail: cnsmsv@doi.nv.gov

Division of Insurance on the Web

doi.nv.gov

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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, Primero Insurance Company, State Farm Fire and Casualty Company, State Farm Mutual Automobile Insurance Company, United Services Automobile Association, USAA Casualty Insurance Company, Viking Insurance Company of Wisconsin and Western United Insurance Company (AAA Nevada Insurance Company).

Introduction

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

A 2012 National Association of Insurance Commissioners (NAIC) report found that, across the U.S. in 2010, the average premium people paid for private passenger auto insurance was \$792 for each vehicle insured for one year. Nevada, by comparison, had an average premium per vehicle of \$931 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 auto liability 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 which involve others and 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 your

¹ 2012 National Association of Insurance Commissioners: 2009-2010 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) are 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 you or 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 <http://doi.nv.gov/Consumers/Credit-Scoring-FAQs/>

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 contributes to a 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 experienced or are continuing to experience certain extraordinary life events (ELEs) that adversely impact 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 to you or 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 parties) 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, irrespective of fault. 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.

Other Helpful Information

One Minute of Insurance Coverage on Expiration Date

Did you know that you **do not** have insurance **on** the expiration date of your auto insurance? This is because your auto insurance policy expires at 12:01 a.m. on the expiration date. This means that you only have one minute of coverage **on** the expiration date listed on your insurance ID card.

If you plan on changing insurance companies, don't wait until the last day to shop around and find new coverage. It is important to tell your new insurance company or insurance agent exactly when your policy expires. This will help them begin your coverage at the correct time and day without any lapse in coverage.

If you are renewing your current insurance, make sure you do so a few days before the expiration date. This will help you avoid an interruption in your insurance coverage.

In addition to leaving you uninsured, a lapse in insurance coverage will result in a fine by the Nevada DMV.

Coverage for Trailers Hitched to Vehicles

If you haul a trailer of any kind, such as a camping trailer, or a utility trailer, it is important to note that most insurance policies extend only the liability portion of your vehicle coverage to the trailer. Any physical damage coverage purchased for your vehicle, like collision or

comprehensive, does not automatically extend to the trailer. This means you will have to pay to repair any damage to your trailer if the accident was your fault. You may be able to purchase physical damage protection for your trailer from your insurance company. Call your insurance company or agent for more information.

Claims

Being in an accident, regardless of who is at fault, can be a traumatic experience. If you are involved in an accident, contact your insurance company or agent to report the accident. Your insurance company will open a claim file and give you further instructions on what to do. Depending on the type and amount of coverages you have purchased, your insurer may be able to immediately begin paying benefits. This may include payments for medical treatment, rental vehicle, or for the repair of your vehicle. For example, if you have Medical Payments, your policy provides immediate payments to you and the occupants of your vehicle for the cost of medical treatment up to the policy limits without consideration of fault.

If you believe that the other driver was at fault, you may also contact the other driver's insurance company and file a claim with them as well. Make sure to provide your insurer with the other insurance company's information including the claim number (if one is assigned). The other driver's insurance company and your insurance company will investigate the claim to determine liability. If the other driver is determined to be at fault, any payments made by your insurance company under your insurance policy, or any deductibles paid by you to your insurance company, may be recouped by your insurer from the at-fault driver's insurance company.

To help you with documenting pertinent information immediately after an accident, the National Association of Insurance Commissioners (NAIC) recently released a smartphone app called "WreckCheck" for iPhones (download from iTunes - <http://www.itunes.com>) and Android Phones (download from Google Play - <http://play.google.com>). If you do not own a smart phone, you may download and print an "Auto Accident Checklist" from http://www.insureuonline.org/auto_accident_checklist.pdf.

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 \$322 to \$1,264 every six months in Las Vegas or \$236 to \$876 in Reno to insure a 2013 Chevrolet Impala.

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 call 1-888-467-4195 to find out whether a company is licensed in Nevada.
- 2) Confirm that your insurance agent is selling you a state-approved product. If you suspect an insurance agent is trying to sell you an unauthorized product, contact the Division of Insurance.
- 3) Make certain you are dealing with a licensed insurance agent. If the person trying to sell you the coverage states that he or she doesn't need a license for whatever reason, be wary. Report suspicious activity to the Division of Insurance.
- 4) Ask your agent for the name of the insurer and check the paperwork you receive to make sure it names a licensed insurer that is providing the coverage.
- 5) You should receive an Evidence of Insurance card for each vehicle insured. The card is to be carried in the respective automobile. The effective dates of coverage are shown on the card, so check to make sure your evidence of insurance card is current.
- 6) Never pay cash. Always get a receipt for all payments and be sure the receipt shows your policy number, date of payment, period of coverage and the name of the insurance company providing the coverage.

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

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

Payment of Insurance Premiums

There is **no grace period** on insurance premium payments. In other words, if an insurance premium payment is due on the 15th of the month, your payment must be received by the insurance company on or before that date. Example D on Page 29 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-three 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

2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic;
2 Wheel Front Drive; Four Doors

Vehicle Two

2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable
Automatic; 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 male. Clean driving record. Good student (“A” average) with driver’s education. Drives 10 miles, round trip, to school daily. Annual mileage is 2,900. Rated on father’s policy from Example E. Multi-car discount applies.

Vehicle one - 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic; 2 Wheel Front Drive; Four Doors

Liability Option One: 15/30/1038
Liability Option Two: 100/300/50.....39

Vehicle two - 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; Four-wheel drive; Four Doors

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

Example B

Seventeen-year-old single male. Average student (“C” average). One ticket for driving 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.

Vehicle one - 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic; 2 Wheel Front Drive; Four Doors

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

Vehicle two - 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; Four-wheel drive; Four Doors

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

Example C

Twenty-three-year-old single female. One “at fault” accident within past 12 months (under \$1,000 damage). Attends college full-time and maintains “B” average grades. Drives 10 miles, round trip, to school and her part-time job daily. Annual mileage is 12,000.

Vehicle one - 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic; 2 Wheel Front Drive; Four Doors

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

Vehicle two - 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; Four-wheel drive; Four Doors

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

Example D

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000.

Vehicle one -2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic; 2 Wheel Front Drive; Four Doors

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

Vehicle two - 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; Four-wheel drive; Four Doors

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

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.

Vehicle one - 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic; 2 Wheel Front Drive; Four Doors

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

Vehicle two - 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; Four-wheel drive; Four Doors

Liability Option One: 15/30/1056
Liability Option Two: 100/300/50.....57

Example F

Forty-five-year-old single male. DUI, second offense within past two years. SR22 required. Drives 15 miles, round trip, to work daily. Annual mileage is 15,000.

Vehicle one - 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic; 2 Wheel Front Drive; Four Doors

Liability Option One: 15/30/1058
Liability Option Two: 100/300/50.....59

Vehicle two - 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; Four-wheel drive; Four Doors

Liability Option One: 15/30/1060
Liability Option Two: 100/300/50.....61

Example G

Fifty-five-year-old married female, principal operator of vehicle, retired 65 year-old husband who is an occasional operator with a clean driving record. Female has 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.

Vehicle one - 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic; 2 Wheel Front Drive; Four Doors

Liability Option One: 15/30/1062
Liability Option Two: 100/300/50.....63

Vehicle two - 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; Four-wheel drive; Four Doors

Liability Option One: 15/30/1064
Liability Option Two: 100/300/50.....65

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 4,000. One vehicle; no multi-car discount.

Vehicle one - 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic; 2 Wheel Front Drive; Four Doors

Liability Option One: 15/30/1066
Liability Option Two: 100/300/50.....67

Vehicle two - 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; Four-wheel drive; Four Doors

Liability Option One: 15/30/1068
Liability Option Two: 100/300/50.....69

Example I

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

Vehicle one - 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic; 2 Wheel Front Drive; Four Doors

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

Vehicle two - 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; Four-wheel drive; Four Doors

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

Example J

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

Vehicle one - 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic; 2 Wheel Front Drive; Four Doors

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

Vehicle two - 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; Four-wheel drive; Four Doors

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

Example K

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

Vehicle one - 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic; 2 Wheel Front Drive; Four Doors

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

Vehicle two - 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; Four-wheel drive; Four Doors

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

Example L

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

Vehicle one - 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic; 2 Wheel Front Drive; Four Doors

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

Vehicle two - 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; Four-wheel drive; Four Doors

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

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 with a best possible credit-based insurance score.

Vehicle one - 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic; 2 Wheel Front Drive; Four Doors

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

Vehicle two - 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; Four-wheel drive; Four Doors

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

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 with an average/neutral credit-based insurance score.

Vehicle one - 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic; 2 Wheel Front Drive; Four Doors

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

Vehicle two - 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; Four-wheel drive; Four Doors

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

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 with a worst possible credit-based insurance score.

Vehicle one - 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic; 2 Wheel Front Drive; Four Doors

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

Vehicle two - 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; Four-wheel drive; Four Doors

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

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 4,000. One vehicle; no multi-car discount. Rated as best possible credit-based insurance score.

Vehicle one - 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic; 2 Wheel Front Drive; Four Doors

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

Vehicle two - 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; Four-wheel drive; Four Doors

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

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 4,000. One vehicle; no multi-car discount. Rated as average/neutral credit-based insurance score.

Vehicle one - 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic; 2 Wheel Front Drive; Four Doors

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

Vehicle two - 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; Four-wheel drive; Four Doors

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

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 4,000. One vehicle; no multi-car discount. Rated as worst possible credit-based insurance score.

Vehicle one - 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic; 2 Wheel Front Drive; Four Doors

Liability Option One: 15/30/10106
Liability Option Two: 100/300/50.....107

Vehicle two - 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; Four-wheel drive; Four Doors

Liability Option One: 15/30/10108
Liability Option Two: 100/300/50.....109

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EXAMPLE A - Liability OPTION 1 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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. Rated on father's policy from Example E. Multi-car discount applies.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Insurance Company	\$848	\$867	\$827	\$1,099	\$1,412	\$1,507	\$1,024	\$890	\$848
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$1,341	\$1,358	\$1,417	\$1,915	\$2,450	\$2,531	\$1,459	\$1,456	\$1,341
American National Property & Casualty Company	\$774	\$773	\$764	\$1,200	\$1,556	\$1,817	\$1,113	\$893	\$809
Esurance Property and Casualty Insurance Company	\$1,605	\$1,492	\$1,569	\$2,500	\$2,680	\$3,310	\$2,380	\$1,812	\$1,942
GEICO Casualty	\$670	\$584	\$572	\$771	\$848	\$898	\$649	\$584	\$681
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$378	\$398	\$478	\$618	\$713	\$799	\$478	\$528	\$545
Mid-Century Insurance Company	\$748	\$636	\$636	\$1,342	\$1,740	\$1,715	\$1,143	\$973	\$1,250
Nationwide Affinity Insurance Company of America	\$830	\$747	\$761	\$1,294	\$1,525	\$1,657	\$979	\$930	\$817
Nevada Capital Insurance Company	\$2,327	\$2,091	\$2,091	\$3,770	\$4,081	\$5,285	\$2,091	\$2,479	\$3,226
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,826	\$1,710	\$1,710	\$2,064	\$2,250	\$2,529	\$2,034	\$1,707	\$1,707
Primero Insurance Company	\$3,562	\$2,957	\$2,957	\$3,443	\$3,562	\$3,562	\$3,094	\$3,094	\$2,957
Progressive Direct Insurance Company	\$619	\$575	\$614	\$944	\$1,167	\$1,304	\$937	\$799	\$755
Progressive Northern Insurance Company	\$853	\$797	\$857	\$1,309	\$1,614	\$1,810	\$1,303	\$1,105	\$1,003
Safeco Insurance Company of Illinois	\$491	\$508	\$490	\$714	\$730	\$910	\$647	\$533	\$486
State Farm Fire & Casualty Company	\$1,471	\$1,370	\$1,325	\$2,081	\$2,687	\$2,478	\$1,462	\$1,607	\$1,820
State Farm Mutual Automobile Insurance Company	\$1,227	\$1,140	\$1,104	\$1,722	\$2,222	\$2,041	\$1,217	\$1,339	\$1,524
USAA	\$1,353	\$1,281	\$1,281	\$1,786	\$1,935	\$2,007	\$1,281	\$1,429	\$1,281
USAA Casualty Insurance Company	\$1,615	\$1,527	\$1,527	\$2,149	\$2,328	\$2,416	\$1,527	\$1,710	\$1,527
Viking Insurance Company of Wisconsin	\$1,749	\$1,660	\$1,660	\$2,446	\$2,843	\$2,766	\$2,024	\$2,024	\$2,034
Western United	\$1,087	\$1,138	\$1,162	\$1,658	\$1,981	\$2,039	\$1,351	\$1,176	\$1,457

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE A - Liability OPTION 2 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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. Rated on father's policy from Example E. Multi-car discount applies.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire & Casualty Insurance Company	\$1,008	\$1,016	\$977	\$1,351	\$1,761	\$1,890	\$1,259	\$1,039	\$998
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$1,475	\$1,490	\$1,559	\$2,253	\$2,863	\$2,953	\$1,609	\$1,612	\$1,475
American National Property & Casualty Company	\$942	\$933	\$930	\$1,485	\$1,957	\$2,277	\$1,376	\$1,096	\$983
Esurance Property and Casualty Insurance Company	\$2,002	\$1,815	\$1,956	\$3,572	\$3,868	\$4,815	\$3,309	\$2,209	\$2,394
GEICO Casualty	\$867	\$776	\$764	\$1,083	\$1,227	\$1,309	\$849	\$776	\$878
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$469	\$500	\$588	\$715	\$809	\$896	\$588	\$626	\$644
Mid-Century Insurance Company	\$1,115	\$884	\$884	\$2,014	\$2,775	\$2,753	\$1,717	\$1,420	\$1,830
Nationwide Affinity Insurance Company of America	\$914	\$816	\$837	\$1,534	\$1,834	\$1,992	\$1,114	\$1,039	\$908
Nevada Capital Insurance Company	\$2,613	\$2,361	\$2,361	\$4,565	\$5,011	\$6,390	\$2,361	\$2,808	\$3,578
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$2,278	\$2,094	\$2,094	\$2,671	\$2,919	\$3,240	\$2,559	\$2,135	\$2,135
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$836	\$763	\$830	\$1,433	\$1,811	\$2,037	\$1,387	\$1,097	\$997
Progressive Northern Insurance Company	\$1,147	\$1,049	\$1,146	\$1,975	\$2,486	\$2,801	\$1,914	\$1,505	\$1,326
Safeco Insurance Company of Illinois	\$559	\$567	\$551	\$866	\$880	\$1,109	\$752	\$597	\$543
State Farm Fire & Casualty Company	\$1,873	\$1,717	\$1,666	\$2,797	\$3,634	\$3,368	\$1,849	\$2,066	\$2,260
State Farm Mutual Automobile Insurance Company	\$1,532	\$1,402	\$1,362	\$2,265	\$2,941	\$2,712	\$1,512	\$1,690	\$1,862
USAA	\$1,670	\$1,547	\$1,547	\$2,326	\$2,518	\$2,613	\$1,547	\$1,743	\$1,547
USAA Casualty Insurance Company	\$1,989	\$1,839	\$1,839	\$2,782	\$3,009	\$3,124	\$1,839	\$2,078	\$1,839
Viking Insurance Company of Wisconsin	\$2,309	\$2,155	\$2,155	\$3,453	\$4,061	\$3,927	\$2,706	\$2,706	\$2,750
Western United	\$997	\$1,023	\$1,035	\$1,593	\$1,927	\$1,976	\$1,257	\$1,064	\$1,320

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE A - Liability OPTION 1 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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. 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 & Casualty Insurance Company	\$1,194	\$1,240	\$1,176	\$1,501	\$1,923	\$2,051	\$1,405	\$1,262	\$1,194
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$1,463	\$1,510	\$1,575	\$2,104	\$2,691	\$2,801	\$1,619	\$1,618	\$1,484
American National Property & Casualty Company	\$707	\$707	\$693	\$1,075	\$1,382	\$1,605	\$999	\$808	\$749
Esurance Property and Casualty Insurance Company	\$1,311	\$1,186	\$1,263	\$2,094	\$2,257	\$2,758	\$1,960	\$1,452	\$1,549
GEICO Casualty	\$581	\$507	\$498	\$685	\$760	\$798	\$561	\$507	\$594
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$426	\$448	\$538	\$696	\$803	\$901	\$539	\$596	\$615
Mid-Century Insurance Company	\$694	\$588	\$588	\$1,237	\$1,581	\$1,556	\$1,049	\$897	\$1,128
Nationwide Affinity Insurance Company of America	\$794	\$726	\$736	\$1,160	\$1,357	\$1,479	\$915	\$880	\$778
Nevada Capital Insurance Company	\$2,377	\$2,137	\$2,137	\$3,820	\$4,135	\$5,358	\$2,137	\$2,529	\$3,299
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$2,195	\$2,022	\$2,022	\$2,531	\$2,759	\$3,092	\$2,464	\$2,048	\$2,048
Primero Insurance Company	\$1,505	\$1,187	\$1,187	\$1,452	\$1,505	\$1,505	\$1,247	\$1,247	\$1,187
Progressive Direct Insurance Company	\$540	\$498	\$533	\$835	\$1,034	\$1,149	\$823	\$698	\$656
Progressive Northern Insurance Company	\$730	\$677	\$730	\$1,130	\$1,399	\$1,560	\$1,118	\$945	\$854
Safeco Insurance Company of Illinois	\$467	\$479	\$465	\$692	\$706	\$875	\$612	\$504	\$462
State Farm Fire & Casualty Company	\$1,595	\$1,519	\$1,460	\$2,216	\$2,851	\$2,650	\$1,607	\$1,730	\$1,987
State Farm Mutual Automobile Insurance Company	\$1,334	\$1,266	\$1,218	\$1,840	\$2,366	\$2,191	\$1,340	\$1,446	\$1,666
USAA	\$1,261	\$1,186	\$1,186	\$1,685	\$1,828	\$1,894	\$1,186	\$1,331	\$1,186
USAA Casualty Insurance Company	\$1,505	\$1,413	\$1,413	\$2,028	\$2,197	\$2,279	\$1,413	\$1,590	\$1,413
Viking Insurance Company of Wisconsin	\$1,664	\$1,572	\$1,572	\$2,371	\$2,780	\$2,697	\$1,932	\$1,932	\$1,964
Western United	\$1,212	\$1,277	\$1,306	\$1,836	\$2,183	\$2,254	\$1,509	\$1,319	\$1,633

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE A - Liability OPTION 2 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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. Rated on father's policy from Example E. Multi-car discount applies.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Insurance Company	\$1,349	\$1,400	\$1,336	\$1,777	\$2,309	\$2,477	\$1,662	\$1,422	\$1,354
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$1,585	\$1,608	\$1,681	\$2,376	\$3,025	\$3,127	\$1,735	\$1,728	\$1,585
American National Property & Casualty Company	\$827	\$823	\$814	\$1,293	\$1,673	\$1,945	\$1,195	\$957	\$876
Esurance Property and Casualty Insurance Company	\$1,671	\$1,476	\$1,612	\$3,059	\$3,326	\$4,111	\$2,795	\$1,812	\$1,958
GEICO Casualty	\$773	\$694	\$686	\$988	\$1,127	\$1,196	\$756	\$694	\$786
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$544	\$580	\$683	\$830	\$938	\$1,039	\$682	\$727	\$747
Mid-Century Insurance Company	\$1,014	\$805	\$805	\$1,884	\$2,479	\$2,456	\$1,549	\$1,288	\$1,632
Nationwide Affinity Insurance Company of America	\$842	\$758	\$773	\$1,311	\$1,555	\$1,691	\$991	\$939	\$828
Nevada Capital Insurance Company	\$2,663	\$2,407	\$2,407	\$4,615	\$5,065	\$6,463	\$2,407	\$2,858	\$3,651
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$2,779	\$2,512	\$2,512	\$3,316	\$3,623	\$4,014	\$3,147	\$2,598	\$2,598
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$732	\$663	\$725	\$1,263	\$1,602	\$1,795	\$1,217	\$963	\$867
Progressive Northern Insurance Company	\$982	\$891	\$978	\$1,704	\$2,152	\$2,413	\$1,643	\$1,291	\$1,131
Safeco Insurance Company of Illinois	\$542	\$547	\$534	\$854	\$866	\$1,086	\$724	\$575	\$525
State Farm Fire & Casualty Company	\$1,966	\$1,837	\$1,773	\$2,876	\$3,724	\$3,462	\$1,965	\$2,156	\$2,398
State Farm Mutual Automobile Insurance Company	\$1,620	\$1,510	\$1,459	\$2,350	\$3,041	\$2,814	\$1,618	\$1,776	\$1,987
USAA	\$1,587	\$1,460	\$1,460	\$2,233	\$2,418	\$2,509	\$1,460	\$1,653	\$1,460
USAA Casualty Insurance Company	\$1,886	\$1,734	\$1,734	\$2,669	\$2,888	\$2,997	\$1,734	\$1,966	\$1,734
Viking Insurance Company of Wisconsin	\$2,185	\$2,031	\$2,031	\$3,314	\$3,932	\$3,793	\$2,567	\$2,567	\$2,645
Western United	\$1,095	\$1,131	\$1,148	\$1,732	\$2,085	\$2,144	\$1,380	\$1,175	\$1,457

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE B - Liability OPTION 1 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 for driving 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.

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 & Casualty Insurance Company	\$971	\$991	\$945	\$1,265	\$1,631	\$1,742	\$1,177	\$1,019	\$971
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$2,281	\$2,348	\$2,451	\$3,389	\$4,326	\$4,488	\$2,522	\$2,549	\$2,326
American National Property & Casualty Company	\$1,184	\$1,187	\$1,173	\$1,839	\$2,382	\$2,793	\$1,707	\$1,365	\$1,239
Esurance Property and Casualty Insurance Company	\$1,861	\$1,734	\$1,820	\$2,900	\$3,108	\$3,845	\$2,766	\$2,105	\$2,257
GEICO Casualty	\$935	\$814	\$796	\$1,081	\$1,190	\$1,262	\$905	\$814	\$952
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$519	\$546	\$655	\$848	\$978	\$1,097	\$656	\$725	\$748
Mid-Century Insurance Company	\$989	\$880	\$880	\$1,752	\$2,263	\$2,236	\$1,524	\$1,299	\$1,692
Nationwide Affinity Insurance Company of America	\$830	\$747	\$761	\$1,294	\$1,525	\$1,657	\$979	\$930	\$817
Nevada Capital Insurance Company	\$2,571	\$2,308	\$2,308	\$4,165	\$4,509	\$5,842	\$2,308	\$2,738	\$3,568
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$2,046	\$1,914	\$1,914	\$2,319	\$2,529	\$2,842	\$2,284	\$1,913	\$1,913
Primero Insurance Company	\$3,658	\$3,052	\$3,052	\$3,533	\$3,658	\$3,658	\$3,190	\$3,190	\$3,052
Progressive Direct Insurance Company	\$738	\$685	\$733	\$1,129	\$1,393	\$1,558	\$1,118	\$955	\$903
Progressive Northern Insurance Company	\$984	\$919	\$989	\$1,506	\$1,856	\$2,080	\$1,500	\$1,273	\$1,157
Safeco Insurance Company of Illinois	\$580	\$599	\$577	\$845	\$863	\$1,078	\$767	\$630	\$574
State Farm Fire & Casualty Company	\$2,580	\$2,403	\$2,324	\$3,648	\$4,710	\$4,338	\$2,567	\$2,822	\$3,198
State Farm Mutual Automobile Insurance Company	\$1,989	\$1,841	\$1,785	\$2,790	\$3,601	\$3,298	\$1,970	\$2,174	\$2,474
USAA	\$1,531	\$1,450	\$1,450	\$2,027	\$2,197	\$2,278	\$1,450	\$1,620	\$1,450
USAA Casualty Insurance Company	\$1,833	\$1,732	\$1,732	\$2,442	\$2,644	\$2,746	\$1,732	\$1,939	\$1,732
Viking Insurance Company of Wisconsin	\$1,815	\$1,724	\$1,724	\$2,539	\$2,949	\$2,871	\$2,100	\$2,100	\$2,107
Western United	\$1,431	\$1,497	\$1,528	\$2,180	\$2,604	\$2,682	\$1,779	\$1,549	\$1,918

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE B - Liability OPTION 2 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 for driving 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.

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 & Casualty Insurance Company	\$1,144	\$1,161	\$1,117	\$1,577	\$2,076	\$2,227	\$1,469	\$1,190	\$1,144
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$2,493	\$2,507	\$2,624	\$3,827	\$4,872	\$5,022	\$2,712	\$2,733	\$2,493
American National Property & Casualty Company	\$1,424	\$1,418	\$1,416	\$2,255	\$2,962	\$3,471	\$2,097	\$1,663	\$1,488
Esurance Property and Casualty Insurance Company	\$2,429	\$2,212	\$2,376	\$4,313	\$4,655	\$5,834	\$4,006	\$2,673	\$2,888
GEICO Casualty	\$1,207	\$1,081	\$1,062	\$1,518	\$1,719	\$1,843	\$1,182	\$1,081	\$1,224
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$650	\$693	\$816	\$991	\$1,121	\$1,242	\$815	\$868	\$892
Mid-Century Insurance Company	\$1,411	\$1,166	\$1,166	\$2,609	\$3,456	\$3,432	\$2,185	\$1,812	\$2,359
Nationwide Affinity Insurance Company of America	\$914	\$816	\$837	\$1,534	\$1,834	\$1,992	\$1,114	\$1,038	\$908
Nevada Capital Insurance Company	\$2,883	\$2,605	\$2,605	\$5,035	\$5,529	\$7,049	\$2,605	\$3,099	\$3,955
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$2,556	\$2,345	\$2,345	\$3,003	\$3,282	\$3,642	\$2,875	\$2,396	\$2,396
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$1,017	\$926	\$1,008	\$1,750	\$2,211	\$2,485	\$1,691	\$1,338	\$1,214
Progressive Northern Insurance Company	\$1,370	\$1,249	\$1,367	\$2,355	\$2,963	\$3,335	\$2,280	\$1,797	\$1,583
Safeco Insurance Company of Illinois	\$660	\$669	\$650	\$1,027	\$1,042	\$1,314	\$892	\$705	\$641
State Farm Fire & Casualty Company	\$3,244	\$2,977	\$2,889	\$4,831	\$6,277	\$5,806	\$3,211	\$3,587	\$3,934
State Farm Mutual Automobile Insurance Company	\$2,456	\$2,243	\$2,179	\$3,622	\$4,703	\$4,321	\$2,425	\$2,715	\$2,998
USAA	\$1,890	\$1,750	\$1,750	\$2,638	\$2,858	\$2,968	\$1,750	\$1,973	\$1,750
USAA Casualty Insurance Company	\$2,249	\$2,081	\$2,081	\$3,157	\$3,416	\$3,547	\$2,081	\$2,350	\$2,081
Viking Insurance Company of Wisconsin	\$2,408	\$2,251	\$2,251	\$3,606	\$4,235	\$4,098	\$2,823	\$2,823	\$2,862
Western United	\$1,340	\$1,374	\$1,392	\$2,138	\$2,587	\$2,652	\$1,688	\$1,430	\$1,776

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE B - Liability OPTION 1 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 for driving 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.

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 & Casualty Insurance Company	\$1,370	\$1,419	\$1,345	\$1,729	\$2,220	\$2,369	\$1,617	\$1,448	\$1,370
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$2,484	\$2,518	\$2,626	\$3,508	\$4,496	\$4,650	\$2,703	\$2,696	\$2,484
American National Property & Casualty Company	\$1,087	\$1,085	\$1,065	\$1,657	\$2,127	\$2,475	\$1,538	\$1,243	\$1,150
Esurance Property and Casualty Insurance Company	\$1,514	\$1,373	\$1,460	\$2,421	\$2,610	\$3,194	\$2,269	\$1,680	\$1,793
GEICO Casualty	\$811	\$706	\$693	\$963	\$1,068	\$1,123	\$782	\$706	\$831
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$590	\$620	\$745	\$964	\$1,111	\$1,247	\$746	\$824	\$850
Mid-Century Insurance Company	\$779	\$673	\$673	\$1,384	\$1,765	\$1,742	\$1,182	\$1,007	\$1,266
Nationwide Affinity Insurance Company of America	\$1,052	\$953	\$966	\$1,568	\$1,843	\$2,015	\$1,220	\$1,173	\$1,028
Nevada Capital Insurance Company	\$2,627	\$2,360	\$2,360	\$4,221	\$4,570	\$5,922	\$2,360	\$2,794	\$3,648
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$2,466	\$2,269	\$2,269	\$2,851	\$3,109	\$3,482	\$2,773	\$2,301	\$2,301
Primero Insurance Company	\$1,547	\$1,229	\$1,229	\$1,493	\$1,547	\$1,547	\$1,289	\$1,289	\$1,229
Progressive Direct Insurance Company	\$645	\$593	\$638	\$998	\$1,236	\$1,374	\$983	\$834	\$783
Progressive Northern Insurance Company	\$841	\$780	\$841	\$1,302	\$1,611	\$1,796	\$1,289	\$1,090	\$984
Safeco Insurance Company of Illinois	\$551	\$566	\$548	\$817	\$833	\$1,035	\$724	\$595	\$544
State Farm Fire & Casualty Company	\$2,803	\$2,667	\$2,564	\$3,891	\$5,006	\$4,647	\$2,824	\$3,042	\$3,496
State Farm Mutual Automobile Insurance Company	\$2,160	\$2,038	\$1,964	\$2,980	\$3,833	\$3,536	\$2,163	\$2,344	\$2,701
USAA	\$1,427	\$1,343	\$1,343	\$1,914	\$2,074	\$2,150	\$1,343	\$1,508	\$1,343
USAA Casualty Insurance Company	\$1,705	\$1,599	\$1,599	\$2,303	\$2,496	\$2,589	\$1,599	\$1,804	\$1,599
Viking Insurance Company of Wisconsin	\$1,724	\$1,631	\$1,631	\$2,457	\$2,878	\$2,795	\$2,002	\$2,002	\$2,032
Western United	\$1,597	\$1,679	\$1,719	\$2,416	\$2,871	\$2,967	\$1,988	\$1,737	\$2,151

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE B - Liability OPTION 2 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 for driving 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.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$1,538	\$1,584	\$1,513	\$2,049	\$2,679	\$2,874	\$1,913	\$1,614	\$1,538
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$2,676	\$2,701	\$2,825	\$4,032	\$5,139	\$5,309	\$2,918	\$2,926	\$2,676
American National Property & Casualty Company	\$1,265	\$1,258	\$1,244	\$1,983	\$2,475	\$2,990	\$1,830	\$1,464	\$1,338
Esurance Property and Casualty Insurance Company	\$2,007	\$1,784	\$1,940	\$3,659	\$3,969	\$4,932	\$3,352	\$2,173	\$2,341
GEICO Casualty	\$1,076	\$965	\$953	\$1,387	\$1,581	\$1,684	\$1,052	\$965	\$1,097
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$758	\$809	\$952	\$1,157	\$1,309	\$1,450	\$951	\$1,013	\$1,041
Mid-Century Insurance Company	\$1,091	\$883	\$883	\$2,012	\$2,635	\$2,612	\$1,667	\$1,388	\$1,755
Nationwide Affinity Insurance Company of America	\$1,103	\$990	\$1,011	\$1,759	\$2,094	\$2,285	\$1,315	\$1,245	\$1,088
Nevada Capital Insurance Company	\$2,939	\$2,657	\$2,657	\$5,091	\$5,590	\$7,129	\$2,657	\$3,155	\$4,035
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$3,129	\$2,820	\$2,820	\$3,740	\$4,085	\$4,525	\$3,545	\$2,924	\$2,924
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$896	\$808	\$885	\$1,551	\$1,969	\$2,203	\$1,493	\$1,179	\$1,062
Progressive Northern Insurance Company	\$1,174	\$1,064	\$1,168	\$2,041	\$2,577	\$2,886	\$1,964	\$1,545	\$1,354
Safeco Insurance Company of Illinois	\$639	\$646	\$630	\$1,010	\$1,025	\$1,287	\$858	\$679	\$620
State Farm Fire & Casualty Company	\$3,424	\$3,200	\$3,088	\$4,997	\$6,471	\$6,006	\$3,428	\$3,760	\$4,190
State Farm Mutual Automobile Insurance Company	\$2,604	\$2,418	\$2,338	\$3,772	\$4,882	\$4,501	\$2,597	\$2,861	\$3,203
USAA	\$1,795	\$1,650	\$1,650	\$2,532	\$2,744	\$2,847	\$1,650	\$1,871	\$1,650
USAA Casualty Insurance Company	\$2,134	\$1,961	\$1,961	\$3,028	\$3,277	\$3,402	\$1,961	\$2,227	\$1,961
Viking Insurance Company of Wisconsin	\$2,273	\$2,115	\$2,115	\$3,449	\$4,088	\$3,946	\$2,671	\$2,671	\$2,746
Western United	\$1,473	\$1,520	\$1,544	\$2,326	\$2,801	\$2,879	\$1,855	\$1,580	\$1,962

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE C - Liability OPTION 1 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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-three-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 10 miles, round trip, to school and her part-time job daily. Annual mileage is 12,000.

Company Name	Carson	Elko	Fallon	Henderson	Las	North Las	Pahrump	Reno	Stateline
	City				Vegas	Vegas			
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Insurance Company	\$910	\$938	\$900	\$1,106	\$1,373	\$1,452	\$1,049	\$951	\$910
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$1,019	\$1,037	\$1,083	\$1,479	\$1,889	\$1,956	\$1,117	\$1,107	\$1,019
American National Property & Casualty Company	\$847	\$852	\$828	\$1,280	\$1,660	\$1,931	\$1,198	\$970	\$880
Esurance Property and Casualty Insurance Company	\$990	\$945	\$974	\$1,514	\$1,629	\$2,004	\$1,456	\$1,119	\$1,185
GEICO Casualty	\$1,098	\$976	\$947	\$1,267	\$1,397	\$1,476	\$1,070	\$976	\$1,116
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$523	\$550	\$660	\$854	\$985	\$1,105	\$661	\$730	\$754
Mid-Century Insurance Company	\$873	\$781	\$781	\$1,527	\$1,950	\$1,917	\$1,335	\$1,154	\$1,496
Nationwide Affinity Insurance Company of America	\$807	\$741	\$749	\$1,247	\$1,481	\$1,607	\$958	\$903	\$798
Nevada Capital Insurance Company	\$1,231	\$1,107	\$1,107	\$2,000	\$2,161	\$2,797	\$1,107	\$1,310	\$1,699
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,668	\$1,556	\$1,556	\$1,902	\$2,076	\$2,324	\$1,859	\$1,561	\$1,561
Primero Insurance Company	\$2,758	\$1,943	\$1,943	\$2,590	\$2,758	\$2,758	\$2,140	\$2,140	\$1,943
Progressive Direct Insurance Company	\$666	\$624	\$661	\$971	\$1,183	\$1,325	\$974	\$847	\$811
Progressive Northern Insurance Company	\$942	\$887	\$946	\$1,380	\$1,681	\$1,883	\$1,387	\$1,204	\$1,105
Safeco Insurance Company of Illinois	\$674	\$705	\$678	\$941	\$965	\$1,200	\$875	\$738	\$674
State Farm Fire & Casualty Company	\$1,047	\$972	\$942	\$1,483	\$1,914	\$1,772	\$1,034	\$1,140	\$1,287
State Farm Mutual Automobile Insurance Company	\$765	\$709	\$687	\$1,071	\$1,382	\$1,271	\$755	\$833	\$947
USAA	\$749	\$720	\$720	\$960	\$1,036	\$1,071	\$720	\$788	\$720
USAA Casualty Insurance Company	\$817	\$782	\$782	\$1,055	\$1,137	\$1,177	\$782	\$860	\$782
Viking Insurance Company of Wisconsin	\$1,887	\$1,812	\$1,812	\$2,632	\$3,041	\$2,983	\$2,181	\$2,181	\$2,164
Western United	\$853	\$911	\$926	\$1,306	\$1,561	\$1,613	\$1,074	\$933	\$1,151

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE C - Liability OPTION 2 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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-three-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 10 miles, round trip, to school and her part-time job daily. Annual mileage is 12,000.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$1,007	\$1,033	\$997	\$1,293	\$1,647	\$1,751	\$1,224	\$1,046	\$1,007
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$1,157	\$1,177	\$1,231	\$1,802	\$2,280	\$2,356	\$1,271	\$1,263	\$1,157
American National Property & Casualty Company	\$1,038	\$1,032	\$1,018	\$1,603	\$2,108	\$2,443	\$1,495	\$1,198	\$1,072
Esurance Property and Casualty Insurance Company	\$1,286	\$1,193	\$1,267	\$2,280	\$2,465	\$3,094	\$2,123	\$1,403	\$1,501
GEICO Casualty	\$1,395	\$1,268	\$1,239	\$1,751	\$1,985	\$2,122	\$1,374	\$1,268	\$1,415
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$631	\$673	\$793	\$963	\$1,089	\$1,207	\$792	\$844	\$867
Mid-Century Insurance Company	\$1,096	\$910	\$910	\$2,007	\$2,623	\$2,597	\$1,682	\$1,408	\$1,817
Nationwide Affinity Insurance Company of America	\$821	\$743	\$761	\$1,368	\$1,613	\$1,777	\$1,003	\$931	\$819
Nevada Capital Insurance Company	\$1,398	\$1,266	\$1,266	\$2,469	\$2,702	\$3,442	\$1,266	\$1,500	\$1,900
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$2,157	\$1,976	\$1,976	\$2,557	\$2,798	\$3,087	\$2,421	\$2,027	\$2,027
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$837	\$775	\$831	\$1,350	\$1,675	\$1,897	\$1,325	\$1,079	\$998
Progressive Northern Insurance Company	\$1,228	\$1,136	\$1,229	\$2,014	\$2,499	\$2,824	\$1,971	\$1,587	\$1,418
Safeco Insurance Company of Illinois	\$718	\$740	\$716	\$1,061	\$1,083	\$1,356	\$945	\$774	\$706
State Farm Fire & Casualty Company	\$1,403	\$1,280	\$1,245	\$2,115	\$2,748	\$2,571	\$1,368	\$1,537	\$1,662
State Farm Mutual Automobile Insurance Company	\$986	\$899	\$874	\$1,463	\$1,900	\$1,762	\$964	\$1,082	\$1,184
USAA	\$931	\$877	\$877	\$1,249	\$1,345	\$1,392	\$877	\$969	\$877
USAA Casualty Insurance Company	\$1,012	\$949	\$949	\$1,362	\$1,465	\$1,518	\$949	\$1,052	\$949
Viking Insurance Company of Wisconsin	\$2,504	\$2,363	\$2,363	\$3,752	\$4,377	\$4,273	\$2,936	\$2,936	\$2,931
Western United	\$790	\$823	\$830	\$1,273	\$1,544	\$1,591	\$1,011	\$849	\$1,050

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE C - Liability OPTION 1 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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-three-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 10 miles, round trip, to school and her part-time job daily. Annual mileage is 12,000.

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 & Casualty Insurance Company	\$1,243	\$1,302	\$1,240	\$1,488	\$1,859	\$1,969	\$1,414	\$1,311	\$1,243
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$1,110	\$1,134	\$1,184	\$1,580	\$2,022	\$2,100	\$1,220	\$1,202	\$1,110
American National Property & Casualty Company	\$759	\$769	\$745	\$1,140	\$1,452	\$1,686	\$1,053	\$861	\$801
Esurance Property and Casualty Insurance Company	\$796	\$742	\$775	\$1,241	\$1,340	\$1,632	\$1,175	\$883	\$932
GEICO Casualty	\$957	\$849	\$829	\$1,131	\$1,256	\$1,317	\$929	\$849	\$978
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$581	\$611	\$734	\$950	\$1,095	\$1,229	\$735	\$812	\$838
Mid-Century Insurance Company	\$811	\$720	\$720	\$1,411	\$1,774	\$1,740	\$1,225	\$1,064	\$1,346
Nationwide Affinity Insurance Company of America	\$1,025	\$953	\$957	\$1,520	\$1,797	\$1,966	\$1,202	\$1,143	\$1,008
Nevada Capital Insurance Company	\$1,256	\$1,131	\$1,131	\$2,025	\$2,188	\$2,834	\$1,131	\$1,335	\$1,737
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$2,018	\$1,856	\$1,856	\$2,346	\$2,558	\$2,857	\$2,269	\$1,886	\$1,886
Primero Insurance Company	\$1,085	\$653	\$653	\$1,007	\$1,085	\$1,085	\$749	\$749	\$653
Progressive Direct Insurance Company	\$580	\$544	\$575	\$856	\$1,045	\$1,165	\$852	\$740	\$701
Progressive Northern Insurance Company	\$804	\$752	\$806	\$1,192	\$1,457	\$1,622	\$1,187	\$1,030	\$940
Safeco Insurance Company of Illinois	\$635	\$660	\$637	\$900	\$922	\$1,140	\$821	\$691	\$633
State Farm Fire & Casualty Company	\$1,122	\$1,065	\$1,025	\$1,557	\$2,003	\$1,865	\$1,124	\$1,214	\$1,392
State Farm Mutual Automobile Insurance Company	\$824	\$778	\$750	\$1,133	\$1,457	\$1,348	\$823	\$892	\$1,028
USAA	\$701	\$669	\$669	\$908	\$979	\$1,014	\$669	\$737	\$669
USAA Casualty Insurance Company	\$763	\$726	\$726	\$998	\$1,076	\$1,112	\$726	\$803	\$726
Viking Insurance Company of Wisconsin	\$1,787	\$1,711	\$1,711	\$2,535	\$2,952	\$2,889	\$2,072	\$2,072	\$2,078
Western United	\$953	\$1,022	\$1,042	\$1,447	\$1,723	\$1,785	\$1,200	\$1,047	\$1,291

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE C - Liability OPTION 2 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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-three-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 10 miles, round trip, to school and her part-time job daily. Annual mileage is 12,000.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire & Casualty Insurance Company	\$1,334	\$1,391	\$1,331	\$1,676	\$2,137	\$2,275	\$1,588	\$1,400	\$1,334
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$1,238	\$1,264	\$1,322	\$1,893	\$2,400	\$2,485	\$1,364	\$1,349	\$1,238
American National Property & Casualty Company	\$892	\$893	\$874	\$1,369	\$1,765	\$2,051	\$1,268	\$1,022	\$935
Esurance Property and Casualty Insurance Company	\$1,039	\$946	\$1,013	\$1,871	\$2,029	\$2,525	\$1,722	\$1,119	\$1,194
GEICO Casualty	\$1,246	\$1,132	\$1,112	\$1,600	\$1,826	\$1,940	\$1,224	\$1,132	\$1,269
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$723	\$771	\$908	\$1,104	\$1,248	\$1,383	\$907	\$967	\$993
Mid-Century Insurance Company	\$1,004	\$831	\$831	\$1,822	\$2,348	\$2,319	\$1,523	\$1,285	\$1,622
Nationwide Affinity Insurance Company of America	\$983	\$899	\$911	\$1,560	\$1,867	\$2,031	\$1,178	\$1,106	\$973
Nevada Capital Insurance Company	\$1,423	\$1,290	\$1,290	\$2,494	\$2,729	\$3,479	\$1,290	\$1,525	\$1,938
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$2,633	\$2,375	\$2,375	\$3,170	\$3,465	\$3,819	\$2,979	\$2,468	\$2,468
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$729	\$669	\$722	\$1,184	\$1,472	\$1,655	\$1,157	\$938	\$865
Progressive Northern Insurance Company	\$1,046	\$959	\$1,042	\$1,731	\$2,156	\$2,422	\$1,683	\$1,354	\$1,203
Safeco Insurance Company of Illinois	\$688	\$706	\$686	\$1,035	\$1,054	\$1,315	\$902	\$738	\$676
State Farm Fire & Casualty Company	\$1,436	\$1,334	\$1,290	\$2,114	\$2,737	\$2,560	\$1,420	\$1,566	\$1,727
State Farm Mutual Automobile Insurance Company	\$1,024	\$949	\$919	\$1,488	\$1,925	\$1,787	\$1,013	\$1,118	\$1,245
USAA	\$887	\$830	\$830	\$1,200	\$1,294	\$1,337	\$830	\$921	\$830
USAA Casualty Insurance Company	\$964	\$900	\$900	\$1,309	\$1,408	\$1,457	\$900	\$1,001	\$900
Viking Insurance Company of Wisconsin	\$2,359	\$2,219	\$2,219	\$3,578	\$4,209	\$4,101	\$2,772	\$2,772	\$2,801
Western United	\$868	\$909	\$921	\$1,384	\$1,669	\$1,726	\$1,110	\$938	\$1,159

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE D - Liability OPTION 1 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 8 miles, round trip, to work daily. Annual mileage is 10,000.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$788	\$811	\$780	\$951	\$1,175	\$1,239	\$903	\$822	\$788
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$1,169	\$1,192	\$1,244	\$1,696	\$2,164	\$2,244	\$1,282	\$1,269	\$1,169
American National Property & Casualty Company	\$983	\$989	\$961	\$1,491	\$1,928	\$2,251	\$1,394	\$1,125	\$1,023
Esurance Property and Casualty Insurance Company	\$994	\$952	\$980	\$1,525	\$1,645	\$2,018	\$1,467	\$1,118	\$1,179
GEICO Casualty	\$622	\$559	\$541	\$707	\$773	\$819	\$609	\$559	\$631
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$548	\$576	\$692	\$895	\$1,032	\$1,158	\$693	\$765	\$790
Mid-Century Insurance Company	\$422	\$379	\$379	\$754	\$980	\$973	\$656	\$551	\$720
Nationwide Affinity Insurance Company of America	\$665	\$613	\$619	\$1,010	\$1,191	\$1,290	\$783	\$738	\$657
Nevada Capital Insurance Company	\$795	\$715	\$715	\$1,296	\$1,399	\$1,809	\$715	\$845	\$1,093
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,100	\$1,037	\$1,037	\$1,244	\$1,358	\$1,519	\$1,220	\$1,032	\$1,032
Primero Insurance Company	\$2,122	\$1,336	\$1,336	\$1,960	\$2,122	\$2,122	\$1,522	\$1,522	\$1,336
Progressive Direct Insurance Company	\$459	\$441	\$460	\$678	\$823	\$933	\$682	\$583	\$552
Progressive Northern Insurance Company	\$587	\$566	\$595	\$871	\$1,064	\$1,207	\$880	\$749	\$684
Safeco Insurance Company of Illinois	\$410	\$429	\$416	\$562	\$580	\$717	\$527	\$448	\$410
State Farm Fire & Casualty Company	\$968	\$904	\$874	\$1,379	\$1,780	\$1,653	\$961	\$1,054	\$1,187
State Farm Mutual Automobile Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
USAA	\$567	\$549	\$549	\$714	\$768	\$793	\$549	\$594	\$549
USAA Casualty Insurance Company	\$642	\$618	\$618	\$815	\$878	\$908	\$618	\$674	\$618
Viking Insurance Company of Wisconsin	\$1,347	\$1,301	\$1,301	\$1,880	\$2,167	\$2,133	\$1,557	\$1,557	\$1,537
Western United	\$860	\$932	\$947	\$1,328	\$1,595	\$1,649	\$1,094	\$949	\$1,162

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE D - Liability OPTION 2 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 8 miles, round trip, to work daily. Annual mileage is 10,000.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire & Casualty Insurance Company	\$924	\$948	\$916	\$1,205	\$1,546	\$1,642	\$1,141	\$958	\$924
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$1,465	\$1,493	\$1,561	\$2,281	\$2,883	\$2,984	\$1,612	\$1,600	\$1,465
American National Property & Casualty Company	\$1,201	\$1,198	\$1,182	\$1,861	\$2,441	\$2,848	\$1,735	\$1,393	\$1,244
Esurance Property and Casualty Insurance Company	\$1,361	\$1,272	\$1,343	\$2,391	\$2,585	\$3,245	\$2,233	\$1,485	\$1,583
GEICO Casualty	\$820	\$754	\$736	\$1,014	\$1,140	\$1,223	\$811	\$754	\$830
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$641	\$683	\$805	\$978	\$1,106	\$1,225	\$803	\$856	\$880
Mid-Century Insurance Company	\$603	\$505	\$505	\$1,120	\$1,486	\$1,483	\$939	\$769	\$1,006
Nationwide Affinity Insurance Company of America	\$757	\$687	\$700	\$1,247	\$1,497	\$1,620	\$920	\$852	\$755
Nevada Capital Insurance Company	\$915	\$830	\$830	\$1,634	\$1,782	\$2,269	\$830	\$978	\$1,235
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,447	\$1,342	\$1,342	\$1,710	\$1,875	\$2,058	\$1,615	\$1,366	\$1,366
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$591	\$555	\$589	\$954	\$1,179	\$1,350	\$941	\$755	\$693
Progressive Northern Insurance Company	\$812	\$764	\$819	\$1,348	\$1,672	\$1,914	\$1,324	\$1,045	\$931
Safeco Insurance Company of Illinois	\$432	\$446	\$434	\$628	\$643	\$801	\$564	\$466	\$426
State Farm Fire & Casualty Company	\$1,310	\$1,198	\$1,164	\$1,985	\$2,579	\$2,418	\$1,279	\$1,433	\$1,546
State Farm Mutual Automobile Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
USAA	\$703	\$665	\$665	\$924	\$992	\$1,025	\$665	\$727	\$665
USAA Casualty Insurance Company	\$795	\$752	\$752	\$1,052	\$1,130	\$1,168	\$752	\$824	\$752
Viking Insurance Company of Wisconsin	\$1,793	\$1,701	\$1,701	\$2,689	\$3,126	\$3,063	\$2,102	\$2,102	\$2,082
Western United	\$1,053	\$1,110	\$1,117	\$1,723	\$2,107	\$2,178	\$1,371	\$1,135	\$1,400

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE D - Liability OPTION 1 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 8 miles, round trip, to work daily. Annual mileage is 10,000.

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 & Casualty Insurance Company	\$1,070	\$1,120	\$1,068	\$1,273	\$1,584	\$1,675	\$1,210	\$1,127	\$1,070
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$1,273	\$1,304	\$1,361	\$1,813	\$2,318	\$2,410	\$1,403	\$1,378	\$1,273
American National Property & Casualty Company	\$882	\$895	\$864	\$1,329	\$1,693	\$1,971	\$1,230	\$1,001	\$930
Esurance Property and Casualty Insurance Company	\$796	\$747	\$776	\$1,239	\$1,338	\$1,629	\$1,175	\$881	\$926
GEICO Casualty	\$543	\$487	\$475	\$632	\$695	\$730	\$529	\$487	\$554
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$591	\$622	\$747	\$966	\$1,114	\$1,250	\$748	\$826	\$853
Mid-Century Insurance Company	\$388	\$349	\$349	\$688	\$882	\$877	\$597	\$502	\$643
Nationwide Affinity Insurance Company of America	\$828	\$774	\$776	\$1,214	\$1,433	\$1,562	\$967	\$919	\$815
Nevada Capital Insurance Company	\$812	\$730	\$730	\$1,312	\$1,416	\$1,833	\$730	\$862	\$1,117
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,308	\$1,216	\$1,216	\$1,507	\$1,645	\$1,836	\$1,464	\$1,225	\$1,225
Primero Insurance Company	\$755	\$353	\$353	\$683	\$755	\$755	\$437	\$437	\$353
Progressive Direct Insurance Company	\$395	\$376	\$393	\$587	\$716	\$803	\$586	\$498	\$470
Progressive Northern Insurance Company	\$492	\$473	\$498	\$737	\$902	\$1,017	\$739	\$627	\$569
Safeco Insurance Company of Illinois	\$386	\$401	\$391	\$537	\$553	\$679	\$494	\$420	\$386
State Farm Fire & Casualty Company	\$1,042	\$996	\$956	\$1,453	\$1,868	\$1,748	\$1,050	\$1,127	\$1,290
State Farm Mutual Automobile Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
USAA	\$529	\$510	\$510	\$675	\$726	\$750	\$510	\$556	\$510
USAA Casualty Insurance Company	\$601	\$574	\$574	\$771	\$829	\$857	\$574	\$629	\$574
Viking Insurance Company of Wisconsin	\$1,287	\$1,240	\$1,240	\$1,824	\$2,118	\$2,081	\$1,491	\$1,491	\$1,487
Western United	\$958	\$1,042	\$1,062	\$1,468	\$1,754	\$1,818	\$1,219	\$1,062	\$1,300

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE D - Liability OPTION 2 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 8 miles, round trip, to work daily. Annual mileage is 10,000.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire & Casualty Insurance Company	\$1,209	\$1,259	\$1,207	\$1,537	\$1,971	\$2,098	\$1,456	\$1,266	\$1,209
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$1,569	\$1,606	\$1,678	\$2,398	\$3,037	\$3,151	\$1,732	\$1,710	\$1,569
American National Property & Casualty Company	\$1,035	\$1,036	\$1,016	\$1,593	\$2,057	\$2,393	\$1,478	\$1,190	\$1,084
Esurance Property and Casualty Insurance Company	\$1,092	\$1,003	\$1,067	\$1,946	\$2,109	\$2,626	\$1,799	\$1,177	\$1,252
GEICO Casualty	\$736	\$678	\$665	\$930	\$1,051	\$1,121	\$727	\$678	\$748
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$710	\$757	\$891	\$1,083	\$1,225	\$1,357	\$890	\$948	\$975
Mid-Century Insurance Company	\$542	\$457	\$457	\$998	\$1,310	\$1,306	\$838	\$688	\$886
Nationwide Affinity Insurance Company of America	\$894	\$822	\$833	\$1,415	\$1,695	\$1,841	\$1,072	\$1,004	\$888
Nevada Capital Insurance Company	\$932	\$845	\$845	\$1,650	\$1,799	\$2,293	\$845	\$995	\$1,259
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,727	\$1,578	\$1,578	\$2,068	\$2,265	\$2,489	\$1,943	\$1,625	\$1,625
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$505	\$472	\$501	\$819	\$1,018	\$1,158	\$806	\$642	\$587
Progressive Northern Insurance Company	\$674	\$631	\$677	\$1,126	\$1,400	\$1,593	\$1,100	\$868	\$769
Safeco Insurance Company of Illinois	\$414	\$425	\$416	\$611	\$625	\$775	\$538	\$444	\$408
State Farm Fire & Casualty Company	\$1,341	\$1,253	\$1,210	\$1,984	\$2,569	\$2,412	\$1,331	\$1,461	\$1,609
State Farm Mutual Automobile Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
USAA	\$669	\$631	\$631	\$888	\$953	\$984	\$631	\$693	\$631
USAA Casualty Insurance Company	\$757	\$713	\$713	\$1,012	\$1,085	\$1,121	\$713	\$785	\$713
Viking Insurance Company of Wisconsin	\$1,697	\$1,606	\$1,606	\$2,573	\$3,015	\$2,950	\$1,993	\$1,993	\$1,997
Western United	\$1,151	\$1,220	\$1,232	\$1,863	\$2,266	\$2,347	\$1,496	\$1,248	\$1,538

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE E - Liability OPTION 1 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 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 are shown for the husband's vehicle.

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 & Casualty Insurance Company	\$447	\$464	\$445	\$535	\$661	\$696	\$509	\$468	\$447
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$489	\$503	\$525	\$712	\$909	\$944	\$542	\$530	\$489
American National Property & Casualty Company	\$301	\$300	\$292	\$448	\$590	\$677	\$418	\$343	\$307
Esurance Property and Casualty Insurance Company	\$591	\$566	\$583	\$897	\$965	\$1,181	\$862	\$662	\$696
GEICO Casualty	\$260	\$236	\$228	\$294	\$322	\$341	\$256	\$236	\$264
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$237	\$249	\$299	\$387	\$446	\$500	\$299	\$331	\$341
Mid-Century Insurance Company	\$399	\$348	\$348	\$720	\$942	\$935	\$619	\$519	\$678
Nationwide Affinity Insurance Company of America	\$378	\$358	\$360	\$524	\$604	\$645	\$427	\$409	\$376
Nevada Capital Insurance Company	\$639	\$575	\$575	\$1,044	\$1,125	\$1,455	\$575	\$679	\$877
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$639	\$609	\$609	\$720	\$787	\$877	\$705	\$601	\$601
Primero Insurance Company	\$1,264	\$766	\$766	\$1,186	\$1,264	\$1,264	\$856	\$856	\$766
Progressive Direct Insurance Company	\$243	\$233	\$244	\$375	\$468	\$531	\$376	\$317	\$294
Progressive Northern Insurance Company	\$354	\$342	\$359	\$544	\$671	\$762	\$547	\$457	\$413
Safeco Insurance Company of Illinois	\$232	\$244	\$238	\$321	\$332	\$412	\$301	\$255	\$233
State Farm Fire & Casualty Company	\$524	\$491	\$474	\$749	\$967	\$901	\$520	\$570	\$640
State Farm Mutual Automobile Insurance Company	\$430	\$403	\$389	\$609	\$785	\$728	\$428	\$468	\$530
USAA	\$453	\$439	\$439	\$566	\$610	\$629	\$439	\$473	\$439
USAA Casualty Insurance Company	\$490	\$471	\$471	\$617	\$663	\$685	\$471	\$513	\$471
Viking Insurance Company of Wisconsin	\$758	\$735	\$735	\$1,063	\$1,226	\$1,208	\$876	\$876	\$866
Western United	\$520	\$568	\$576	\$798	\$958	\$989	\$661	\$575	\$705

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE E - Liability OPTION 2 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 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 are shown for the husband's vehicle.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$549	\$565	\$547	\$676	\$839	\$884	\$644	\$569	\$549
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$575	\$592	\$618	\$903	\$1,137	\$1,176	\$638	\$624	\$575
American National Property & Casualty Company	\$386	\$377	\$372	\$586	\$783	\$887	\$547	\$441	\$393
Esurance Property and Casualty Insurance Company	\$798	\$745	\$787	\$1,389	\$1,501	\$1,874	\$1,296	\$869	\$925
GEICO Casualty	\$347	\$322	\$313	\$427	\$480	\$514	\$345	\$322	\$351
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$286	\$305	\$359	\$436	\$493	\$546	\$358	\$382	\$392
Mid-Century Insurance Company	\$616	\$497	\$497	\$1,160	\$1,555	\$1,551	\$960	\$782	\$1,023
Nationwide Affinity Insurance Company of America	\$432	\$404	\$409	\$652	\$767	\$822	\$503	\$474	\$434
Nevada Capital Insurance Company	\$741	\$673	\$673	\$1,336	\$1,453	\$1,850	\$673	\$792	\$996
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$874	\$818	\$818	\$1,034	\$1,136	\$1,237	\$966	\$830	\$830
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$348	\$326	\$347	\$608	\$767	\$876	\$592	\$459	\$411
Progressive Northern Insurance Company	\$497	\$464	\$500	\$861	\$1,081	\$1,231	\$838	\$649	\$568
Safeco Insurance Company of Illinois	\$249	\$256	\$251	\$365	\$375	\$469	\$330	\$269	\$245
State Farm Fire & Casualty Company	\$722	\$662	\$643	\$1,100	\$1,430	\$1,346	\$704	\$788	\$846
State Farm Mutual Automobile Insurance Company	\$571	\$524	\$508	\$858	\$1,114	\$1,042	\$559	\$625	\$678
USAA	\$570	\$542	\$542	\$742	\$796	\$821	\$542	\$590	\$542
USAA Casualty Insurance Company	\$615	\$583	\$583	\$803	\$860	\$889	\$583	\$636	\$583
Viking Insurance Company of Wisconsin	\$1,016	\$966	\$966	\$1,529	\$1,778	\$1,743	\$1,191	\$1,191	\$1,179
Western United	\$478	\$508	\$512	\$772	\$937	\$966	\$617	\$519	\$639

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE E - Liability OPTION 1 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 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 are shown for the husband's vehicle.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$620	\$655	\$624	\$732	\$912	\$964	\$697	\$655	\$620
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$533	\$551	\$575	\$762	\$974	\$1,016	\$594	\$576	\$533
American National Property & Casualty Company	\$264	\$262	\$256	\$391	\$501	\$578	\$363	\$297	\$276
Esurance Property and Casualty Insurance Company	\$481	\$451	\$469	\$737	\$795	\$960	\$699	\$529	\$554
GEICO Casualty	\$226	\$205	\$199	\$261	\$288	\$303	\$222	\$205	\$230
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$262	\$276	\$331	\$428	\$494	\$554	\$331	\$366	\$378
Mid-Century Insurance Company	\$369	\$322	\$322	\$663	\$859	\$852	\$569	\$477	\$612
Nationwide Affinity Insurance Company of America	\$441	\$451	\$454	\$603	\$699	\$754	\$500	\$478	\$438
Nevada Capital Insurance Company	\$652	\$587	\$587	\$1,056	\$1,139	\$1,473	\$587	\$692	\$895
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$745	\$703	\$703	\$852	\$932	\$1,038	\$829	\$700	\$700
Primero Insurance Company	\$557	\$305	\$305	\$539	\$557	\$557	\$329	\$329	\$305
Progressive Direct Insurance Company	\$207	\$195	\$206	\$323	\$400	\$452	\$320	\$270	\$251
Progressive Northern Insurance Company	\$300	\$286	\$303	\$460	\$566	\$638	\$458	\$385	\$346
Safeco Insurance Company of Illinois	\$218	\$227	\$223	\$305	\$316	\$389	\$281	\$238	\$218
State Farm Fire & Casualty Company	\$563	\$541	\$519	\$788	\$1,012	\$951	\$569	\$608	\$696
State Farm Mutual Automobile Insurance Company	\$466	\$446	\$428	\$645	\$829	\$776	\$470	\$503	\$578
USAA	\$426	\$410	\$410	\$537	\$578	\$596	\$410	\$445	\$410
USAA Casualty Insurance Company	\$460	\$441	\$441	\$586	\$629	\$649	\$441	\$481	\$441
Viking Insurance Company of Wisconsin	\$719	\$695	\$695	\$1,024	\$1,191	\$1,171	\$834	\$834	\$832
Western United	\$580	\$636	\$647	\$883	\$1,057	\$1,093	\$738	\$645	\$790

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE E - Liability OPTION 2 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 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 are shown for the husband's vehicle.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire & Casualty Insurance Company	\$718	\$752	\$722	\$870	\$1,088	\$1,151	\$830	\$752	\$718
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$615	\$635	\$663	\$947	\$1,196	\$1,240	\$685	\$666	\$615
American National Property & Casualty Company	\$317	\$313	\$307	\$481	\$630	\$718	\$446	\$360	\$328
Esurance Property and Casualty Insurance Company	\$649	\$595	\$634	\$1,139	\$1,234	\$1,529	\$1,053	\$697	\$739
GEICO Casualty	\$311	\$288	\$283	\$391	\$442	\$470	\$308	\$288	\$316
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$325	\$346	\$408	\$495	\$560	\$621	\$407	\$434	\$446
Mid-Century Insurance Company	\$561	\$454	\$454	\$1,051	\$1,398	\$1,393	\$869	\$711	\$916
Nationwide Affinity Insurance Company of America	\$487	\$457	\$462	\$718	\$846	\$900	\$564	\$533	\$486
Nevada Capital Insurance Company	\$754	\$685	\$685	\$1,348	\$1,467	\$1,868	\$685	\$805	\$1,014
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,013	\$939	\$939	\$1,211	\$1,329	\$1,451	\$1,131	\$960	\$960
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$292	\$269	\$290	\$509	\$647	\$734	\$495	\$384	\$344
Progressive Northern Insurance Company	\$413	\$383	\$413	\$714	\$898	\$1,018	\$693	\$538	\$471
Safeco Insurance Company of Illinois	\$238	\$243	\$239	\$353	\$362	\$451	\$313	\$255	\$234
State Farm Fire & Casualty Company	\$735	\$689	\$664	\$1,092	\$1,414	\$1,334	\$730	\$799	\$877
State Farm Mutual Automobile Insurance Company	\$590	\$553	\$533	\$867	\$1,121	\$1,051	\$588	\$643	\$712
USAA	\$545	\$515	\$515	\$716	\$768	\$791	\$515	\$564	\$515
USAA Casualty Insurance Company	\$587	\$554	\$554	\$774	\$830	\$855	\$554	\$608	\$554
Viking Insurance Company of Wisconsin	\$954	\$905	\$905	\$1,452	\$1,702	\$1,666	\$1,121	\$1,121	\$1,124
Western United	\$525	\$561	\$567	\$838	\$1,014	\$1,047	\$676	\$573	\$705

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE F - Liability OPTION 1 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 male. DUI, second offense within past two years. SR22 required. Drives 15 miles, round trip, to work daily. Annual mileage is 15,000.

Company Name	Carson	Elko	Fallon	Henderson	Las	North Las	Pahrump	Reno	Stateline
	City				Vegas	Vegas			
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$1,392	\$1,400	\$1,459	\$2,040	\$2,592	\$2,667	\$1,497	\$1,519	\$1,392
American National Property & Casualty Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Esurance Property and Casualty Insurance Company	\$1,208	\$1,157	\$1,195	\$1,810	\$1,935	\$2,389	\$1,753	\$1,375	\$1,465
GEICO Casualty	\$1,670	\$1,476	\$1,437	\$1,949	\$2,155	\$2,279	\$1,624	\$1,476	\$1,700
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$1,078	\$1,134	\$1,362	\$1,762	\$2,032	\$2,280	\$1,364	\$1,507	\$1,555
Mid-Century Insurance Company	\$998	\$848	\$848	\$1,801	\$2,353	\$2,325	\$1,535	\$1,300	\$1,682
Nationwide Affinity Insurance Company of America	\$1,360	\$1,245	\$1,255	\$2,184	\$2,616	\$2,851	\$1,649	\$1,542	\$1,343
Nevada Capital Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,869	\$1,721	\$1,721	\$2,180	\$2,375	\$2,642	\$2,095	\$1,750	\$1,750
Primero Insurance Company	\$1,732	\$1,120	\$1,120	\$1,612	\$1,732	\$1,732	\$1,265	\$1,265	\$1,120
Progressive Direct Insurance Company	\$909	\$887	\$913	\$1,155	\$1,329	\$1,456	\$1,169	\$1,068	\$1,044
Progressive Northern Insurance Company	\$1,106	\$1,079	\$1,121	\$1,433	\$1,666	\$1,839	\$1,458	\$1,322	\$1,248
Safeco Insurance Company of Illinois	\$1,106	\$1,153	\$1,107	\$1,585	\$1,621	\$2,024	\$1,446	\$1,206	\$1,099
State Farm Fire & Casualty Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Farm Mutual Automobile Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
USAA	\$946	\$905	\$905	\$1,222	\$1,317	\$1,362	\$905	\$994	\$905
USAA Casualty Insurance Company	\$1,044	\$994	\$994	\$1,357	\$1,464	\$1,514	\$994	\$1,096	\$994
Viking Insurance Company of Wisconsin	\$1,460	\$1,398	\$1,398	\$2,063	\$2,403	\$2,348	\$1,691	\$1,691	\$1,700
Western United	\$1,833	\$1,945	\$1,979	\$2,807	\$3,365	\$3,459	\$2,291	\$1,997	\$2,461

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE F - Liability OPTION 2 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 male. DUI, second offense within past two years. SR22 required. Drives 15 miles, round trip, to work daily. Annual mileage is 15,000.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$1,587	\$1,598	\$1,669	\$2,495	\$3,144	\$3,236	\$1,718	\$1,741	\$1,587
American National Property & Casualty Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Esurance Property and Casualty Insurance Company	\$1,561	\$1,458	\$1,542	\$2,663	\$2,865	\$3,592	\$2,505	\$1,728	\$1,855
GEICO Casualty	\$2,279	\$2,069	\$2,030	\$2,934	\$3,359	\$3,583	\$2,243	\$2,069	\$2,313
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$1,344	\$1,433	\$1,688	\$2,051	\$2,319	\$2,569	\$1,685	\$1,796	\$1,846
Mid-Century Insurance Company	\$1,371	\$1,097	\$1,097	\$2,563	\$3,415	\$3,390	\$2,119	\$1,751	\$2,268
Nationwide Affinity Insurance Company of America	\$1,343	\$1,213	\$1,234	\$2,319	\$2,807	\$3,049	\$1,678	\$1,543	\$1,338
Nevada Capital Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$2,511	\$2,274	\$2,274	\$3,040	\$3,320	\$3,636	\$2,827	\$2,362	\$2,362
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$1,019	\$982	\$1,020	\$1,423	\$1,683	\$1,867	\$1,414	\$1,220	\$1,160
Progressive Northern Insurance Company	\$1,364	\$1,301	\$1,373	\$1,997	\$2,395	\$2,673	\$1,979	\$1,669	\$1,534
Safeco Insurance Company of Illinois	\$1,224	\$1,255	\$1,214	\$1,868	\$1,900	\$2,392	\$1,624	\$1,311	\$1,195
State Farm Fire & Casualty Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Farm Mutual Automobile Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
USAA	\$1,226	\$1,151	\$1,151	\$1,644	\$1,767	\$1,827	\$1,151	\$1,272	\$1,151
USAA Casualty Insurance Company	\$1,351	\$1,265	\$1,265	\$1,818	\$1,953	\$2,020	\$1,265	\$1,401	\$1,265
Viking Insurance Company of Wisconsin	\$1,937	\$1,820	\$1,820	\$2,924	\$3,444	\$3,342	\$2,273	\$2,273	\$2,309
Western United	\$1,721	\$1,783	\$1,800	\$2,759	\$3,349	\$3,422	\$2,176	\$1,845	\$2,280

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE F - Liability OPTION 1 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 male. DUI, second offense within past two years. SR22 required. Drives 15 miles, round trip, to work daily. Annual mileage is 15,000.

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 & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$1,506	\$1,520	\$1,583	\$2,168	\$2,758	\$2,843	\$1,623	\$1,639	\$1,506
American National Property & Casualty Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Esurance Property and Casualty Insurance Company	\$963	\$903	\$941	\$1,469	\$1,577	\$1,929	\$1,403	\$1,077	\$1,142
GEICO Casualty	\$1,462	\$1,290	\$1,263	\$1,750	\$1,949	\$2,044	\$1,416	\$1,290	\$1,497
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$1,205	\$1,268	\$1,523	\$1,970	\$2,272	\$2,548	\$1,525	\$1,684	\$1,738
Mid-Century Insurance Company	\$901	\$767	\$767	\$1,611	\$2,076	\$2,048	\$1,371	\$1,166	\$1,480
Nationwide Affinity Insurance Company of America	\$1,783	\$1,660	\$1,659	\$2,710	\$3,244	\$3,552	\$2,126	\$2,006	\$1,752
Nevada Capital Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$2,302	\$2,086	\$2,086	\$2,731	\$2,975	\$3,304	\$2,600	\$2,150	\$2,150
Primero Insurance Company	\$659	\$335	\$335	\$605	\$659	\$659	\$402	\$402	\$335
Progressive Direct Insurance Company	\$834	\$809	\$834	\$1,054	\$1,206	\$1,315	\$1,060	\$969	\$947
Progressive Northern Insurance Company	\$990	\$963	\$999	\$1,274	\$1,476	\$1,619	\$1,291	\$1,170	\$1,107
Safeco Insurance Company of Illinois	\$1,261	\$1,309	\$1,261	\$1,931	\$1,964	\$2,457	\$1,645	\$1,352	\$1,240
State Farm Fire & Casualty Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Farm Mutual Automobile Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
USAA	\$890	\$846	\$846	\$1,159	\$1,252	\$1,293	\$846	\$933	\$846
USAA Casualty Insurance Company	\$980	\$927	\$927	\$1,288	\$1,389	\$1,437	\$927	\$1,030	\$927
Viking Insurance Company of Wisconsin	\$1,394	\$1,330	\$1,330	\$2,005	\$2,354	\$2,293	\$1,620	\$1,620	\$1,646
Western United	\$2,038	\$2,175	\$2,219	\$3,100	\$3,699	\$3,813	\$2,552	\$2,233	\$2,750

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE F - Liability OPTION 2 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 male. DUI, second offense within past two years. SR22 required. Drives 15 miles, round trip, to work daily. Annual mileage is 15,000.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$1,690	\$1,707	\$1,781	\$2,610	\$3,294	\$3,395	\$1,831	\$1,849	\$1,690
American National Property & Casualty Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Esurance Property and Casualty Insurance Company	\$1,255	\$1,151	\$1,227	\$2,188	\$2,364	\$2,939	\$2,033	\$1,369	\$1,466
GEICO Casualty	\$2,057	\$1,868	\$1,842	\$2,708	\$3,119	\$3,307	\$2,020	\$1,868	\$2,097
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$1,546	\$1,649	\$1,941	\$2,359	\$2,668	\$2,955	\$1,939	\$2,066	\$2,123
Mid-Century Insurance Company	\$1,213	\$975	\$975	\$2,247	\$2,959	\$2,934	\$1,859	\$1,545	\$1,969
Nationwide Affinity Insurance Company of America	\$1,652	\$1,513	\$1,529	\$2,695	\$3,250	\$3,546	\$2,021	\$1,882	\$1,638
Nevada Capital Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$3,104	\$2,766	\$2,766	\$3,806	\$4,156	\$4,555	\$3,524	\$2,910	\$2,910
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$926	\$892	\$927	\$1,283	\$1,512	\$1,665	\$1,271	\$1,101	\$1,045
Progressive Northern Insurance Company	\$1,208	\$1,150	\$1,214	\$1,754	\$2,101	\$2,326	\$1,731	\$1,468	\$1,348
Safeco Insurance Company of Illinois	\$1,183	\$1,208	\$1,173	\$1,838	\$1,867	\$2,342	\$1,565	\$1,261	\$1,153
State Farm Fire & Casualty Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
State Farm Mutual Automobile Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
USAA	\$1,174	\$1,097	\$1,097	\$1,585	\$1,705	\$1,763	\$1,097	\$1,216	\$1,097
USAA Casualty Insurance Company	\$1,294	\$1,206	\$1,206	\$1,754	\$1,886	\$1,948	\$1,206	\$1,341	\$1,206
Viking Insurance Company of Wisconsin	\$1,840	\$1,722	\$1,722	\$2,813	\$3,340	\$3,234	\$2,164	\$2,164	\$2,225
Western United	\$1,885	\$1,966	\$1,991	\$2,992	\$3,616	\$3,705	\$2,384	\$2,032	\$2,510

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Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE G - Liability OPTION 1 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 who is an occasional operator with a clean driving record. Female has 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.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$726	\$693	\$669	\$820	\$1,004	\$1,057	\$778	\$704	\$678
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$763	\$775	\$808	\$1,119	\$1,424	\$1,471	\$831	\$830	\$763
American National Property & Casualty Company	\$605	\$603	\$593	\$916	\$1,198	\$1,386	\$856	\$694	\$626
Esurance Property and Casualty Insurance Company	\$726	\$687	\$713	\$1,117	\$1,201	\$1,473	\$1,069	\$813	\$861
GEICO Casualty	\$559	\$499	\$487	\$657	\$725	\$768	\$546	\$499	\$569
Hartford Insurance Company of the Midwest	\$409	\$421	\$396	\$608	\$668	\$702	\$405	\$407	\$438
LM General Insurance Company	\$396	\$417	\$500	\$647	\$747	\$837	\$501	\$554	\$571
Mid-Century Insurance Company	\$530	\$459	\$459	\$955	\$1,245	\$1,233	\$818	\$689	\$895
Nationwide Affinity Insurance Company of America	\$650	\$603	\$609	\$987	\$1,166	\$1,260	\$766	\$724	\$644
Nevada Capital Insurance Company	\$982	\$884	\$884	\$1,598	\$1,726	\$2,233	\$884	\$1,045	\$1,353
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$820	\$764	\$764	\$949	\$1,037	\$1,149	\$911	\$770	\$770
Primero Insurance Company	\$1,546	\$953	\$953	\$1,432	\$1,546	\$1,546	\$1,084	\$1,084	\$953
Progressive Direct Insurance Company	\$486	\$453	\$483	\$732	\$897	\$1,007	\$728	\$617	\$588
Progressive Northern Insurance Company	\$593	\$558	\$596	\$884	\$1,078	\$1,209	\$883	\$757	\$692
Safeco Insurance Company of Illinois	\$433	\$449	\$434	\$616	\$630	\$779	\$561	\$469	\$430
State Farm Fire & Casualty Company	\$815	\$758	\$734	\$1,169	\$1,511	\$1,403	\$806	\$888	\$996
State Farm Mutual Automobile Insurance Company	\$592	\$548	\$531	\$838	\$1,082	\$998	\$584	\$645	\$728
USAA	\$544	\$521	\$521	\$699	\$752	\$776	\$521	\$572	\$521
USAA Casualty Insurance Company	\$592	\$563	\$563	\$763	\$822	\$850	\$563	\$622	\$563
Viking Insurance Company of Wisconsin	\$930	\$890	\$890	\$1,329	\$1,547	\$1,514	\$1,080	\$1,080	\$1,080
Western United	\$902	\$953	\$969	\$1,388	\$1,666	\$1,716	\$1,130	\$979	\$1,210

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE G - Liability OPTION 2 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 who is an occasional operator with a clean driving record. Female has 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.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$765	\$779	\$756	\$975	\$1,227	\$1,297	\$925	\$790	\$765
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$888	\$904	\$944	\$1,402	\$1,765	\$1,820	\$972	\$970	\$888
American National Property & Casualty Company	\$763	\$754	\$749	\$1,179	\$1,565	\$1,804	\$1,099	\$884	\$784
Esurance Property and Casualty Insurance Company	\$974	\$899	\$957	\$1,718	\$1,855	\$2,318	\$1,597	\$1,061	\$1,136
GEICO Casualty	\$769	\$706	\$694	\$989	\$1,120	\$1,211	\$760	\$706	\$779
Hartford Insurance Company of the Midwest	\$426	\$440	\$414	\$723	\$742	\$806	\$427	\$429	\$448
LM General Insurance Company	\$475	\$507	\$597	\$725	\$820	\$908	\$596	\$635	\$652
Mid-Century Insurance Company	\$791	\$638	\$638	\$1,486	\$1,983	\$1,975	\$1,228	\$1,006	\$1,310
Nationwide Affinity Insurance Company of America	\$677	\$619	\$631	\$1,106	\$1,323	\$1,429	\$820	\$760	\$678
Nevada Capital Insurance Company	\$1,122	\$1,017	\$1,017	\$1,993	\$2,177	\$2,772	\$1,017	\$1,202	\$1,520
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,153	\$1,059	\$1,059	\$1,396	\$1,529	\$1,660	\$1,286	\$1,093	\$1,093
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$654	\$601	\$650	\$1,096	\$1,371	\$1,552	\$1,068	\$847	\$773
Progressive Northern Insurance Company	\$878	\$809	\$877	\$1,477	\$1,840	\$2,084	\$1,436	\$1,136	\$1,007
Safeco Insurance Company of Illinois	\$485	\$495	\$482	\$736	\$748	\$934	\$641	\$517	\$474
State Farm Fire & Casualty Company	\$1,129	\$1,028	\$1,000	\$1,724	\$2,242	\$2,106	\$1,097	\$1,234	\$1,322
State Farm Mutual Automobile Insurance Company	\$781	\$712	\$692	\$1,175	\$1,526	\$1,421	\$763	\$857	\$930
USAA	\$697	\$656	\$656	\$929	\$998	\$1,032	\$656	\$723	\$656
USAA Casualty Insurance Company	\$755	\$708	\$708	\$1,008	\$1,081	\$1,118	\$708	\$784	\$708
Viking Insurance Company of Wisconsin	\$1,283	\$1,205	\$1,205	\$1,967	\$2,305	\$2,246	\$1,511	\$1,511	\$1,515
Western United	\$873	\$901	\$908	\$1,415	\$1,722	\$1,771	\$1,115	\$931	\$1,153

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE G - Liability OPTION 1 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 who is an occasional operator with a clean driving record. Female has 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.

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 & Casualty Insurance Company	\$891	\$924	\$885	\$1,064	\$1,314	\$1,387	\$1,010	\$934	\$891
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$827	\$843	\$879	\$1,192	\$1,518	\$1,572	\$904	\$898	\$827
American National Property & Casualty Company	\$532	\$537	\$522	\$801	\$1,030	\$1,193	\$744	\$607	\$560
Esurance Property and Casualty Insurance Company	\$594	\$549	\$577	\$929	\$1,000	\$1,213	\$874	\$654	\$689
GEICO Casualty	\$495	\$442	\$434	\$595	\$661	\$695	\$482	\$442	\$507
Hartford Insurance Company of the Midwest	\$576	\$654	\$586	\$792	\$955	\$941	\$606	\$604	\$667
LM General Insurance Company	\$435	\$458	\$550	\$711	\$820	\$920	\$550	\$608	\$628
Mid-Century Insurance Company	\$492	\$425	\$425	\$882	\$1,136	\$1,124	\$753	\$635	\$809
Nationwide Affinity Insurance Company of America	\$812	\$760	\$761	\$1,185	\$1,403	\$1,525	\$945	\$900	\$799
Nevada Capital Insurance Company	\$1,002	\$902	\$902	\$1,618	\$1,748	\$2,262	\$902	\$1,065	\$1,383
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$980	\$900	\$900	\$1,155	\$1,261	\$1,396	\$1,101	\$920	\$920
Primero Insurance Company	\$689	\$342	\$342	\$629	\$689	\$689	\$407	\$407	\$342
Progressive Direct Insurance Company	\$421	\$391	\$418	\$642	\$790	\$882	\$633	\$541	\$508
Progressive Northern Insurance Company	\$506	\$476	\$509	\$761	\$931	\$1,038	\$755	\$648	\$588
Safeco Insurance Company of Illinois	\$413	\$425	\$414	\$597	\$610	\$749	\$532	\$445	\$410
State Farm Fire & Casualty Company	\$871	\$828	\$796	\$1,222	\$1,573	\$1,469	\$874	\$943	\$1,075
State Farm Mutual Automobile Insurance Company	\$636	\$602	\$580	\$883	\$1,136	\$1,055	\$637	\$689	\$790
USAA	\$512	\$488	\$488	\$662	\$713	\$736	\$488	\$537	\$488
USAA Casualty Insurance Company	\$558	\$527	\$527	\$724	\$779	\$805	\$527	\$585	\$527
Viking Insurance Company of Wisconsin	\$888	\$847	\$847	\$1,291	\$1,515	\$1,479	\$1,034	\$1,034	\$1,047
Western United	\$1,003	\$1,065	\$1,087	\$1,531	\$1,829	\$1,890	\$1,258	\$1,095	\$1,351

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE G - Liability OPTION 2 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 who is an occasional operator with a clean driving record. Female has 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.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$973	\$1,005	\$967	\$1,217	\$1,535	\$1,627	\$1,154	\$1,014	\$973
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$946	\$966	\$1,008	\$1,467	\$1,850	\$1,911	\$1,038	\$1,031	\$946
American National Property & Casualty Company	\$639	\$636	\$624	\$984	\$1,277	\$1,478	\$908	\$734	\$667
Esurance Property and Casualty Insurance Company	\$799	\$724	\$778	\$1,432	\$1,551	\$1,923	\$1,317	\$859	\$916
GEICO Casualty	\$699	\$643	\$635	\$917	\$1,044	\$1,122	\$691	\$643	\$712
Hartford Insurance Company of the Midwest	\$537	\$598	\$542	\$770	\$915	\$922	\$559	\$558	\$608
LM General Insurance Company	\$536	\$572	\$673	\$818	\$925	\$1,025	\$672	\$717	\$736
Mid-Century Insurance Company	\$723	\$582	\$582	\$1,349	\$1,786	\$1,776	\$1,114	\$916	\$1,175
Nationwide Affinity Insurance Company of America	\$795	\$733	\$743	\$1,248	\$1,491	\$1,618	\$949	\$890	\$790
Nevada Capital Insurance Company	\$1,142	\$1,035	\$1,035	\$2,013	\$2,199	\$2,801	\$1,035	\$1,222	\$1,550
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,372	\$1,242	\$1,242	\$1,679	\$1,839	\$2,000	\$1,545	\$1,296	\$1,296
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$565	\$517	\$561	\$952	\$1,197	\$1,347	\$924	\$734	\$665
Progressive Northern Insurance Company	\$744	\$681	\$741	\$1,260	\$1,574	\$1,775	\$1,220	\$964	\$852
Safeco Insurance Company of Illinois	\$471	\$478	\$467	\$725	\$736	\$916	\$619	\$499	\$459
State Farm Fire & Casualty Company	\$1,142	\$1,061	\$1,026	\$1,703	\$2,207	\$2,073	\$1,128	\$1,244	\$1,361
State Farm Mutual Automobile Insurance Company	\$805	\$747	\$722	\$1,184	\$1,533	\$1,428	\$797	\$879	\$972
USAA	\$669	\$624	\$624	\$896	\$962	\$993	\$624	\$692	\$624
USAA Casualty Insurance Company	\$724	\$675	\$675	\$973	\$1,044	\$1,078	\$675	\$750	\$675
Viking Insurance Company of Wisconsin	\$1,212	\$1,135	\$1,135	\$1,882	\$2,224	\$2,163	\$1,431	\$1,431	\$1,454
Western United	\$954	\$991	\$1,003	\$1,531	\$1,854	\$1,911	\$1,218	\$1,024	\$1,268

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE H - Liability OPTION 1 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 4,000. One vehicle; no multi-car discount.

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 & Casualty Insurance Company	\$580	\$594	\$574	\$683	\$823	\$863	\$653	\$601	\$580
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$431	\$442	\$461	\$626	\$795	\$824	\$474	\$466	\$431
American National Property & Casualty Company	\$247	\$243	\$240	\$374	\$493	\$561	\$349	\$280	\$254
Esurance Property and Casualty Insurance Company	\$792	\$749	\$778	\$1,153	\$1,224	\$1,476	\$1,104	\$870	\$920
GEICO Casualty	\$280	\$255	\$249	\$327	\$361	\$378	\$275	\$255	\$285
Hartford Insurance Company of the Midwest	\$320	\$331	\$312	\$471	\$509	\$535	\$321	\$321	\$343
LM General Insurance Company	\$309	\$325	\$391	\$505	\$583	\$653	\$391	\$432	\$446
Mid-Century Insurance Company	\$423	\$370	\$370	\$758	\$982	\$972	\$652	\$550	\$712
Nationwide Affinity Insurance Company of America	\$467	\$431	\$437	\$679	\$788	\$847	\$536	\$512	\$463
Nevada Capital Insurance Company	\$577	\$520	\$520	\$944	\$1,016	\$1,313	\$520	\$614	\$790
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$761	\$715	\$715	\$870	\$951	\$1,058	\$844	\$715	\$715
Primero Insurance Company	\$1,439	\$886	\$886	\$1,324	\$1,439	\$1,439	\$1,000	\$1,000	\$886
Progressive Direct Insurance Company	\$293	\$275	\$292	\$453	\$560	\$633	\$448	\$375	\$350
Progressive Northern Insurance Company	\$373	\$353	\$376	\$568	\$695	\$781	\$566	\$476	\$432
Safeco Insurance Company of Illinois	\$270	\$280	\$273	\$372	\$382	\$467	\$343	\$292	\$270
State Farm Fire & Casualty Company	\$484	\$453	\$437	\$696	\$898	\$840	\$480	\$525	\$588
State Farm Mutual Automobile Insurance Company	\$395	\$369	\$357	\$561	\$724	\$673	\$392	\$429	\$484
USAA	\$428	\$410	\$410	\$546	\$588	\$607	\$410	\$449	\$410
USAA Casualty Insurance Company	\$465	\$444	\$444	\$598	\$641	\$664	\$444	\$488	\$444
Viking Insurance Company of Wisconsin	\$822	\$786	\$786	\$1,161	\$1,346	\$1,317	\$953	\$953	\$950
Western United	\$568	\$596	\$606	\$873	\$1,047	\$1,079	\$709	\$614	\$759

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE H - Liability OPTION 2 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 4,000. One vehicle; no multi-car discount.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$652	\$665	\$646	\$804	\$992	\$1,043	\$768	\$672	\$652
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$516	\$533	\$555	\$812	\$1,017	\$1,049	\$571	\$558	\$516
American National Property & Casualty Company	\$319	\$308	\$307	\$492	\$658	\$740	\$456	\$364	\$326
Esurance Property and Casualty Insurance Company	\$1,016	\$939	\$998	\$1,692	\$1,813	\$2,236	\$1,580	\$1,094	\$1,166
GEICO Casualty	\$388	\$361	\$355	\$491	\$559	\$592	\$384	\$361	\$393
Hartford Insurance Company of the Midwest	\$338	\$349	\$328	\$572	\$569	\$619	\$340	\$341	\$352
LM General Insurance Company	\$364	\$388	\$457	\$556	\$628	\$696	\$457	\$487	\$500
Mid-Century Insurance Company	\$606	\$498	\$498	\$1,131	\$1,500	\$1,495	\$940	\$771	\$1,004
Nationwide Affinity Insurance Company of America	\$499	\$456	\$466	\$780	\$921	\$990	\$587	\$554	\$499
Nevada Capital Insurance Company	\$673	\$611	\$611	\$1,217	\$1,321	\$1,682	\$611	\$719	\$901
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,046	\$968	\$968	\$1,252	\$1,374	\$1,498	\$1,165	\$992	\$992
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$409	\$379	\$407	\$711	\$897	\$1,019	\$691	\$533	\$479
Progressive Northern Insurance Company	\$564	\$520	\$566	\$980	\$1,228	\$1,393	\$947	\$733	\$644
Safeco Insurance Company of Illinois	\$293	\$300	\$294	\$429	\$438	\$541	\$380	\$313	\$288
State Farm Fire & Casualty Company	\$695	\$634	\$616	\$1,068	\$1,388	\$1,314	\$672	\$754	\$803
State Farm Mutual Automobile Insurance Company	\$541	\$494	\$480	\$819	\$1,064	\$999	\$526	\$589	\$635
USAA	\$546	\$513	\$513	\$725	\$778	\$804	\$513	\$565	\$513
USAA Casualty Insurance Company	\$591	\$553	\$553	\$785	\$841	\$870	\$553	\$610	\$553
Viking Insurance Company of Wisconsin	\$1,116	\$1,048	\$1,048	\$1,693	\$1,980	\$1,929	\$1,311	\$1,311	\$1,314
Western United	\$531	\$546	\$550	\$859	\$1,047	\$1,077	\$674	\$565	\$703

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE H - Liability OPTION 1 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 4,000. One vehicle; no multi-car discount.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$769	\$798	\$767	\$896	\$1,088	\$1,143	\$857	\$804	\$769
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$469	\$484	\$504	\$669	\$852	\$886	\$519	\$506	\$469
American National Property & Casualty Company	\$214	\$215	\$210	\$324	\$415	\$478	\$298	\$244	\$226
Esurance Property and Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
GEICO Casualty	\$252	\$229	\$226	\$300	\$333	\$346	\$247	\$229	\$258
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$337	\$355	\$426	\$551	\$635	\$713	\$426	\$471	\$486
Mid-Century Insurance Company	\$392	\$343	\$343	\$698	\$892	\$883	\$598	\$507	\$642
Nationwide Affinity Insurance Company of America	\$558	\$518	\$522	\$792	\$919	\$995	\$635	\$611	\$550
Nevada Capital Insurance Company	\$588	\$530	\$530	\$955	\$1,028	\$1,330	\$530	\$625	\$806
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$903	\$836	\$836	\$1,051	\$1,146	\$1,273	\$1,011	\$847	\$847
Primero Insurance Company	\$612	\$305	\$305	\$557	\$612	\$612	\$353	\$353	\$305
Progressive Direct Insurance Company	\$251	\$234	\$248	\$391	\$484	\$541	\$385	\$324	\$299
Progressive Northern Insurance Company	\$317	\$298	\$319	\$481	\$590	\$661	\$478	\$403	\$365
Safeco Insurance Company of Illinois	\$257	\$265	\$260	\$359	\$369	\$448	\$325	\$277	\$256
State Farm Fire & Casualty Company	\$517	\$497	\$476	\$726	\$933	\$879	\$522	\$558	\$636
State Farm Mutual Automobile Insurance Company	\$425	\$408	\$391	\$591	\$760	\$712	\$429	\$459	\$526
USAA	\$405	\$387	\$387	\$522	\$560	\$577	\$387	\$424	\$387
USAA Casualty Insurance Company	\$438	\$416	\$416	\$570	\$611	\$631	\$416	\$459	\$416
Viking Insurance Company of Wisconsin	\$781	\$744	\$744	\$1,123	\$1,313	\$1,281	\$908	\$908	\$916
Western United	\$629	\$665	\$678	\$962	\$1,149	\$1,186	\$788	\$684	\$846

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE H - Liability OPTION 2 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 4,000. One vehicle; no multi-car discount.

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 & Casualty Insurance Company	\$871	\$900	\$869	\$1,049	\$1,290	\$1,358	\$1,003	\$905	\$871
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$550	\$570	\$594	\$850	\$1,068	\$1,104	\$611	\$594	\$550
American National Property & Casualty Company	\$261	\$257	\$254	\$401	\$524	\$597	\$370	\$299	\$272
Esurance Property and Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
GEICO Casualty	\$358	\$333	\$329	\$461	\$526	\$554	\$354	\$333	\$364
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$408	\$435	\$512	\$622	\$703	\$779	\$511	\$545	\$560
Mid-Century Insurance Company	\$551	\$453	\$453	\$1,020	\$1,338	\$1,331	\$847	\$698	\$894
Nationwide Affinity Insurance Company of America	\$565	\$521	\$530	\$861	\$1,015	\$1,095	\$660	\$627	\$561
Nevada Capital Insurance Company	\$684	\$621	\$621	\$1,228	\$1,333	\$1,699	\$621	\$730	\$917
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,238	\$1,129	\$1,129	\$1,499	\$1,642	\$1,793	\$1,390	\$1,169	\$1,169
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$342	\$315	\$340	\$594	\$751	\$849	\$576	\$447	\$400
Progressive Northern Insurance Company	\$469	\$431	\$469	\$812	\$1,018	\$1,148	\$783	\$609	\$534
Safeco Insurance Company of Illinois	\$284	\$289	\$284	\$422	\$430	\$529	\$366	\$302	\$279
State Farm Fire & Casualty Company	\$696	\$649	\$627	\$1,042	\$1,350	\$1,278	\$686	\$753	\$821
State Farm Mutual Automobile Insurance Company	\$552	\$516	\$498	\$816	\$1,055	\$992	\$547	\$599	\$660
USAA	\$522	\$490	\$490	\$700	\$752	\$776	\$490	\$541	\$490
USAA Casualty Insurance Company	\$565	\$528	\$528	\$759	\$814	\$841	\$528	\$586	\$528
Viking Insurance Company of Wisconsin	\$1,052	\$985	\$985	\$1,616	\$1,907	\$1,853	\$1,239	\$1,239	\$1,258
Western United	\$579	\$599	\$607	\$928	\$1,126	\$1,161	\$735	\$621	\$770

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE I - Liability OPTION 1 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 female. Husband does not drive. Pleasure use of vehicle. Wife has a clean driving record. Annual mileage is 4,000. One vehicle; no multi-car discount.

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 & Casualty Insurance Company	\$736	\$745	\$718	\$910	\$1,126	\$1,189	\$858	\$763	\$736
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$969	\$983	\$1,026	\$1,425	\$1,818	\$1,882	\$1,058	\$1,056	\$969
American National Property & Casualty Company	\$408	\$408	\$398	\$624	\$809	\$934	\$579	\$468	\$419
Esurance Property and Casualty Insurance Company	\$931	\$862	\$908	\$1,390	\$1,475	\$1,788	\$1,318	\$1,021	\$1,086
GEICO Casualty	\$573	\$506	\$497	\$677	\$751	\$790	\$556	\$506	\$584
Hartford Insurance Company of the Midwest	\$500	\$476	\$465	\$718	\$770	\$835	\$471	\$475	\$519
LM General Insurance Company	\$343	\$361	\$433	\$561	\$647	\$725	\$434	\$479	\$495
Mid-Century Insurance Company	\$444	\$383	\$383	\$790	\$1,019	\$1,003	\$678	\$580	\$746
Nationwide Affinity Insurance Company of America	\$504	\$455	\$465	\$747	\$863	\$932	\$575	\$556	\$498
Nevada Capital Insurance Company	\$702	\$631	\$631	\$1,144	\$1,233	\$1,597	\$631	\$746	\$964
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,139	\$1,070	\$1,070	\$1,295	\$1,413	\$1,579	\$1,266	\$1,068	\$1,068
Primero Insurance Company	\$1,613	\$1,006	\$1,006	\$1,492	\$1,613	\$1,613	\$1,138	\$1,138	\$1,006
Progressive Direct Insurance Company	\$375	\$349	\$373	\$566	\$695	\$776	\$562	\$480	\$456
Progressive Northern Insurance Company	\$487	\$459	\$491	\$732	\$893	\$999	\$730	\$625	\$569
Safeco Insurance Company of Illinois	\$358	\$369	\$356	\$504	\$513	\$628	\$459	\$386	\$356
State Farm Fire & Casualty Company	\$591	\$551	\$533	\$847	\$1,094	\$1,018	\$585	\$643	\$721
State Farm Mutual Automobile Insurance Company	\$485	\$451	\$437	\$688	\$888	\$821	\$480	\$528	\$596
USAA	\$537	\$505	\$505	\$705	\$759	\$787	\$505	\$566	\$505
USAA Casualty Insurance Company	\$588	\$553	\$553	\$775	\$835	\$866	\$553	\$619	\$553
Viking Insurance Company of Wisconsin	\$972	\$926	\$926	\$1,359	\$1,570	\$1,535	\$1,125	\$1,125	\$1,118
Western United	\$587	\$600	\$607	\$910	\$1,099	\$1,123	\$723	\$624	\$776

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE I - Liability OPTION 2 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 female. Husband does not drive. Pleasure use of vehicle. Wife has a clean driving record. Annual mileage is 4,000. One vehicle; no multi-car discount.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire & Casualty Insurance Company	\$836	\$843	\$818	\$1,096	\$1,396	\$1,481	\$1,033	\$862	\$836
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$1,108	\$1,123	\$1,175	\$1,749	\$2,212	\$2,286	\$1,214	\$1,215	\$1,108
American National Property & Casualty Company	\$512	\$503	\$498	\$795	\$1,052	\$1,204	\$739	\$592	\$525
Esurance Property and Casualty Insurance Company	\$1,194	\$1,084	\$1,166	\$2,047	\$2,195	\$2,713	\$1,895	\$1,284	\$1,379
GEICO Casualty	\$759	\$689	\$679	\$978	\$1,115	\$1,190	\$746	\$689	\$771
Hartford Insurance Company of the Midwest	\$507	\$493	\$476	\$829	\$844	\$931	\$488	\$490	\$521
LM General Insurance Company	\$412	\$439	\$517	\$628	\$710	\$787	\$516	\$550	\$565
Mid-Century Insurance Company	\$607	\$497	\$497	\$1,123	\$1,480	\$1,467	\$935	\$778	\$1,006
Nationwide Affinity Insurance Company of America	\$534	\$480	\$492	\$848	\$999	\$1,076	\$628	\$594	\$532
Nevada Capital Insurance Company	\$810	\$736	\$736	\$1,456	\$1,584	\$2,018	\$736	\$867	\$1,093
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,498	\$1,385	\$1,385	\$1,778	\$1,948	\$2,138	\$1,676	\$1,413	\$1,413
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$478	\$438	\$475	\$802	\$1,004	\$1,130	\$779	\$620	\$564
Progressive Northern Insurance Company	\$692	\$636	\$692	\$1,171	\$1,464	\$1,652	\$1,138	\$899	\$797
Safeco Insurance Company of Illinois	\$391	\$397	\$385	\$582	\$590	\$730	\$508	\$415	\$382
State Farm Fire & Casualty Company	\$826	\$752	\$732	\$1,263	\$1,641	\$1,544	\$801	\$900	\$964
State Farm Mutual Automobile Insurance Company	\$651	\$593	\$577	\$980	\$1,273	\$1,189	\$634	\$711	\$770
USAA	\$686	\$636	\$636	\$942	\$1,014	\$1,050	\$636	\$714	\$636
USAA Casualty Insurance Company	\$747	\$689	\$689	\$1,024	\$1,102	\$1,141	\$689	\$775	\$689
Viking Insurance Company of Wisconsin	\$1,302	\$1,222	\$1,222	\$1,956	\$2,279	\$2,220	\$1,528	\$1,528	\$1,524
Western United	\$556	\$557	\$560	\$906	\$1,109	\$1,130	\$695	\$583	\$729

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE I - Liability OPTION 1 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 female. Husband does not drive. Pleasure use of vehicle. Wife has a clean driving record. Annual mileage is 4,000. One vehicle; no multi-car discount.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$959	\$984	\$942	\$1,170	\$1,453	\$1,538	\$1,104	\$1,004	\$959
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$1,051	\$1,071	\$1,118	\$1,518	\$1,939	\$2,012	\$1,152	\$1,143	\$1,051
American National Property & Casualty Company	\$359	\$361	\$351	\$545	\$699	\$806	\$505	\$408	\$378
Esurance Property and Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
GEICO Casualty	\$511	\$451	\$445	\$618	\$690	\$720	\$494	\$451	\$524
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$378	\$398	\$478	\$618	\$713	\$799	\$478	\$528	\$545
Mid-Century Insurance Company	\$409	\$352	\$352	\$722	\$916	\$900	\$617	\$531	\$667
Nationwide Affinity Insurance Company of America	\$605	\$543	\$555	\$872	\$1,001	\$1,089	\$681	\$666	\$590
Nevada Capital Insurance Company	\$716	\$644	\$644	\$1,158	\$1,249	\$1,617	\$644	\$760	\$984
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,359	\$1,257	\$1,257	\$1,572	\$1,715	\$1,913	\$1,522	\$1,273	\$1,273
Primero Insurance Company	\$642	\$323	\$323	\$587	\$642	\$642	\$377	\$377	\$323
Progressive Direct Insurance Company	\$328	\$303	\$323	\$498	\$615	\$683	\$490	\$418	\$394
Progressive Northern Insurance Company	\$419	\$391	\$419	\$631	\$773	\$860	\$624	\$536	\$487
Safeco Insurance Company of Illinois	\$343	\$351	\$341	\$490	\$498	\$606	\$437	\$368	\$340
State Farm Fire & Casualty Company	\$632	\$603	\$579	\$886	\$1,140	\$1,068	\$636	\$683	\$780
State Farm Mutual Automobile Insurance Company	\$522	\$497	\$478	\$726	\$933	\$869	\$525	\$565	\$648
USAA	\$506	\$474	\$474	\$672	\$724	\$749	\$474	\$532	\$474
USAA Casualty Insurance Company	\$555	\$518	\$518	\$738	\$795	\$824	\$518	\$583	\$518
Viking Insurance Company of Wisconsin	\$924	\$877	\$877	\$1,317	\$1,535	\$1,497	\$1,073	\$1,073	\$1,080
Western United	\$646	\$664	\$674	\$993	\$1,193	\$1,224	\$796	\$690	\$858

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE I - Liability OPTION 2 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 female. Husband does not drive. Pleasure use of vehicle. Wife has a clean driving record. Annual mileage is 4,000. One vehicle; no multi-car discount.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$1,054	\$1,077	\$1,036	\$1,354	\$1,724	\$1,833	\$1,276	\$1,097	\$1,054
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$1,303	\$1,323	\$1,385	\$2,016	\$2,555	\$2,647	\$1,431	\$1,426	\$1,303
American National Property & Casualty Company	\$429	\$427	\$419	\$665	\$866	\$993	\$613	\$493	\$450
Esurance Property and Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
GEICO Casualty	\$692	\$629	\$623	\$909	\$1,043	\$1,106	\$679	\$629	\$706
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$467	\$498	\$586	\$712	\$805	\$892	\$585	\$624	\$641
Mid-Century Insurance Company	\$547	\$448	\$448	\$1,002	\$1,304	\$1,290	\$834	\$699	\$887
Nationwide Affinity Insurance Company of America	\$608	\$545	\$559	\$936	\$1,098	\$1,188	\$705	\$674	\$602
Nevada Capital Insurance Company	\$824	\$749	\$749	\$1,470	\$1,600	\$2,038	\$749	\$881	\$1,113
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,795	\$1,633	\$1,633	\$2,159	\$2,362	\$2,595	\$2,023	\$1,689	\$1,689
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$413	\$376	\$408	\$696	\$874	\$981	\$674	\$536	\$487
Progressive Northern Insurance Company	\$589	\$537	\$586	\$1,000	\$1,252	\$1,405	\$966	\$763	\$675
Safeco Insurance Company of Illinois	\$380	\$384	\$375	\$576	\$583	\$718	\$492	\$402	\$371
State Farm Fire & Casualty Company	\$834	\$776	\$750	\$1,244	\$1,612	\$1,517	\$823	\$907	\$992
State Farm Mutual Automobile Insurance Company	\$668	\$621	\$601	\$984	\$1,273	\$1,191	\$661	\$727	\$803
USAA	\$659	\$606	\$606	\$910	\$979	\$1,014	\$606	\$684	\$606
USAA Casualty Insurance Company	\$715	\$658	\$658	\$990	\$1,064	\$1,102	\$658	\$742	\$658
Viking Insurance Company of Wisconsin	\$1,228	\$1,147	\$1,147	\$1,870	\$2,200	\$2,138	\$1,445	\$1,445	\$1,461
Western United	\$602	\$607	\$612	\$970	\$1,184	\$1,207	\$753	\$635	\$793

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE J - Liability OPTION 1 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$555	\$991	\$937	\$1,083	\$1,332	\$1,405	\$1,040	\$998	\$942
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$758	\$770	\$802	\$1,111	\$1,412	\$1,454	\$825	\$821	\$758
American National Property & Casualty Company	\$932	\$936	\$907	\$1,407	\$1,825	\$2,128	\$1,318	\$1,061	\$965
Esurance Property and Casualty Insurance Company	\$575	\$547	\$566	\$878	\$943	\$1,158	\$843	\$645	\$682
GEICO Casualty	\$398	\$362	\$351	\$448	\$487	\$514	\$391	\$362	\$404
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$461	\$485	\$582	\$753	\$868	\$974	\$583	\$644	\$664
Mid-Century Insurance Company	\$271	\$247	\$247	\$479	\$620	\$615	\$421	\$356	\$467
Nationwide Affinity Insurance Company of America	\$598	\$557	\$562	\$893	\$1,052	\$1,137	\$701	\$664	\$595
Nevada Capital Insurance Company	\$383	\$347	\$347	\$617	\$666	\$857	\$347	\$406	\$522
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$797	\$745	\$745	\$909	\$992	\$1,109	\$886	\$747	\$747
Primero Insurance Company	\$2,122	\$1,336	\$1,336	\$1,960	\$2,122	\$2,122	\$1,522	\$1,522	\$1,336
Progressive Direct Insurance Company	\$371	\$358	\$373	\$541	\$656	\$741	\$546	\$470	\$446
Progressive Northern Insurance Company	\$438	\$425	\$445	\$646	\$788	\$891	\$653	\$560	\$510
Safeco Insurance Company of Illinois	\$317	\$331	\$320	\$430	\$442	\$544	\$403	\$345	\$317
State Farm Fire & Casualty Company	\$667	\$621	\$601	\$957	\$1,235	\$1,150	\$659	\$725	\$813
State Farm Mutual Automobile Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
USAA	\$417	\$402	\$402	\$524	\$565	\$583	\$402	\$436	\$402
USAA Casualty Insurance Company	\$456	\$439	\$439	\$576	\$621	\$640	\$439	\$478	\$439
Viking Insurance Company of Wisconsin	\$836	\$804	\$804	\$1,197	\$1,390	\$1,367	\$971	\$971	\$966
Western United	\$507	\$545	\$555	\$779	\$934	\$964	\$641	\$557	\$685

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE J - Liability OPTION 2 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$636	\$653	\$631	\$820	\$1,045	\$1,110	\$776	\$660	\$636
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$979	\$998	\$1,042	\$1,543	\$1,940	\$1,993	\$1,072	\$1,065	\$979
American National Property & Casualty Company	\$1,136	\$1,133	\$1,118	\$1,763	\$2,313	\$2,698	\$1,645	\$1,315	\$1,179
Esurance Property and Casualty Insurance Company	\$771	\$716	\$759	\$1,347	\$1,451	\$1,819	\$1,255	\$841	\$899
GEICO Casualty	\$514	\$475	\$465	\$627	\$701	\$749	\$509	\$475	\$520
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$528	\$563	\$663	\$805	\$911	\$1,009	\$662	\$705	\$725
Mid-Century Insurance Company	\$374	\$320	\$320	\$689	\$910	\$907	\$583	\$480	\$631
Nationwide Affinity Insurance Company of America	\$672	\$614	\$625	\$1,089	\$1,300	\$1,405	\$813	\$756	\$672
Nevada Capital Insurance Company	\$437	\$399	\$399	\$775	\$846	\$1,072	\$399	\$468	\$587
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,051	\$967	\$967	\$1,252	\$1,371	\$1,507	\$1,179	\$991	\$991
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$467	\$438	\$464	\$742	\$917	\$1,044	\$735	\$593	\$547
Progressive Northern Insurance Company	\$591	\$558	\$596	\$971	\$1,204	\$1,375	\$956	\$761	\$678
Safeco Insurance Company of Illinois	\$333	\$344	\$334	\$478	\$489	\$605	\$430	\$358	\$329
State Farm Fire & Casualty Company	\$944	\$859	\$836	\$1,446	\$1,879	\$1,771	\$913	\$1,027	\$1,097
State Farm Mutual Automobile Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
USAA	\$519	\$489	\$489	\$679	\$730	\$753	\$489	\$537	\$489
USAA Casualty Insurance Company	\$561	\$529	\$529	\$735	\$788	\$814	\$529	\$582	\$529
Viking Insurance Company of Wisconsin	\$1,142	\$1,079	\$1,079	\$1,757	\$2,054	\$2,014	\$1,346	\$1,346	\$1,339
Western United	\$613	\$641	\$646	\$993	\$1,209	\$1,248	\$790	\$660	\$813

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE J - Liability OPTION 1 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$755	\$1,435	\$1,349	\$1,535	\$1,901	\$2,007	\$1,478	\$1,439	\$1,349
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$821	\$837	\$872	\$1,182	\$1,505	\$1,554	\$896	\$888	\$821
American National Property & Casualty Company	\$838	\$850	\$819	\$1,251	\$1,602	\$1,860	\$1,164	\$947	\$882
Esurance Property and Casualty Insurance Company	\$467	\$436	\$455	\$724	\$781	\$949	\$686	\$515	\$543
GEICO Casualty	\$352	\$320	\$312	\$404	\$441	\$462	\$344	\$320	\$359
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$492	\$517	\$621	\$804	\$927	\$1,039	\$622	\$687	\$709
Mid-Century Insurance Company	\$249	\$227	\$227	\$437	\$558	\$554	\$383	\$324	\$416
Nationwide Affinity Insurance Company of America	\$745	\$699	\$701	\$1,076	\$1,267	\$1,377	\$865	\$823	\$734
Nevada Capital Insurance Company	\$391	\$354	\$354	\$623	\$672	\$867	\$354	\$413	\$534
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$957	\$882	\$882	\$1,112	\$1,212	\$1,352	\$1,073	\$895	\$895
Primero Insurance Company	\$755	\$353	\$353	\$683	\$755	\$755	\$437	\$437	\$353
Progressive Direct Insurance Company	\$320	\$305	\$320	\$471	\$574	\$641	\$471	\$405	\$383
Progressive Northern Insurance Company	\$369	\$353	\$373	\$547	\$669	\$754	\$549	\$469	\$425
Safeco Insurance Company of Illinois	\$299	\$311	\$302	\$412	\$423	\$516	\$379	\$324	\$299
State Farm Fire & Casualty Company	\$712	\$679	\$652	\$998	\$1,284	\$1,203	\$715	\$769	\$877
State Farm Mutual Automobile Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
USAA	\$393	\$376	\$376	\$498	\$536	\$553	\$376	\$411	\$376
USAA Casualty Insurance Company	\$429	\$411	\$411	\$547	\$588	\$607	\$411	\$449	\$411
Viking Insurance Company of Wisconsin	\$809	\$776	\$776	\$1,177	\$1,378	\$1,352	\$942	\$942	\$947
Western United	\$565	\$611	\$624	\$862	\$1,029	\$1,065	\$716	\$624	\$767

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE J - Liability OPTION 2 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Insurance Company	\$838	\$1,517	\$1,431	\$1,697	\$2,140	\$2,271	\$1,627	\$1,520	\$1,431
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$1,043	\$1,066	\$1,112	\$1,614	\$2,033	\$2,093	\$1,143	\$1,131	\$1,043
American National Property & Casualty Company	\$979	\$984	\$963	\$1,505	\$1,944	\$2,260	\$1,395	\$1,128	\$1,029
Esurance Property and Casualty Insurance Company	\$629	\$573	\$613	\$1,113	\$1,206	\$1,499	\$1,029	\$677	\$722
GEICO Casualty	\$465	\$431	\$424	\$579	\$649	\$690	\$459	\$431	\$472
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$578	\$617	\$726	\$882	\$998	\$1,105	\$725	\$773	\$794
Mid-Century Insurance Company	\$336	\$289	\$289	\$614	\$801	\$798	\$520	\$429	\$554
Nationwide Affinity Insurance Company of America	\$795	\$735	\$743	\$1,237	\$1,475	\$1,600	\$948	\$892	\$791
Nevada Capital Insurance Company	\$445	\$406	\$406	\$781	\$852	\$1,082	\$406	\$475	\$599
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,267	\$1,149	\$1,149	\$1,530	\$1,675	\$1,842	\$1,433	\$1,192	\$1,192
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$401	\$376	\$397	\$642	\$795	\$898	\$632	\$509	\$468
Progressive Northern Insurance Company	\$492	\$462	\$495	\$815	\$1,014	\$1,149	\$798	\$635	\$563
Safeco Insurance Company of Illinois	\$320	\$328	\$320	\$466	\$475	\$587	\$411	\$342	\$315
State Farm Fire & Casualty Company	\$949	\$881	\$852	\$1,416	\$1,835	\$1,730	\$934	\$1,029	\$1,124
State Farm Mutual Automobile Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
USAA	\$497	\$467	\$467	\$656	\$706	\$728	\$467	\$515	\$467
USAA Casualty Insurance Company	\$535	\$503	\$503	\$707	\$761	\$785	\$503	\$555	\$503
Viking Insurance Company of Wisconsin	\$1,095	\$1,031	\$1,031	\$1,705	\$2,009	\$1,967	\$1,294	\$1,294	\$1,302
Western United	\$671	\$707	\$715	\$1,076	\$1,304	\$1,349	\$865	\$727	\$895

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE K - Liability OPTION 1 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Insurance Company	\$788	\$811	\$780	\$951	\$1,175	\$1,239	\$903	\$822	\$788
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$1,169	\$1,192	\$1,244	\$1,696	\$2,164	\$2,244	\$1,282	\$1,269	\$1,169
American National Property & Casualty Company	\$983	\$989	\$961	\$1,491	\$1,928	\$2,251	\$1,394	\$1,125	\$1,023
Esurance Property and Casualty Insurance Company	\$994	\$952	\$980	\$1,525	\$1,645	\$2,018	\$1,467	\$1,118	\$1,179
GEICO Casualty	\$809	\$730	\$707	\$934	\$1,026	\$1,091	\$794	\$730	\$822
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$548	\$576	\$692	\$895	\$1,032	\$1,158	\$693	\$765	\$790
Mid-Century Insurance Company	\$422	\$379	\$379	\$754	\$980	\$973	\$656	\$551	\$720
Nationwide Affinity Insurance Company of America	\$665	\$613	\$619	\$1,010	\$1,191	\$1,290	\$783	\$738	\$657
Nevada Capital Insurance Company	\$795	\$715	\$715	\$1,296	\$1,399	\$1,809	\$715	\$845	\$1,093
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,100	\$1,037	\$1,037	\$1,244	\$1,358	\$1,519	\$1,220	\$1,032	\$1,032
Primero Insurance Company	\$2,122	\$1,336	\$1,336	\$1,960	\$2,122	\$2,122	\$1,522	\$1,522	\$1,336
Progressive Direct Insurance Company	\$469	\$450	\$470	\$688	\$836	\$951	\$695	\$596	\$565
Progressive Northern Insurance Company	\$599	\$577	\$606	\$887	\$1,082	\$1,226	\$896	\$765	\$699
Safeco Insurance Company of Illinois	\$410	\$429	\$416	\$562	\$580	\$717	\$527	\$448	\$410
State Farm Fire & Casualty Company	\$968	\$904	\$874	\$1,379	\$1,780	\$1,653	\$961	\$1,054	\$1,187
State Farm Mutual Automobile Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
USAA	\$567	\$549	\$549	\$714	\$768	\$793	\$549	\$594	\$549
USAA Casualty Insurance Company	\$642	\$618	\$618	\$815	\$878	\$908	\$618	\$674	\$618
Viking Insurance Company of Wisconsin	\$1,347	\$1,301	\$1,301	\$1,880	\$2,167	\$2,133	\$1,557	\$1,557	\$1,537
Western United	\$860	\$932	\$947	\$1,328	\$1,595	\$1,649	\$1,094	\$949	\$1,162

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE K - Liability OPTION 2 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire & Casualty Insurance Company	\$924	\$948	\$916	\$1,205	\$1,546	\$1,642	\$1,141	\$958	\$924
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$1,465	\$1,493	\$1,561	\$2,281	\$2,883	\$2,984	\$1,612	\$1,600	\$1,465
American National Property & Casualty Company	\$1,201	\$1,198	\$1,182	\$1,861	\$2,441	\$2,848	\$1,735	\$1,393	\$1,244
Esurance Property and Casualty Insurance Company	\$1,361	\$1,272	\$1,343	\$2,391	\$2,585	\$3,245	\$2,233	\$1,485	\$1,583
GEICO Casualty	\$1,144	\$1,059	\$1,035	\$1,462	\$1,657	\$1,789	\$1,135	\$1,059	\$1,158
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$641	\$683	\$805	\$978	\$1,106	\$1,225	\$803	\$856	\$880
Mid-Century Insurance Company	\$603	\$505	\$505	\$1,120	\$1,486	\$1,483	\$939	\$769	\$1,006
Nationwide Affinity Insurance Company of America	\$757	\$687	\$700	\$1,247	\$1,497	\$1,620	\$920	\$852	\$755
Nevada Capital Insurance Company	\$915	\$830	\$830	\$1,634	\$1,782	\$2,269	\$830	\$978	\$1,235
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,447	\$1,342	\$1,342	\$1,710	\$1,875	\$2,058	\$1,615	\$1,366	\$1,366
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$600	\$564	\$599	\$968	\$1,197	\$1,366	\$955	\$767	\$706
Progressive Northern Insurance Company	\$825	\$776	\$830	\$1,365	\$1,691	\$1,936	\$1,342	\$1,062	\$946
Safeco Insurance Company of Illinois	\$432	\$446	\$434	\$628	\$643	\$801	\$564	\$466	\$426
State Farm Fire & Casualty Company	\$1,310	\$1,198	\$1,164	\$1,985	\$2,579	\$2,418	\$1,279	\$1,433	\$1,546
State Farm Mutual Automobile Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
USAA	\$703	\$665	\$665	\$924	\$992	\$1,025	\$665	\$727	\$665
USAA Casualty Insurance Company	\$795	\$752	\$752	\$1,052	\$1,130	\$1,168	\$752	\$824	\$752
Viking Insurance Company of Wisconsin	\$1,793	\$1,701	\$1,701	\$2,689	\$3,126	\$3,063	\$2,102	\$2,102	\$2,082
Western United	\$1,053	\$1,110	\$1,117	\$1,723	\$2,107	\$2,178	\$1,371	\$1,135	\$1,400

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE K - Liability OPTION 1 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire & Casualty Insurance Company	\$1,070	\$1,120	\$1,068	\$1,178	\$1,401	\$1,459	\$1,132	\$1,127	\$1,070
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$1,273	\$1,304	\$1,361	\$1,813	\$2,318	\$2,410	\$1,403	\$1,378	\$1,273
American National Property & Casualty Company	\$882	\$895	\$864	\$1,329	\$1,693	\$1,971	\$1,230	\$1,001	\$930
Esurance Property and Casualty Insurance Company	\$796	\$747	\$776	\$1,239	\$1,338	\$1,629	\$1,175	\$881	\$926
GEICO Casualty	\$709	\$638	\$622	\$839	\$927	\$977	\$693	\$638	\$724
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$591	\$622	\$747	\$966	\$1,114	\$1,250	\$748	\$826	\$853
Mid-Century Insurance Company	\$388	\$349	\$349	\$688	\$882	\$877	\$597	\$502	\$643
Nationwide Affinity Insurance Company of America	\$828	\$774	\$776	\$1,214	\$1,434	\$1,562	\$967	\$919	\$815
Nevada Capital Insurance Company	\$812	\$730	\$730	\$1,312	\$1,416	\$1,833	\$730	\$862	\$1,117
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,308	\$1,216	\$1,216	\$1,507	\$1,645	\$1,836	\$1,464	\$1,225	\$1,225
Primero Insurance Company	\$755	\$353	\$353	\$683	\$755	\$755	\$437	\$437	\$353
Progressive Direct Insurance Company	\$404	\$383	\$402	\$597	\$728	\$819	\$597	\$510	\$480
Progressive Northern Insurance Company	\$502	\$482	\$509	\$750	\$917	\$1,033	\$752	\$639	\$581
Safeco Insurance Company of Illinois	\$386	\$401	\$391	\$537	\$553	\$679	\$494	\$420	\$386
State Farm Fire & Casualty Company	\$1,042	\$996	\$956	\$1,453	\$1,868	\$1,748	\$1,050	\$1,127	\$1,290
State Farm Mutual Automobile Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
USAA	\$529	\$510	\$510	\$675	\$726	\$750	\$510	\$556	\$510
USAA Casualty Insurance Company	\$601	\$574	\$574	\$771	\$829	\$857	\$574	\$629	\$574
Viking Insurance Company of Wisconsin	\$1,287	\$1,240	\$1,240	\$1,824	\$2,118	\$2,081	\$1,491	\$1,491	\$1,487
Western United	\$958	\$1,042	\$1,062	\$1,468	\$1,754	\$1,818	\$1,219	\$1,062	\$1,300

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE K - Liability OPTION 2 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$1,209	\$1,259	\$1,207	\$1,335	\$1,579	\$1,637	\$1,288	\$1,266	\$1,209
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$1,569	\$1,606	\$1,678	\$2,398	\$3,037	\$3,151	\$1,732	\$1,710	\$1,569
American National Property & Casualty Company	\$1,035	\$1,036	\$1,016	\$1,593	\$2,057	\$2,393	\$1,478	\$1,190	\$1,084
Esurance Property and Casualty Insurance Company	\$1,092	\$1,003	\$1,067	\$1,946	\$2,109	\$2,626	\$1,799	\$1,177	\$1,252
GEICO Casualty	\$1,037	\$959	\$943	\$1,352	\$1,540	\$1,653	\$1,026	\$959	\$1,054
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$710	\$757	\$891	\$1,083	\$1,225	\$1,357	\$890	\$948	\$975
Mid-Century Insurance Company	\$542	\$457	\$457	\$998	\$1,310	\$1,306	\$838	\$688	\$886
Nationwide Affinity Insurance Company of America	\$894	\$822	\$833	\$1,415	\$1,695	\$1,841	\$1,072	\$1,004	\$888
Nevada Capital Insurance Company	\$932	\$845	\$845	\$1,650	\$1,799	\$2,293	\$845	\$995	\$1,259
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,727	\$1,578	\$1,578	\$2,068	\$2,265	\$2,489	\$1,943	\$1,625	\$1,625
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$513	\$478	\$511	\$830	\$1,031	\$1,170	\$816	\$653	\$597
Progressive Northern Insurance Company	\$685	\$640	\$687	\$1,140	\$1,417	\$1,612	\$1,114	\$883	\$782
Safeco Insurance Company of Illinois	\$414	\$425	\$416	\$611	\$625	\$775	\$538	\$444	\$408
State Farm Fire & Casualty Company	\$1,341	\$1,253	\$1,210	\$1,984	\$2,569	\$2,412	\$1,331	\$1,461	\$1,609
State Farm Mutual Automobile Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
USAA	\$669	\$631	\$631	\$888	\$953	\$984	\$631	\$693	\$631
USAA Casualty Insurance Company	\$757	\$713	\$713	\$1,012	\$1,085	\$1,121	\$713	\$785	\$713
Viking Insurance Company of Wisconsin	\$1,697	\$1,606	\$1,606	\$2,573	\$3,015	\$2,950	\$1,993	\$1,993	\$1,997
Western United	\$1,151	\$1,220	\$1,232	\$1,863	\$2,266	\$2,347	\$1,496	\$1,248	\$1,538

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE L - Liability OPTION 1 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Insurance Company	\$1,341	\$1,387	\$1,335	\$1,612	\$1,988	\$2,095	\$1,537	\$1,397	\$1,341
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$1,840	\$1,898	\$1,982	\$2,590	\$3,327	\$3,482	\$2,050	\$1,991	\$1,840
American National Property & Casualty Company	\$1,402	\$1,420	\$1,378	\$2,141	\$2,761	\$3,236	\$1,999	\$1,609	\$1,463
Esurance Property and Casualty Insurance Company	\$1,259	\$1,209	\$1,242	\$1,950	\$2,106	\$2,593	\$1,875	\$1,419	\$1,496
GEICO Casualty	\$897	\$808	\$781	\$1,037	\$1,140	\$1,213	\$879	\$808	\$911
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$833	\$876	\$1,053	\$1,362	\$1,570	\$1,762	\$1,054	\$1,164	\$1,202
Mid-Century Insurance Company	\$695	\$629	\$629	\$1,248	\$1,633	\$1,627	\$1,088	\$907	\$1,199
Nationwide Affinity Insurance Company of America	\$900	\$834	\$842	\$1,401	\$1,675	\$1,821	\$1,076	\$1,010	\$893
Nevada Capital Insurance Company	\$882	\$793	\$793	\$1,438	\$1,552	\$2,007	\$793	\$938	\$1,212
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,475	\$1,399	\$1,399	\$1,660	\$1,811	\$2,028	\$1,633	\$1,386	\$1,386
Primero Insurance Company	\$2,122	\$1,336	\$1,336	\$1,960	\$2,122	\$2,122	\$1,522	\$1,522	\$1,336
Progressive Direct Insurance Company	\$1,032	\$1,001	\$1,037	\$1,501	\$1,813	\$2,063	\$1,517	\$1,301	\$1,239
Progressive Northern Insurance Company	\$1,134	\$1,102	\$1,156	\$1,684	\$2,052	\$2,344	\$1,709	\$1,450	\$1,323
Safeco Insurance Company of Illinois	\$447	\$468	\$453	\$615	\$635	\$785	\$576	\$489	\$447
State Farm Fire & Casualty Company	\$4,244	\$3,981	\$3,843	\$5,981	\$7,718	\$7,135	\$4,242	\$4,639	\$5,269
State Farm Mutual Automobile Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
USAA	\$1,379	\$1,356	\$1,356	\$1,722	\$1,856	\$1,919	\$1,356	\$1,452	\$1,356
USAA Casualty Insurance Company	\$1,742	\$1,697	\$1,697	\$2,200	\$2,375	\$2,458	\$1,697	\$1,838	\$1,697
Viking Insurance Company of Wisconsin	\$1,505	\$1,453	\$1,453	\$2,161	\$2,495	\$2,465	\$1,749	\$1,749	\$1,720
Western United	\$1,576	\$1,723	\$1,747	\$2,451	\$2,953	\$3,055	\$2,021	\$1,745	\$2,132

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE L - Liability OPTION 2 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$1,552	\$1,598	\$1,546	\$2,026	\$2,606	\$2,767	\$1,925	\$1,608	\$1,552
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$2,222	\$2,282	\$2,388	\$3,349	\$4,263	\$4,451	\$2,473	\$2,423	\$2,222
American National Property & Casualty Company	\$1,696	\$1,707	\$1,678	\$2,641	\$3,454	\$4,063	\$2,472	\$1,970	\$1,768
Esurance Property and Casualty Insurance Company	\$1,749	\$1,634	\$1,726	\$3,100	\$3,353	\$4,219	\$2,892	\$1,909	\$2,035
GEICO Casualty	\$1,273	\$1,177	\$1,150	\$1,630	\$1,849	\$1,997	\$1,263	\$1,177	\$1,289
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$1,010	\$1,077	\$1,269	\$1,542	\$1,744	\$1,931	\$1,267	\$1,350	\$1,387
Mid-Century Insurance Company	\$1,023	\$860	\$860	\$1,916	\$2,560	\$2,561	\$1,606	\$1,303	\$1,722
Nationwide Affinity Insurance Company of America	\$1,057	\$963	\$981	\$1,790	\$2,173	\$2,359	\$1,304	\$1,203	\$1,058
Nevada Capital Insurance Company	\$1,015	\$919	\$919	\$1,813	\$1,979	\$2,520	\$919	\$1,086	\$1,368
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,938	\$1,809	\$1,809	\$2,280	\$2,497	\$2,744	\$2,155	\$1,833	\$1,833
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$1,329	\$1,260	\$1,333	\$2,117	\$2,600	\$2,989	\$2,104	\$1,681	\$1,556
Progressive Northern Insurance Company	\$1,590	\$1,506	\$1,605	\$2,635	\$3,255	\$3,751	\$2,595	\$2,041	\$1,821
Safeco Insurance Company of Illinois	\$473	\$488	\$475	\$690	\$707	\$881	\$620	\$510	\$466
State Farm Fire & Casualty Company	\$5,292	\$4,894	\$4,738	\$7,851	\$10,198	\$9,460	\$5,267	\$5,857	\$6,437
State Farm Mutual Automobile Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
USAA	\$1,669	\$1,605	\$1,605	\$2,195	\$2,354	\$2,437	\$1,605	\$1,737	\$1,605
USAA Casualty Insurance Company	\$2,143	\$2,044	\$2,044	\$2,843	\$3,052	\$3,160	\$2,044	\$2,231	\$2,044
Viking Insurance Company of Wisconsin	\$2,138	\$2,025	\$2,025	\$3,319	\$3,848	\$3,796	\$2,526	\$2,526	\$2,465
Western United	\$1,972	\$2,087	\$2,095	\$3,265	\$4,003	\$4,150	\$2,593	\$2,126	\$2,617

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE L - Liability OPTION 1 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Insurance Company	\$1,832	\$1,928	\$1,841	\$2,169	\$2,695	\$2,847	\$2,071	\$1,928	\$1,832
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$2,025	\$2,101	\$2,194	\$2,798	\$3,604	\$3,785	\$2,270	\$2,184	\$2,025
American National Property & Casualty Company	\$1,263	\$1,284	\$1,239	\$1,909	\$2,435	\$2,840	\$1,772	\$1,440	\$1,334
Esurance Property and Casualty Insurance Company	\$1,004	\$942	\$979	\$1,575	\$1,707	\$2,082	\$1,493	\$1,113	\$1,170
GEICO Casualty	\$784	\$705	\$687	\$930	\$1,028	\$1,085	\$766	\$705	\$801
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$917	\$965	\$1,159	\$1,499	\$1,729	\$1,939	\$1,160	\$1,282	\$1,323
Mid-Century Insurance Company	\$634	\$576	\$576	\$1,132	\$1,466	\$1,462	\$987	\$821	\$1,066
Nationwide Affinity Insurance Company of America	\$1,146	\$1,081	\$1,080	\$1,708	\$2,044	\$2,232	\$1,357	\$1,282	\$1,133
Nevada Capital Insurance Company	\$899	\$810	\$810	\$1,455	\$1,570	\$2,032	\$810	\$956	\$1,238
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,744	\$1,632	\$1,632	\$1,991	\$2,174	\$2,429	\$1,943	\$1,634	\$1,634
Primero Insurance Company	\$755	\$353	\$353	\$683	\$755	\$755	\$437	\$437	\$353
Progressive Direct Insurance Company	\$889	\$853	\$889	\$1,297	\$1,572	\$1,778	\$1,303	\$1,114	\$1,054
Progressive Northern Insurance Company	\$944	\$913	\$958	\$1,414	\$1,726	\$1,960	\$1,423	\$1,207	\$1,096
Safeco Insurance Company of Illinois	\$420	\$437	\$426	\$588	\$605	\$744	\$540	\$458	\$420
State Farm Fire & Casualty Company	\$4,633	\$4,448	\$4,265	\$6,408	\$8,237	\$7,684	\$4,695	\$5,023	\$5,787
State Farm Mutual Automobile Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
USAA	\$1,275	\$1,246	\$1,246	\$1,608	\$1,734	\$1,792	\$1,246	\$1,342	\$1,246
USAA Casualty Insurance Company	\$1,610	\$1,560	\$1,560	\$2,056	\$2,219	\$2,296	\$1,560	\$1,695	\$1,560
Viking Insurance Company of Wisconsin	\$1,443	\$1,391	\$1,391	\$2,102	\$2,445	\$2,411	\$1,681	\$1,681	\$1,669
Western United	\$1,750	\$1,925	\$1,955	\$2,701	\$3,240	\$3,360	\$2,245	\$1,948	\$2,379

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE L - Liability OPTION 2 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Insurance Company	\$2,080	\$2,176	\$2,089	\$2,633	\$3,370	\$3,584	\$2,504	\$2,176	\$2,080
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$2,407	\$2,486	\$2,600	\$3,557	\$4,540	\$4,755	\$2,693	\$2,616	\$2,407
American National Property & Casualty Company	\$1,478	\$1,413	\$1,455	\$2,278	\$2,939	\$3,439	\$2,111	\$1,702	\$1,552
Esurance Property and Casualty Insurance Company	\$1,395	\$1,279	\$1,364	\$2,507	\$2,720	\$3,398	\$2,316	\$1,504	\$1,603
GEICO Casualty	\$1,152	\$1,065	\$1,047	\$1,507	\$1,718	\$1,845	\$1,141	\$1,065	\$1,172
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$1,145	\$1,221	\$1,438	\$1,748	\$1,977	\$2,190	\$1,436	\$1,531	\$1,573
Mid-Century Insurance Company	\$917	\$774	\$774	\$1,704	\$2,257	\$2,259	\$1,430	\$1,163	\$1,515
Nationwide Affinity Insurance Company of America	\$1,265	\$1,168	\$1,181	\$2,044	\$2,474	\$2,696	\$1,536	\$1,433	\$1,260
Nevada Capital Insurance Company	\$1,032	\$936	\$936	\$1,830	\$1,997	\$2,545	\$936	\$1,104	\$1,394
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$2,293	\$2,111	\$2,111	\$2,730	\$2,988	\$3,284	\$2,570	\$2,161	\$2,161
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$1,133	\$1,068	\$1,130	\$1,812	\$2,227	\$2,548	\$1,790	\$1,434	\$1,316
Progressive Northern Insurance Company	\$1,307	\$1,232	\$1,318	\$2,179	\$2,702	\$3,094	\$2,137	\$1,681	\$1,492
Safeco Insurance Company of Illinois	\$453	\$465	\$454	\$671	\$686	\$852	\$591	\$486	\$446
State Farm Fire & Casualty Company	\$5,618	\$5,297	\$5,099	\$8,165	\$10,565	\$9,844	\$5,658	\$6,168	\$6,893
State Farm Mutual Automobile Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
USAA	\$1,573	\$1,504	\$1,504	\$2,088	\$2,240	\$2,318	\$1,504	\$1,636	\$1,504
USAA Casualty Insurance Company	\$2,022	\$1,918	\$1,918	\$2,706	\$2,907	\$3,007	\$1,918	\$2,101	\$1,918
Viking Insurance Company of Wisconsin	\$2,022	\$1,913	\$1,913	\$3,170	\$3,704	\$3,651	\$2,394	\$2,394	\$2,363
Western United	\$2,146	\$2,289	\$2,303	\$3,515	\$4,290	\$4,455	\$2,817	\$2,329	\$2,864

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE M - Liability OPTION 1 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 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 with a best 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 & Casualty Insurance Company	\$303	\$315	\$302	\$361	\$444	\$468	\$343	\$318	\$303
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$320	\$328	\$342	\$472	\$599	\$618	\$351	\$346	\$320
American National Property & Casualty Company	\$276	\$276	\$268	\$416	\$541	\$622	\$386	\$314	\$284
Esurance Property and Casualty Insurance Company	\$345	\$328	\$339	\$522	\$560	\$681	\$500	\$383	\$404
GEICO Casualty	\$168	\$154	\$149	\$187	\$204	\$215	\$165	\$154	\$170
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$191	\$201	\$241	\$312	\$360	\$404	\$242	\$267	\$276
Mid-Century Insurance Company	\$226	\$201	\$201	\$404	\$525	\$520	\$350	\$295	\$385
Nationwide Affinity Insurance Company of America	\$350	\$331	\$334	\$471	\$537	\$573	\$390	\$375	\$347
Nevada Capital Insurance Company	\$309	\$281	\$281	\$499	\$537	\$690	\$281	\$329	\$420
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$457	\$435	\$435	\$520	\$567	\$633	\$507	\$431	\$431
Primero Insurance Company	\$1,264	\$766	\$766	\$1,186	\$1,264	\$1,264	\$856	\$856	\$766
Progressive Direct Insurance Company	\$197	\$187	\$197	\$306	\$382	\$436	\$309	\$257	\$238
Progressive Northern Insurance Company	\$268	\$259	\$272	\$411	\$505	\$572	\$411	\$346	\$310
Safeco Insurance Company of Illinois	\$174	\$183	\$178	\$238	\$246	\$303	\$223	\$191	\$175
State Farm Fire & Casualty Company	\$363	\$339	\$327	\$522	\$675	\$631	\$359	\$394	\$440
State Farm Mutual Automobile Insurance Company	\$296	\$276	\$267	\$420	\$542	\$504	\$293	\$321	\$362
USAA	\$338	\$327	\$327	\$422	\$452	\$467	\$327	\$352	\$327
USAA Casualty Insurance Company	\$352	\$340	\$340	\$441	\$472	\$488	\$340	\$369	\$340
Viking Insurance Company of Wisconsin	\$471	\$455	\$455	\$677	\$787	\$775	\$547	\$547	\$545
Western United	\$353	\$378	\$386	\$543	\$650	\$670	\$446	\$388	\$478

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE M - Liability OPTION 2 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 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 with a best possible credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$357	\$369	\$356	\$438	\$545	\$575	\$418	\$371	\$357
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$395	\$407	\$424	\$630	\$788	\$808	\$436	\$426	\$395
American National Property & Casualty Company	\$354	\$345	\$343	\$540	\$719	\$815	\$504	\$407	\$362
Esurance Property and Casualty Insurance Company	\$457	\$425	\$450	\$792	\$855	\$1,064	\$739	\$495	\$528
GEICO Casualty	\$219	\$204	\$199	\$265	\$296	\$316	\$217	\$204	\$221
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$227	\$242	\$285	\$346	\$391	\$433	\$284	\$303	\$311
Mid-Century Insurance Company	\$334	\$276	\$276	\$623	\$829	\$826	\$520	\$427	\$557
Nationwide Affinity Insurance Company of America	\$392	\$368	\$374	\$574	\$671	\$717	\$452	\$427	\$392
Nevada Capital Insurance Company	\$357	\$326	\$326	\$635	\$690	\$875	\$326	\$382	\$476
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$626	\$584	\$584	\$746	\$817	\$892	\$696	\$595	\$595
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$282	\$261	\$281	\$493	\$626	\$715	\$482	\$371	\$335
Progressive Northern Insurance Company	\$371	\$346	\$374	\$640	\$804	\$915	\$622	\$485	\$425
Safeco Insurance Company of Illinois	\$185	\$190	\$186	\$266	\$273	\$339	\$240	\$199	\$182
State Farm Fire & Casualty Company	\$527	\$479	\$466	\$812	\$1,055	\$999	\$508	\$571	\$606
State Farm Mutual Automobile Insurance Company	\$408	\$372	\$362	\$620	\$805	\$756	\$396	\$444	\$478
USAA	\$426	\$404	\$404	\$551	\$591	\$611	\$404	\$440	\$404
USAA Casualty Insurance Company	\$438	\$415	\$415	\$565	\$606	\$625	\$415	\$452	\$415
Viking Insurance Company of Wisconsin	\$647	\$612	\$612	\$997	\$1,166	\$1,144	\$762	\$762	\$758
Western United	\$393	\$409	\$414	\$633	\$768	\$789	\$504	\$422	\$523

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE M - Liability OPTION 1 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 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 with a best possible credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$424	\$449	\$428	\$498	\$621	\$656	\$475	\$449	\$424
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$347	\$356	\$371	\$502	\$638	\$660	\$382	\$374	\$347
American National Property & Casualty Company	\$244	\$241	\$237	\$360	\$462	\$532	\$334	\$274	\$255
Esurance Property and Casualty Insurance Company	\$288	\$268	\$280	\$437	\$470	\$565	\$412	\$313	\$330
GEICO Casualty	\$148	\$135	\$132	\$168	\$184	\$192	\$145	\$135	\$150
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$209	\$219	\$264	\$341	\$393	\$441	\$264	\$291	\$301
Mid-Century Insurance Company	\$209	\$186	\$186	\$372	\$478	\$474	\$322	\$271	\$347
Nationwide Affinity Insurance Company of America	\$405	\$386	\$387	\$540	\$620	\$664	\$453	\$435	\$400
Nevada Capital Insurance Company	\$315	\$286	\$286	\$504	\$543	\$699	\$286	\$334	\$429
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$540	\$504	\$504	\$622	\$679	\$755	\$603	\$506	\$506
Primero Insurance Company	\$557	\$305	\$305	\$539	\$557	\$557	\$329	\$329	\$305
Progressive Direct Insurance Company	\$168	\$158	\$167	\$262	\$327	\$369	\$260	\$218	\$201
Progressive Northern Insurance Company	\$226	\$218	\$228	\$348	\$429	\$482	\$348	\$292	\$261
Safeco Insurance Company of Illinois	\$164	\$171	\$167	\$227	\$234	\$287	\$209	\$179	\$164
State Farm Fire & Casualty Company	\$386	\$370	\$355	\$543	\$699	\$658	\$389	\$417	\$474
State Farm Mutual Automobile Insurance Company	\$317	\$304	\$291	\$442	\$568	\$532	\$319	\$342	\$392
USAA	\$320	\$306	\$306	\$402	\$430	\$444	\$306	\$332	\$306
USAA Casualty Insurance Company	\$333	\$319	\$319	\$420	\$450	\$465	\$319	\$347	\$319
Viking Insurance Company of Wisconsin	\$453	\$436	\$436	\$661	\$775	\$761	\$527	\$527	\$531
Western United	\$395	\$424	\$434	\$603	\$718	\$741	\$499	\$435	\$536

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE M - Liability OPTION 2 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 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 with a best possible credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$476	\$501	\$480	\$576	\$721	\$763	\$548	\$500	\$476
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$419	\$433	\$451	\$657	\$823	\$846	\$464	\$451	\$419
American National Property & Casualty Company	\$293	\$288	\$283	\$444	\$579	\$662	\$408	\$335	\$304
Esurance Property and Casualty Insurance Company	\$381	\$346	\$371	\$664	\$719	\$886	\$612	\$406	\$433
GEICO Casualty	\$198	\$184	\$181	\$244	\$274	\$290	\$196	\$184	\$200
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$254	\$270	\$318	\$387	\$438	\$485	\$318	\$339	\$348
Mid-Century Insurance Company	\$305	\$252	\$252	\$564	\$744	\$741	\$471	\$387	\$498
Nationwide Affinity Insurance Company of America	\$440	\$414	\$419	\$632	\$737	\$792	\$504	\$478	\$437
Nevada Capital Insurance Company	\$363	\$331	\$331	\$640	\$696	\$884	\$331	\$387	\$485
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$735	\$676	\$676	\$883	\$969	\$1,057	\$823	\$694	\$694
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$235	\$217	\$235	\$413	\$527	\$601	\$404	\$312	\$277
Progressive Northern Insurance Company	\$309	\$286	\$310	\$533	\$670	\$759	\$516	\$402	\$353
Safeco Insurance Company of Illinois	\$177	\$182	\$178	\$259	\$265	\$328	\$229	\$190	\$174
State Farm Fire & Casualty Company	\$525	\$488	\$472	\$788	\$1,020	\$966	\$516	\$568	\$617
State Farm Mutual Automobile Insurance Company	\$415	\$387	\$374	\$614	\$795	\$748	\$410	\$450	\$495
USAA	\$411	\$386	\$386	\$533	\$571	\$588	\$386	\$422	\$386
USAA Casualty Insurance Company	\$421	\$396	\$396	\$546	\$586	\$602	\$396	\$435	\$396
Viking Insurance Company of Wisconsin	\$616	\$581	\$581	\$961	\$1,133	\$1,109	\$728	\$728	\$732
Western United	\$432	\$453	\$459	\$687	\$830	\$856	\$553	\$467	\$578

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE N - Liability OPTION 1 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 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 with an average/neutral credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Insurance Company	\$419	\$436	\$417	\$505	\$627	\$662	\$479	\$439	\$419
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$489	\$503	\$525	\$712	\$909	\$944	\$542	\$530	\$489
American National Property & Casualty Company	\$301	\$300	\$292	\$448	\$590	\$677	\$418	\$343	\$307
Esurance Property and Casualty Insurance Company	\$591	\$566	\$583	\$897	\$965	\$1,181	\$862	\$662	\$696
GEICO Casualty	\$260	\$236	\$228	\$294	\$322	\$341	\$256	\$236	\$264
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$237	\$249	\$299	\$387	\$446	\$500	\$299	\$331	\$341
Mid-Century Insurance Company	\$399	\$348	\$348	\$720	\$942	\$935	\$619	\$519	\$678
Nationwide Affinity Insurance Company of America	\$376	\$357	\$358	\$521	\$600	\$641	\$425	\$407	\$376
Nevada Capital Insurance Company	\$639	\$575	\$575	\$1,044	\$1,125	\$1,455	\$575	\$679	\$877
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$639	\$609	\$609	\$720	\$787	\$877	\$705	\$601	\$601
Primero Insurance Company	\$1,264	\$766	\$766	\$1,186	\$1,264	\$1,264	\$856	\$856	\$766
Progressive Direct Insurance Company	\$253	\$245	\$254	\$395	\$489	\$559	\$395	\$331	\$307
Progressive Northern Insurance Company	\$360	\$346	\$365	\$553	\$682	\$775	\$556	\$465	\$418
Safeco Insurance Company of Illinois	\$227	\$239	\$232	\$313	\$324	\$402	\$294	\$250	\$228
State Farm Fire & Casualty Company	\$524	\$491	\$474	\$749	\$967	\$901	\$520	\$570	\$640
State Farm Mutual Automobile Insurance Company	\$430	\$403	\$389	\$609	\$785	\$728	\$428	\$468	\$530
USAA	\$453	\$439	\$439	\$566	\$610	\$629	\$439	\$473	\$439
USAA Casualty Insurance Company	\$490	\$471	\$471	\$617	\$663	\$685	\$471	\$513	\$471
Viking Insurance Company of Wisconsin	\$758	\$735	\$735	\$1,063	\$1,226	\$1,208	\$876	\$876	\$866
Western United	\$665	\$714	\$724	\$1,025	\$1,228	\$1,267	\$840	\$729	\$897

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE N - Liability OPTION 2 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 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 with an average/neutral credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Insurance Company	\$484	\$499	\$482	\$606	\$765	\$810	\$576	\$503	\$484
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$575	\$592	\$618	\$903	\$1,137	\$1,176	\$638	\$624	\$575
American National Property & Casualty Company	\$386	\$377	\$372	\$586	\$783	\$887	\$547	\$441	\$393
Esurance Property and Casualty Insurance Company	\$798	\$745	\$787	\$1,389	\$1,501	\$1,874	\$1,296	\$869	\$925
GEICO Casualty	\$347	\$322	\$313	\$427	\$480	\$514	\$345	\$322	\$351
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$286	\$305	\$359	\$436	\$493	\$546	\$358	\$382	\$392
Mid-Century Insurance Company	\$616	\$497	\$497	\$1,160	\$1,555	\$1,551	\$960	\$782	\$1,023
Nationwide Affinity Insurance Company of America	\$431	\$403	\$409	\$649	\$764	\$820	\$503	\$472	\$433
Nevada Capital Insurance Company	\$741	\$673	\$673	\$1,336	\$1,453	\$1,850	\$673	\$792	\$996
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$874	\$818	\$818	\$1,034	\$1,136	\$1,237	\$966	\$830	\$830
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$369	\$343	\$367	\$646	\$818	\$935	\$628	\$484	\$434
Progressive Northern Insurance Company	\$506	\$473	\$510	\$880	\$1,105	\$1,260	\$857	\$663	\$578
Safeco Insurance Company of Illinois	\$241	\$249	\$244	\$353	\$362	\$452	\$318	\$261	\$238
State Farm Fire & Casualty Company	\$722	\$662	\$643	\$1,100	\$1,430	\$1,346	\$704	\$788	\$846
State Farm Mutual Automobile Insurance Company	\$571	\$524	\$508	\$858	\$1,114	\$1,042	\$559	\$625	\$678
USAA	\$570	\$542	\$542	\$742	\$796	\$821	\$542	\$590	\$542
USAA Casualty Insurance Company	\$615	\$583	\$583	\$803	\$860	\$889	\$583	\$636	\$583
Viking Insurance Company of Wisconsin	\$1,016	\$966	\$966	\$1,529	\$1,778	\$1,743	\$1,191	\$1,191	\$1,179
Western United	\$623	\$650	\$654	\$1,010	\$1,229	\$1,267	\$801	\$669	\$827

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE N - Liability OPTION 1 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 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 with an average/neutral credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$608	\$642	\$612	\$717	\$893	\$944	\$683	\$642	\$608
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$533	\$551	\$575	\$762	\$974	\$1,016	\$594	\$576	\$533
American National Property & Casualty Company	\$264	\$262	\$256	\$391	\$501	\$578	\$363	\$297	\$276
Esurance Property and Casualty Insurance Company	\$481	\$451	\$469	\$737	\$795	\$960	\$699	\$529	\$554
GEICO Casualty	\$226	\$205	\$199	\$261	\$288	\$303	\$222	\$205	\$230
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$262	\$276	\$331	\$428	\$494	\$554	\$331	\$366	\$378
Mid-Century Insurance Company	\$369	\$322	\$322	\$663	\$859	\$852	\$569	\$477	\$612
Nationwide Affinity Insurance Company of America	\$438	\$419	\$421	\$600	\$694	\$746	\$497	\$475	\$443
Nevada Capital Insurance Company	\$652	\$587	\$587	\$1,056	\$1,139	\$1,473	\$587	\$692	\$895
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$745	\$703	\$703	\$852	\$932	\$1,038	\$829	\$700	\$700
Primero Insurance Company	\$557	\$305	\$305	\$539	\$557	\$557	\$329	\$329	\$305
Progressive Direct Insurance Company	\$214	\$206	\$214	\$337	\$419	\$475	\$337	\$281	\$260
Progressive Northern Insurance Company	\$303	\$289	\$307	\$468	\$575	\$650	\$466	\$390	\$350
Safeco Insurance Company of Illinois	\$214	\$223	\$218	\$299	\$309	\$380	\$275	\$233	\$214
State Farm Fire & Casualty Company	\$563	\$541	\$519	\$788	\$1,012	\$951	\$569	\$608	\$696
State Farm Mutual Automobile Insurance Company	\$466	\$446	\$428	\$645	\$829	\$776	\$470	\$503	\$578
USAA	\$426	\$410	\$410	\$537	\$578	\$596	\$410	\$445	\$410
USAA Casualty Insurance Company	\$460	\$441	\$441	\$586	\$629	\$649	\$441	\$481	\$441
Viking Insurance Company of Wisconsin	\$719	\$695	\$695	\$1,024	\$1,191	\$1,171	\$834	\$834	\$832
Western United	\$742	\$799	\$814	\$1,133	\$1,352	\$1,398	\$937	\$817	\$1,004

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE N - Liability OPTION 2 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 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 with an average/neutral credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire & Casualty Insurance Company	\$705	\$738	\$709	\$853	\$1,066	\$1,127	\$813	\$738	\$705
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$615	\$635	\$663	\$947	\$1,196	\$1,240	\$685	\$666	\$615
American National Property & Casualty Company	\$317	\$313	\$307	\$481	\$630	\$718	\$446	\$360	\$328
Esurance Property and Casualty Insurance Company	\$649	\$595	\$634	\$1,139	\$1,234	\$1,529	\$1,053	\$697	\$739
GEICO Casualty	\$311	\$288	\$283	\$391	\$442	\$470	\$308	\$288	\$316
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$325	\$346	\$408	\$495	\$560	\$621	\$407	\$434	\$446
Mid-Century Insurance Company	\$561	\$454	\$454	\$1,051	\$1,398	\$1,393	\$869	\$711	\$916
Nationwide Affinity Insurance Company of America	\$485	\$454	\$460	\$714	\$842	\$906	\$561	\$532	\$485
Nevada Capital Insurance Company	\$754	\$685	\$685	\$1,348	\$1,467	\$1,868	\$685	\$805	\$1,014
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,013	\$939	\$939	\$1,211	\$1,329	\$1,451	\$1,131	\$960	\$960
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$308	\$284	\$306	\$543	\$686	\$778	\$525	\$406	\$362
Progressive Northern Insurance Company	\$419	\$390	\$421	\$730	\$917	\$1,041	\$706	\$548	\$479
Safeco Insurance Company of Illinois	\$231	\$237	\$233	\$342	\$351	\$436	\$302	\$248	\$227
State Farm Fire & Casualty Company	\$735	\$689	\$664	\$1,092	\$1,414	\$1,334	\$730	\$799	\$877
State Farm Mutual Automobile Insurance Company	\$590	\$553	\$533	\$867	\$1,121	\$1,051	\$588	\$643	\$712
USAA	\$545	\$515	\$515	\$716	\$768	\$791	\$515	\$564	\$515
USAA Casualty Insurance Company	\$587	\$554	\$554	\$774	\$830	\$855	\$554	\$608	\$554
Viking Insurance Company of Wisconsin	\$954	\$905	\$905	\$1,452	\$1,702	\$1,666	\$1,121	\$1,121	\$1,124
Western United	\$683	\$716	\$724	\$1,094	\$1,325	\$1,369	\$876	\$738	\$911

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE O - Liability OPTION 1 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 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 with a worst possible credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire & Casualty Insurance Company	\$791	\$823	\$793	\$934	\$1,142	\$1,200	\$894	\$825	\$791
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$770	\$801	\$837	\$1,084	\$1,394	\$1,464	\$868	\$831	\$770
American National Property & Casualty Company	\$489	\$489	\$475	\$736	\$959	\$1,106	\$686	\$558	\$504
Esurance Property and Casualty Insurance Company	\$769	\$742	\$759	\$1,169	\$1,261	\$1,543	\$1,127	\$862	\$905
GEICO Casualty	\$288	\$261	\$251	\$326	\$357	\$379	\$283	\$261	\$292
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$386	\$406	\$488	\$631	\$728	\$816	\$488	\$540	\$557
Mid-Century Insurance Company	\$661	\$572	\$572	\$1,208	\$1,598	\$1,592	\$1,033	\$856	\$1,128
Nationwide Affinity Insurance Company of America	\$524	\$493	\$496	\$772	\$912	\$983	\$610	\$577	\$524
Nevada Capital Insurance Company	\$709	\$638	\$638	\$1,157	\$1,248	\$1,613	\$638	\$753	\$971
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$865	\$828	\$828	\$969	\$1,059	\$1,179	\$951	\$815	\$815
Primero Insurance Company	\$1,264	\$766	\$766	\$1,186	\$1,264	\$1,264	\$856	\$856	\$766
Progressive Direct Insurance Company	\$479	\$463	\$481	\$729	\$891	\$1,018	\$731	\$612	\$571
Progressive Northern Insurance Company	\$591	\$571	\$600	\$908	\$1,117	\$1,274	\$912	\$758	\$682
Safeco Insurance Company of Illinois	\$248	\$80	\$78	\$112	\$115	\$141	\$99	\$83	\$77
State Farm Fire & Casualty Company	\$2,276	\$2,144	\$2,067	\$3,212	\$4,145	\$3,844	\$2,281	\$2,486	\$2,822
State Farm Mutual Automobile Insurance Company	\$1,899	\$1,784	\$1,721	\$2,660	\$3,430	\$3,168	\$1,898	\$2,072	\$2,362
USAA	\$1,123	\$1,105	\$1,105	\$1,398	\$1,506	\$1,557	\$1,105	\$1,181	\$1,105
USAA Casualty Insurance Company	\$1,417	\$1,379	\$1,379	\$1,783	\$1,922	\$1,988	\$1,379	\$1,488	\$1,379
Viking Insurance Company of Wisconsin	\$850	\$824	\$824	\$1,225	\$1,416	\$1,400	\$988	\$988	\$972
Western United	\$1,204	\$1,299	\$1,320	\$1,864	\$2,241	\$2,316	\$1,530	\$1,322	\$1,623

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE O - Liability OPTION 2 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 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 with a worst possible credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$1,025	\$1,055	\$1,026	\$1,232	\$1,504	\$1,579	\$1,184	\$1,057	\$1,025
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$859	\$891	\$932	\$1,302	\$1,654	\$1,729	\$966	\$932	\$859
American National Property & Casualty Company	\$621	\$497	\$601	\$950	\$1,264	\$1,439	\$884	\$712	\$636
Esurance Property and Casualty Insurance Company	\$1,049	\$984	\$1,035	\$1,828	\$1,976	\$2,474	\$1,709	\$1,142	\$1,213
GEICO Casualty	\$386	\$357	\$348	\$475	\$535	\$573	\$383	\$357	\$390
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$481	\$513	\$604	\$733	\$830	\$919	\$603	\$642	\$660
Mid-Century Insurance Company	\$1,104	\$878	\$878	\$2,111	\$2,859	\$2,860	\$1,732	\$1,394	\$1,839
Nationwide Affinity Insurance Company of America	\$578	\$536	\$544	\$917	\$1,102	\$1,190	\$688	\$644	\$580
Nevada Capital Insurance Company	\$822	\$746	\$746	\$1,481	\$1,613	\$2,053	\$746	\$879	\$1,104
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,184	\$1,115	\$1,115	\$1,395	\$1,531	\$1,665	\$1,306	\$1,126	\$1,126
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$692	\$650	\$693	\$1,185	\$1,488	\$1,708	\$1,160	\$898	\$807
Progressive Northern Insurance Company	\$847	\$795	\$853	\$1,473	\$1,844	\$2,113	\$1,432	\$1,101	\$964
Safeco Insurance Company of Illinois	\$265	\$68	\$67	\$97	\$100	\$125	\$87	\$72	\$65
State Farm Fire & Casualty Company	\$2,854	\$2,648	\$2,561	\$4,244	\$5,513	\$5,130	\$2,845	\$3,156	\$3,464
State Farm Mutual Automobile Insurance Company	\$2,345	\$2,170	\$2,101	\$3,456	\$4,485	\$4,153	\$2,335	\$2,590	\$2,862
USAA	\$1,383	\$1,331	\$1,331	\$1,809	\$1,936	\$2,002	\$1,331	\$1,437	\$1,331
USAA Casualty Insurance Company	\$1,775	\$1,696	\$1,696	\$2,341	\$2,509	\$2,596	\$1,696	\$1,843	\$1,696
Viking Insurance Company of Wisconsin	\$1,214	\$1,154	\$1,154	\$1,890	\$2,191	\$2,162	\$1,435	\$1,435	\$1,400
Western United	\$1,240	\$1,300	\$1,308	\$2,034	\$2,487	\$2,568	\$1,613	\$1,333	\$1,646

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE O - Liability OPTION 1 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 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 with a worst possible credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$1,082	\$1,148	\$1,096	\$1,264	\$1,566	\$1,652	\$1,210	\$1,141	\$1,082
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$850	\$889	\$929	\$1,173	\$1,513	\$1,596	\$964	\$914	\$850
American National Property & Casualty Company	\$432	\$434	\$421	\$641	\$820	\$952	\$594	\$487	\$451
Esurance Property and Casualty Insurance Company	\$620	\$586	\$606	\$952	\$1,031	\$1,247	\$907	\$683	\$716
GEICO Casualty	\$250	\$225	\$219	\$289	\$318	\$335	\$244	\$225	\$254
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$433	\$456	\$547	\$708	\$816	\$916	\$548	\$605	\$625
Mid-Century Insurance Company	\$609	\$527	\$527	\$1,110	\$1,457	\$1,452	\$947	\$784	\$1,017
Nationwide Affinity Insurance Company of America	\$633	\$603	\$604	\$908	\$1,078	\$1,166	\$735	\$697	\$628
Nevada Capital Insurance Company	\$722	\$650	\$650	\$1,171	\$1,262	\$1,633	\$650	\$766	\$991
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,002	\$949	\$949	\$1,138	\$1,243	\$1,383	\$1,110	\$943	\$943
Primero Insurance Company	\$557	\$305	\$305	\$539	\$557	\$557	\$329	\$329	\$305
Progressive Direct Insurance Company	\$410	\$394	\$410	\$620	\$761	\$865	\$621	\$521	\$486
Progressive Northern Insurance Company	\$495	\$477	\$501	\$760	\$936	\$1,063	\$761	\$633	\$570
Safeco Insurance Company of Illinois	\$233	\$243	\$237	\$326	\$337	\$416	\$300	\$254	\$233
State Farm Fire & Casualty Company	\$2,490	\$2,405	\$2,301	\$3,448	\$4,430	\$4,149	\$2,534	\$2,697	\$3,107
State Farm Mutual Automobile Insurance Company	\$2,081	\$2,001	\$1,918	\$2,863	\$3,676	\$3,429	\$2,110	\$2,252	\$2,603
USAA	\$1,042	\$1,019	\$1,019	\$1,308	\$1,410	\$1,456	\$1,019	\$1,092	\$1,019
USAA Casualty Insurance Company	\$1,311	\$1,270	\$1,270	\$1,669	\$1,801	\$1,861	\$1,270	\$1,378	\$1,270
Viking Insurance Company of Wisconsin	\$809	\$783	\$783	\$1,183	\$1,378	\$1,360	\$943	\$943	\$937
Western United	\$1,338	\$1,453	\$1,479	\$2,055	\$2,461	\$2,549	\$1,702	\$1,477	\$1,814

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE O - Liability OPTION 2 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 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 with a worst possible credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire & Casualty Insurance Company	\$1,310	\$1,374	\$1,324	\$1,560	\$1,926	\$2,030	\$1,497	\$1,367	\$1,310
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$931	\$970	\$1,015	\$1,382	\$1,762	\$1,847	\$1,052	\$1,007	\$931
American National Property & Casualty Company	\$518	\$513	\$506	\$785	\$1,023	\$1,177	\$727	\$591	\$537
Esurance Property and Casualty Insurance Company	\$845	\$779	\$827	\$1,489	\$1,614	\$2,002	\$1,378	\$908	\$964
GEICO Casualty	\$345	\$320	\$313	\$434	\$492	\$524	\$342	\$320	\$350
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$554	\$590	\$695	\$845	\$956	\$1,058	\$694	\$740	\$760
Mid-Century Insurance Company	\$1,007	\$801	\$801	\$1,919	\$2,585	\$2,585	\$1,573	\$1,268	\$1,654
Nationwide Affinity Insurance Company of America	\$659	\$616	\$622	\$1,014	\$1,220	\$1,321	\$778	\$732	\$659
Nevada Capital Insurance Company	\$835	\$758	\$758	\$1,495	\$1,627	\$2,073	\$758	\$892	\$1,124
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,363	\$1,269	\$1,269	\$1,621	\$1,776	\$1,937	\$1,515	\$1,292	\$1,292
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$580	\$543	\$580	\$990	\$1,240	\$1,416	\$965	\$749	\$674
Progressive Northern Insurance Company	\$696	\$650	\$699	\$1,207	\$1,514	\$1,725	\$1,170	\$904	\$791
Safeco Insurance Company of Illinois	\$253	\$260	\$255	\$376	\$386	\$480	\$332	\$272	\$249
State Farm Fire & Casualty Company	\$3,029	\$2,871	\$2,759	\$4,410	\$5,705	\$5,335	\$3,060	\$3,323	\$3,712
State Farm Mutual Automobile Insurance Company	\$2,503	\$2,364	\$2,275	\$3,615	\$4,674	\$4,351	\$2,523	\$2,743	\$3,079
USAA	\$1,306	\$1,252	\$1,252	\$1,725	\$1,847	\$1,908	\$1,252	\$1,354	\$1,252
USAA Casualty Insurance Company	\$1,681	\$1,597	\$1,597	\$2,235	\$2,394	\$2,477	\$1,597	\$1,741	\$1,597
Viking Insurance Company of Wisconsin	\$1,140	\$1,081	\$1,081	\$1,791	\$2,094	\$2,064	\$1,350	\$1,350	\$1,333
Western United	\$1,353	\$1,428	\$1,442	\$2,196	\$2,672	\$2,766	\$1,758	\$1,464	\$1,806

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Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE P - Liability OPTION 1 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 4,000. One vehicle; no multi-car discount. Rated as best 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 & Casualty Insurance Company	\$411	\$421	\$407	\$480	\$574	\$601	\$459	\$426	\$411
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$285	\$292	\$304	\$421	\$531	\$547	\$312	\$307	\$285
American National Property & Casualty Company	\$227	\$225	\$220	\$346	\$452	\$516	\$322	\$258	\$234
Esurance Property and Casualty Insurance Company	\$465	\$436	\$456	\$675	\$717	\$860	\$644	\$506	\$535
GEICO Casualty	\$242	\$222	\$217	\$277	\$302	\$317	\$238	\$222	\$246
Hartford Insurance Company of the Midwest	\$248	\$253	\$239	\$347	\$375	\$393	\$243	\$245	\$263
LM General Insurance Company	\$265	\$278	\$334	\$432	\$499	\$559	\$335	\$370	\$382
Mid-Century Insurance Company	\$248	\$221	\$221	\$440	\$567	\$561	\$382	\$324	\$422
Nationwide Affinity Insurance Company of America	\$429	\$399	\$404	\$609	\$701	\$754	\$487	\$467	\$425
Nevada Capital Insurance Company	\$280	\$254	\$254	\$452	\$487	\$625	\$254	\$298	\$380
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$550	\$514	\$514	\$636	\$694	\$772	\$614	\$517	\$517
Primero Insurance Company	\$1,439	\$886	\$886	\$1,324	\$1,439	\$1,439	\$1,000	\$1,000	\$886
Progressive Direct Insurance Company	\$227	\$213	\$225	\$351	\$435	\$493	\$349	\$293	\$272
Progressive Northern Insurance Company	\$276	\$261	\$278	\$419	\$513	\$577	\$416	\$353	\$319
Safeco Insurance Company of Illinois	\$207	\$214	\$208	\$280	\$287	\$348	\$258	\$222	\$206
State Farm Fire & Casualty Company	\$339	\$316	\$306	\$492	\$636	\$597	\$334	\$367	\$408
State Farm Mutual Automobile Insurance Company	\$274	\$255	\$247	\$392	\$505	\$471	\$270	\$296	\$332
USAA	\$321	\$306	\$306	\$408	\$437	\$451	\$306	\$335	\$306
USAA Casualty Insurance Company	\$337	\$321	\$321	\$426	\$458	\$473	\$321	\$350	\$321
Viking Insurance Company of Wisconsin	\$512	\$487	\$487	\$741	\$867	\$847	\$596	\$596	\$599
Western United	\$292	\$307	\$313	\$449	\$538	\$552	\$365	\$317	\$392

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE P - Liability OPTION 2 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 4,000. One vehicle; no multi-car discount. Rated as best possible credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$450	\$460	\$447	\$550	\$675	\$710	\$526	\$465	\$450
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$362	\$343	\$359	\$532	\$672	\$687	\$364	\$366	\$335
American National Property & Casualty Company	\$294	\$287	\$284	\$454	\$607	\$680	\$421	\$338	\$303
Esurance Property and Casualty Insurance Company	\$590	\$543	\$578	\$984	\$1,054	\$1,294	\$916	\$631	\$674
GEICO Casualty	\$324	\$303	\$298	\$403	\$452	\$483	\$321	\$303	\$327
Hartford Insurance Company of the Midwest	\$254	\$260	\$246	\$401	\$407	\$436	\$254	\$255	\$266
LM General Insurance Company	\$304	\$324	\$382	\$464	\$525	\$581	\$381	\$406	\$418
Mid-Century Insurance Company	\$355	\$298	\$298	\$657	\$867	\$864	\$551	\$454	\$593
Nationwide Affinity Insurance Company of America	\$450	\$416	\$424	\$687	\$807	\$865	\$527	\$497	\$449
Nevada Capital Insurance Company	\$325	\$297	\$297	\$579	\$629	\$796	\$297	\$347	\$431
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$757	\$697	\$697	\$911	\$1,001	\$1,091	\$848	\$715	\$715
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$312	\$288	\$311	\$543	\$683	\$776	\$527	\$408	\$366
Progressive Northern Insurance Company	\$409	\$379	\$411	\$708	\$888	\$1,005	\$686	\$533	\$468
Safeco Insurance Company of Illinois	\$225	\$229	\$224	\$324	\$329	\$404	\$286	\$238	\$221
State Farm Fire & Casualty Company	\$519	\$469	\$458	\$809	\$1,051	\$1,001	\$495	\$559	\$587
State Farm Mutual Automobile Insurance Company	\$395	\$358	\$349	\$605	\$786	\$742	\$380	\$427	\$455
USAA	\$408	\$384	\$384	\$540	\$579	\$597	\$384	\$422	\$384
USAA Casualty Insurance Company	\$420	\$394	\$394	\$552	\$593	\$612	\$394	\$436	\$394
Viking Insurance Company of Wisconsin	\$711	\$665	\$665	\$1,105	\$1,301	\$1,268	\$840	\$840	\$847
Western United	\$337	\$347	\$349	\$542	\$659	\$677	\$426	\$360	\$446

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Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE P - Liability OPTION 1 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 4,000. One vehicle; no multi-car discount. Rated as best possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las	North Las	Pahrump	Reno	Stateline
	City				Vegas	Vegas			
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Insurance Company	\$532	\$553	\$531	\$618	\$750	\$788	\$591	\$557	\$532
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$308	\$317	\$330	\$447	\$565	\$583	\$338	\$332	\$308
American National Property & Casualty Company	\$201	\$200	\$195	\$299	\$382	\$439	\$275	\$226	\$208
Esurance Property and Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
GEICO Casualty	\$220	\$202	\$199	\$256	\$280	\$292	\$216	\$202	\$224
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$285	\$300	\$360	\$466	\$537	\$603	\$361	\$398	\$411
Mid-Century Insurance Company	\$230	\$204	\$204	\$405	\$514	\$509	\$350	\$298	\$379
Nationwide Affinity Insurance Company of America	\$511	\$477	\$481	\$712	\$820	\$888	\$579	\$558	\$502
Nevada Capital Insurance Company	\$285	\$259	\$259	\$457	\$492	\$632	\$259	\$302	\$389
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$659	\$607	\$607	\$775	\$846	\$940	\$742	\$618	\$618
Primero Insurance Company	\$612	\$305	\$305	\$557	\$612	\$612	\$353	\$353	\$305
Progressive Direct Insurance Company	\$194	\$182	\$193	\$305	\$376	\$422	\$301	\$251	\$234
Progressive Northern Insurance Company	\$236	\$223	\$237	\$355	\$436	\$488	\$352	\$299	\$270
Safeco Insurance Company of Illinois	\$198	\$203	\$199	\$272	\$278	\$335	\$246	\$212	\$197
State Farm Fire & Casualty Company	\$358	\$342	\$328	\$506	\$651	\$614	\$359	\$385	\$436
State Farm Mutual Automobile Insurance Company	\$292	\$279	\$268	\$408	\$524	\$492	\$293	\$314	\$359
USAA	\$305	\$290	\$290	\$390	\$418	\$430	\$290	\$318	\$290
USAA Casualty Insurance Company	\$318	\$302	\$302	\$409	\$438	\$452	\$302	\$332	\$302
Viking Insurance Company of Wisconsin	\$493	\$467	\$467	\$728	\$858	\$835	\$576	\$576	\$586
Western United	\$325	\$343	\$350	\$495	\$591	\$608	\$405	\$353	\$438

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE P - Liability OPTION 2 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 4,000. One vehicle; no multi-car discount. Rated as best possible credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$569	\$589	\$567	\$686	\$849	\$896	\$655	\$592	\$569
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$383	\$397	\$413	\$603	\$751	\$770	\$422	\$410	\$383
American National Property & Casualty Company	\$243	\$237	\$234	\$369	\$483	\$548	\$338	\$275	\$253
Esurance Property and Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
GEICO Casualty	\$299	\$280	\$277	\$378	\$425	\$451	\$296	\$280	\$303
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$336	\$358	\$421	\$512	\$579	\$642	\$421	\$449	\$461
Mid-Century Insurance Company	\$321	\$270	\$270	\$590	\$770	\$766	\$494	\$409	\$526
Nationwide Affinity Insurance Company of America	\$513	\$472	\$481	\$761	\$891	\$960	\$591	\$563	\$507
Nevada Capital Insurance Company	\$330	\$302	\$302	\$584	\$634	\$803	\$302	\$351	\$440
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$905	\$820	\$820	\$1,104	\$1,211	\$1,322	\$1,023	\$853	\$853
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$261	\$241	\$260	\$454	\$574	\$649	\$441	\$341	\$308
Progressive Northern Insurance Company	\$342	\$315	\$342	\$590	\$739	\$834	\$568	\$444	\$391
Safeco Insurance Company of Illinois	\$219	\$222	\$218	\$319	\$324	\$396	\$277	\$231	\$214
State Farm Fire & Casualty Company	\$506	\$469	\$454	\$768	\$995	\$947	\$494	\$545	\$587
State Farm Mutual Automobile Insurance Company	\$394	\$366	\$354	\$588	\$762	\$719	\$386	\$425	\$464
USAA	\$395	\$368	\$368	\$523	\$561	\$579	\$368	\$408	\$368
USAA Casualty Insurance Company	\$406	\$378	\$378	\$536	\$576	\$593	\$378	\$419	\$378
Viking Insurance Company of Wisconsin	\$680	\$633	\$633	\$1,071	\$1,271	\$1,235	\$806	\$806	\$822
Western United	\$369	\$382	\$385	\$588	\$711	\$732	\$467	\$395	\$491

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE Q - Liability OPTION 1 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 4,000. One vehicle; no multi-car discount. Rated as average/neutral credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Insurance Company	\$580	\$594	\$574	\$683	\$823	\$863	\$653	\$601	\$580
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$431	\$442	\$461	\$626	\$795	\$824	\$474	\$466	\$431
American National Property & Casualty Company	\$247	\$243	\$240	\$374	\$493	\$561	\$349	\$280	\$254
Esurance Property and Casualty Insurance Company	\$792	\$749	\$778	\$1,153	\$1,224	\$1,476	\$1,104	\$870	\$920
GEICO Casualty	\$365	\$331	\$323	\$425	\$468	\$493	\$357	\$331	\$371
Hartford Insurance Company of the Midwest	\$320	\$331	\$312	\$471	\$509	\$535	\$321	\$321	\$343
LM General Insurance Company	\$309	\$325	\$391	\$505	\$583	\$653	\$391	\$432	\$446
Mid-Century Insurance Company	\$423	\$370	\$370	\$758	\$982	\$972	\$652	\$550	\$712
Nationwide Affinity Insurance Company of America	\$467	\$431	\$437	\$679	\$788	\$847	\$536	\$512	\$463
Nevada Capital Insurance Company	\$577	\$520	\$520	\$944	\$1,016	\$1,313	\$520	\$614	\$790
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$761	\$715	\$715	\$870	\$951	\$1,058	\$844	\$715	\$715
Primero Insurance Company	\$1,439	\$886	\$886	\$1,324	\$1,439	\$1,439	\$1,000	\$1,000	\$886
Progressive Direct Insurance Company	\$293	\$275	\$292	\$453	\$560	\$633	\$448	\$375	\$350
Progressive Northern Insurance Company	\$373	\$353	\$376	\$568	\$695	\$781	\$566	\$476	\$432
Safeco Insurance Company of Illinois	\$261	\$271	\$264	\$361	\$370	\$452	\$332	\$283	\$261
State Farm Fire & Casualty Company	\$484	\$453	\$437	\$696	\$898	\$840	\$480	\$525	\$588
State Farm Mutual Automobile Insurance Company	\$395	\$369	\$357	\$561	\$724	\$673	\$392	\$429	\$484
USAA	\$428	\$410	\$410	\$546	\$588	\$607	\$410	\$449	\$410
USAA Casualty Insurance Company	\$465	\$444	\$444	\$598	\$641	\$664	\$444	\$488	\$444
Viking Insurance Company of Wisconsin	\$822	\$786	\$786	\$1,161	\$1,346	\$1,317	\$953	\$953	\$950
Western United	\$568	\$596	\$606	\$873	\$1,047	\$1,079	\$709	\$614	\$759

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE Q - Liability OPTION 2 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 4,000. One vehicle; no multi-car discount. Rated as average/neutral credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$653	\$652	\$647	\$792	\$938	\$976	\$760	\$659	\$653
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$516	\$533	\$555	\$812	\$1,017	\$1,049	\$571	\$558	\$516
American National Property & Casualty Company	\$319	\$308	\$307	\$492	\$658	\$740	\$456	\$364	\$326
Esurance Property and Casualty Insurance Company	\$1,016	\$939	\$998	\$1,692	\$1,813	\$2,236	\$1,580	\$1,094	\$1,166
GEICO Casualty	\$503	\$467	\$459	\$639	\$722	\$774	\$498	\$467	\$509
Hartford Insurance Company of the Midwest	\$338	\$349	\$328	\$572	\$569	\$619	\$340	\$341	\$352
LM General Insurance Company	\$364	\$388	\$457	\$556	\$628	\$696	\$457	\$487	\$500
Mid-Century Insurance Company	\$606	\$498	\$498	\$1,131	\$1,500	\$1,495	\$940	\$771	\$1,004
Nationwide Affinity Insurance Company of America	\$499	\$456	\$466	\$780	\$921	\$990	\$587	\$554	\$499
Nevada Capital Insurance Company	\$673	\$611	\$611	\$1,217	\$1,321	\$1,682	\$611	\$719	\$901
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,046	\$968	\$968	\$1,252	\$1,374	\$1,498	\$1,165	\$992	\$992
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$409	\$379	\$407	\$711	\$897	\$1,019	\$691	\$533	\$479
Progressive Northern Insurance Company	\$564	\$520	\$566	\$980	\$1,228	\$1,393	\$947	\$733	\$644
Safeco Insurance Company of Illinois	\$285	\$291	\$285	\$419	\$427	\$527	\$369	\$304	\$280
State Farm Fire & Casualty Company	\$695	\$634	\$616	\$1,068	\$1,388	\$1,314	\$672	\$754	\$803
State Farm Mutual Automobile Insurance Company	\$541	\$494	\$480	\$819	\$1,064	\$999	\$526	\$589	\$635
USAA	\$546	\$513	\$513	\$725	\$778	\$804	\$513	\$565	\$513
USAA Casualty Insurance Company	\$591	\$553	\$553	\$785	\$841	\$870	\$553	\$610	\$553
Viking Insurance Company of Wisconsin	\$1,116	\$1,048	\$1,048	\$1,693	\$1,980	\$1,929	\$1,311	\$1,311	\$1,314
Western United	\$531	\$546	\$550	\$859	\$1,047	\$1,077	\$674	\$565	\$703

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE Q - Liability OPTION 1 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 4,000. One vehicle; no multi-car discount. Rated as average/neutral credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$751	\$780	\$749	\$878	\$1,070	\$1,125	\$839	\$785	\$751
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$469	\$484	\$504	\$669	\$852	\$886	\$519	\$506	\$469
American National Property & Casualty Company	\$214	\$215	\$210	\$324	\$415	\$478	\$298	\$244	\$226
Esurance Property and Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
GEICO Casualty	\$327	\$297	\$291	\$389	\$431	\$450	\$320	\$297	\$335
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$337	\$355	\$426	\$551	\$635	\$713	\$426	\$471	\$486
Mid-Century Insurance Company	\$392	\$343	\$343	\$698	\$892	\$883	\$598	\$507	\$642
Nationwide Affinity Insurance Company of America	\$558	\$518	\$522	\$792	\$919	\$995	\$635	\$611	\$550
Nevada Capital Insurance Company	\$588	\$530	\$530	\$955	\$1,028	\$1,330	\$530	\$625	\$806
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$903	\$836	\$836	\$1,051	\$1,146	\$1,273	\$1,011	\$847	\$847
Primero Insurance Company	\$612	\$305	\$305	\$557	\$612	\$612	\$353	\$353	\$305
Progressive Direct Insurance Company	\$251	\$234	\$248	\$391	\$484	\$541	\$385	\$324	\$299
Progressive Northern Insurance Company	\$317	\$298	\$319	\$481	\$590	\$661	\$478	\$403	\$365
Safeco Insurance Company of Illinois	\$250	\$257	\$252	\$349	\$358	\$435	\$315	\$268	\$249
State Farm Fire & Casualty Company	\$517	\$497	\$476	\$726	\$933	\$879	\$522	\$558	\$636
State Farm Mutual Automobile Insurance Company	\$425	\$408	\$391	\$591	\$760	\$712	\$429	\$459	\$526
USAA	\$405	\$387	\$387	\$522	\$560	\$577	\$387	\$424	\$387
USAA Casualty Insurance Company	\$438	\$416	\$416	\$570	\$611	\$631	\$416	\$459	\$416
Viking Insurance Company of Wisconsin	\$781	\$744	\$744	\$1,123	\$1,313	\$1,281	\$908	\$908	\$916
Western United	\$629	\$665	\$678	\$962	\$1,149	\$1,186	\$788	\$684	\$846

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE Q - Liability OPTION 2 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 4,000. One vehicle; no multi-car discount. Rated as average/neutral credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$818	\$847	\$816	\$996	\$1,237	\$1,306	\$951	\$852	\$818
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$550	\$570	\$594	\$850	\$1,068	\$1,104	\$611	\$594	\$550
American National Property & Casualty Company	\$261	\$257	\$254	\$401	\$524	\$597	\$370	\$299	\$272
Esurance Property and Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
GEICO Casualty	\$462	\$429	\$424	\$597	\$678	\$722	\$457	\$429	\$470
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$408	\$435	\$512	\$622	\$703	\$779	\$511	\$545	\$560
Mid-Century Insurance Company	\$551	\$453	\$453	\$1,020	\$1,338	\$1,331	\$847	\$698	\$894
Nationwide Affinity Insurance Company of America	\$565	\$521	\$530	\$861	\$1,015	\$1,095	\$660	\$627	\$561
Nevada Capital Insurance Company	\$684	\$621	\$621	\$1,228	\$1,333	\$1,699	\$621	\$730	\$917
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,238	\$1,129	\$1,129	\$1,499	\$1,642	\$1,793	\$1,390	\$1,169	\$1,169
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$342	\$315	\$340	\$594	\$751	\$849	\$576	\$447	\$400
Progressive Northern Insurance Company	\$469	\$431	\$469	\$812	\$1,018	\$1,148	\$783	\$609	\$534
Safeco Insurance Company of Illinois	\$277	\$282	\$276	\$412	\$419	\$516	\$356	\$293	\$271
State Farm Fire & Casualty Company	\$696	\$649	\$627	\$1,042	\$1,350	\$1,278	\$686	\$753	\$821
State Farm Mutual Automobile Insurance Company	\$552	\$516	\$498	\$816	\$1,055	\$992	\$547	\$599	\$660
USAA	\$522	\$490	\$490	\$700	\$752	\$776	\$490	\$541	\$490
USAA Casualty Insurance Company	\$565	\$528	\$528	\$759	\$814	\$841	\$528	\$586	\$528
Viking Insurance Company of Wisconsin	\$1,052	\$985	\$985	\$1,616	\$1,907	\$1,853	\$1,239	\$1,239	\$1,258
Western United	\$579	\$599	\$607	\$928	\$1,126	\$1,161	\$735	\$621	\$770

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE R - Liability OPTION 1 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 4,000. One vehicle; no multi-car discount. Rated as worst possible credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$1,033	\$1,060	\$1,028	\$1,205	\$1,441	\$1,506	\$1,158	\$1,067	\$1,033
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$672	\$701	\$732	\$961	\$1,232	\$1,296	\$755	\$737	\$677
American National Property & Casualty Company	\$404	\$398	\$391	\$613	\$801	\$916	\$569	\$460	\$416
Esurance Property and Casualty Insurance Company	\$988	\$935	\$971	\$1,444	\$1,536	\$1,851	\$1,383	\$1,085	\$1,147
GEICO Casualty	\$401	\$363	\$354	\$469	\$517	\$545	\$393	\$363	\$408
Hartford Insurance Company of the Midwest	\$828	\$899	\$815	\$1,340	\$1,416	\$1,479	\$852	\$852	\$910
LM General Insurance Company	\$455	\$479	\$575	\$744	\$858	\$962	\$576	\$636	\$656
Mid-Century Insurance Company	\$681	\$599	\$599	\$1,231	\$1,611	\$1,601	\$1,060	\$885	\$1,162
Nationwide Affinity Insurance Company of America	\$677	\$623	\$632	\$1,035	\$1,224	\$1,326	\$796	\$753	\$671
Nevada Capital Insurance Company	\$640	\$576	\$576	\$1,045	\$1,127	\$1,457	\$576	\$680	\$875
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,020	\$963	\$963	\$1,161	\$1,268	\$1,410	\$1,130	\$961	\$961
Primero Insurance Company	\$1,439	\$886	\$886	\$1,324	\$1,439	\$1,439	\$1,000	\$1,000	\$886
Progressive Direct Insurance Company	\$560	\$530	\$559	\$840	\$1,023	\$1,156	\$839	\$702	\$663
Progressive Northern Insurance Company	\$611	\$583	\$618	\$930	\$1,137	\$1,283	\$927	\$778	\$707
Safeco Insurance Company of Illinois	\$284	\$294	\$286	\$393	\$404	\$494	\$361	\$307	\$283
State Farm Fire & Casualty Company	\$2,062	\$1,943	\$1,873	\$2,913	\$3,758	\$3,489	\$2,066	\$2,250	\$2,553
State Farm Mutual Automobile Insurance Company	\$1,717	\$1,614	\$1,557	\$2,407	\$3,103	\$2,869	\$1,717	\$1,872	\$2,134
USAA	\$1,045	\$1,015	\$1,015	\$1,331	\$1,434	\$1,483	\$1,015	\$1,102	\$1,015
USAA Casualty Insurance Company	\$1,326	\$1,277	\$1,277	\$1,706	\$1,840	\$1,905	\$1,277	\$1,397	\$1,277
Viking Insurance Company of Wisconsin	\$915	\$874	\$874	\$1,327	\$1,541	\$1,512	\$1,065	\$1,065	\$1,059
Western United	\$1,047	\$1,110	\$1,127	\$1,623	\$1,954	\$2,014	\$1,317	\$1,139	\$1,403

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE R - Liability OPTION 2 - CHEVROLET IMPALA

Vehicle 1: 2013 Chevrolet Impala LTZ; 3.6L V6 24V DGI DOHC; 6 Cylinder; 6 Speed Automatic ; 2 Wheel Front 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 4,000. One vehicle; no multi-car discount. Rated as worst possible credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Insurance Company	\$1,196	\$1,221	\$1,191	\$1,454	\$1,777	\$1,863	\$1,398	\$1,229	\$1,196
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$759	\$787	\$822	\$1,152	\$1,456	\$1,517	\$849	\$822	\$759
American National Property & Casualty Company	\$514	\$501	\$499	\$797	\$1,064	\$1,200	\$739	\$594	\$530
Esurance Property and Casualty Insurance Company	\$1,279	\$1,183	\$1,258	\$2,143	\$2,295	\$2,836	\$1,999	\$1,376	\$1,467
GEICO Casualty	\$556	\$516	\$507	\$709	\$803	\$861	\$551	\$516	\$564
Hartford Insurance Company of the Midwest	\$844	\$921	\$829	\$1,703	\$1,552	\$1,721	\$887	\$888	\$896
LM General Insurance Company	\$560	\$597	\$703	\$855	\$967	\$1,071	\$702	\$749	\$769
Mid-Century Insurance Company	\$1,065	\$871	\$871	\$2,017	\$2,704	\$2,705	\$1,668	\$1,348	\$1,782
Nationwide Affinity Insurance Company of America	\$675	\$617	\$629	\$1,104	\$1,328	\$1,436	\$812	\$759	\$677
Nevada Capital Insurance Company	\$745	\$677	\$677	\$1,349	\$1,467	\$1,868	\$677	\$796	\$998
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,404	\$1,308	\$1,308	\$1,675	\$1,838	\$1,999	\$1,561	\$1,334	\$1,334
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$782	\$727	\$780	\$1,318	\$1,643	\$1,878	\$1,288	\$999	\$901
Progressive Northern Insurance Company	\$942	\$875	\$946	\$1,639	\$2,050	\$2,337	\$1,590	\$1,222	\$1,073
Safeco Insurance Company of Illinois	\$312	\$319	\$312	\$461	\$470	\$582	\$407	\$333	\$306
State Farm Fire & Casualty Company	\$2,613	\$2,423	\$2,343	\$3,895	\$5,059	\$4,716	\$2,599	\$2,884	\$3,158
State Farm Mutual Automobile Insurance Company	\$2,137	\$1,977	\$1,914	\$3,155	\$4,095	\$3,797	\$2,125	\$2,357	\$2,600
USAA	\$1,314	\$1,251	\$1,251	\$1,759	\$1,884	\$1,951	\$1,251	\$1,367	\$1,251
USAA Casualty Insurance Company	\$1,693	\$1,600	\$1,600	\$2,285	\$2,448	\$2,536	\$1,600	\$1,760	\$1,600
Viking Insurance Company of Wisconsin	\$1,320	\$1,239	\$1,239	\$2,066	\$2,411	\$2,362	\$1,563	\$1,563	\$1,545
Western United	\$1,070	\$1,105	\$1,112	\$1,751	\$2,145	\$2,206	\$1,375	\$1,141	\$1,414

Allstate Insurance Company is closed to new business.

Allstate Property and Casualty Insurance Company is closed to new business.

American Access Casualty Company does not offer 100/300 limits, 25/50 used. Comprehensive and Collision deductible is \$500, does not offer split deductibles.

Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE R - Liability OPTION 1 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 4,000. One vehicle; no multi-car discount. Rated as worst possible credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire & Casualty Insurance Company	\$1,318	\$1,374	\$1,321	\$1,529	\$1,853	\$1,946	\$1,468	\$1,376	\$1,318
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$740	\$772	\$805	\$1,020	\$1,311	\$1,378	\$833	\$795	\$740
American National Property & Casualty Company	\$351	\$355	\$343	\$1,332	\$680	\$785	\$491	\$400	\$371
Esurance Property and Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
GEICO Casualty	\$359	\$325	\$318	\$429	\$475	\$497	\$350	\$325	\$367
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$509	\$535	\$643	\$831	\$959	\$1,075	\$643	\$711	\$734
Mid-Century Insurance Company	\$627	\$551	\$551	\$1,127	\$1,459	\$1,450	\$968	\$809	\$1,043
Nationwide Affinity Insurance Company of America	\$836	\$777	\$784	\$1,230	\$1,456	\$1,588	\$974	\$928	\$825
Nevada Capital Insurance Company	\$652	\$587	\$587	\$1,058	\$1,141	\$1,475	\$587	\$692	\$893
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,202	\$1,120	\$1,120	\$1,389	\$1,517	\$1,685	\$1,341	\$1,130	\$1,130
Primero Insurance Company	\$612	\$305	\$305	\$557	\$612	\$612	\$353	\$353	\$305
Progressive Direct Insurance Company	\$485	\$459	\$482	\$723	\$882	\$991	\$718	\$606	\$571
Progressive Northern Insurance Company	\$518	\$492	\$523	\$785	\$961	\$1,077	\$780	\$655	\$596
Safeco Insurance Company of Illinois	\$271	\$279	\$272	\$381	\$390	\$475	\$343	\$291	\$269
State Farm Fire & Casualty Company	\$2,254	\$2,179	\$2,084	\$3,122	\$4,011	\$3,761	\$2,294	\$2,440	\$2,810
State Farm Mutual Automobile Insurance Company	\$1,881	\$1,811	\$1,735	\$2,589	\$3,324	\$3,104	\$1,908	\$2,034	\$2,352
USAA	\$974	\$939	\$939	\$1,253	\$1,349	\$1,396	\$939	\$1,026	\$939
USAA Casualty Insurance Company	\$1,235	\$1,180	\$1,180	\$1,606	\$1,731	\$1,793	\$1,180	\$1,298	\$1,180
Viking Insurance Company of Wisconsin	\$872	\$830	\$830	\$1,286	\$1,505	\$1,474	\$1,019	\$1,019	\$1,024
Western United	\$1,159	\$1,237	\$1,259	\$1,783	\$2,137	\$2,209	\$1,461	\$1,268	\$1,562

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Allstate Property and Casualty Insurance Company is closed to new business.

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Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

EXAMPLE R - Liability OPTION 2 - JEEP GRAND CHEROKEE

Vehicle 2: 2012 Jeep Grand Cherokee 4x4 SRT8; 6.4L V8 Engine; 8 Cylinder; 5 Speed Shiftable Automatic; 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 4,000. One vehicle; no multi-car discount. Rated as worst possible credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire & Casualty Insurance Company	\$1,472	\$1,526	\$1,475	\$1,771	\$2,181	\$2,296	\$1,699	\$1,528	\$1,472
Allstate Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Allstate Property & Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
American Family Insurance	\$821	\$855	\$893	\$1,220	\$1,548	\$1,618	\$922	\$886	\$821
American National Property & Casualty Company	\$426	\$421	\$416	\$655	\$855	\$975	\$605	\$489	\$445
Esurance Property and Casualty Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
GEICO Casualty	\$511	\$474	\$468	\$662	\$753	\$802	\$505	\$474	\$519
Hartford Insurance Company of the Midwest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LM General Insurance Company	\$644	\$686	\$808	\$982	\$1,111	\$1,231	\$807	\$860	\$884
Mid-Century Insurance Company	\$963	\$787	\$787	\$1,811	\$2,410	\$2,408	\$1,498	\$1,215	\$1,583
Nationwide Affinity Insurance Company of America	\$778	\$713	\$725	\$1,227	\$1,473	\$1,598	\$924	\$869	\$774
Nevada Capital Insurance Company	\$757	\$688	\$688	\$1,362	\$1,481	\$1,886	\$688	\$808	\$1,016
Nevada Direct Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Nevada General Insurance Company	\$1,646	\$1,512	\$1,512	\$1,984	\$2,174	\$2,371	\$1,844	\$1,558	\$1,558
Primero Insurance Company	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Progressive Direct Insurance Company	\$655	\$610	\$656	\$1,100	\$1,370	\$1,557	\$1,072	\$838	\$756
Progressive Northern Insurance Company	\$777	\$720	\$778	\$1,345	\$1,682	\$1,906	\$1,300	\$1,006	\$883
Safeco Insurance Company of Illinois	\$303	\$308	\$302	\$454	\$462	\$569	\$392	\$321	\$297
State Farm Fire & Casualty Company	\$2,762	\$2,617	\$2,515	\$4,028	\$5,211	\$4,881	\$2,787	\$3,026	\$3,374
State Farm Mutual Automobile Insurance Company	\$2,275	\$2,149	\$2,067	\$3,290	\$4,253	\$3,964	\$2,291	\$2,490	\$2,793
USAA	\$1,245	\$1,180	\$1,180	\$1,683	\$1,802	\$1,866	\$1,180	\$1,293	\$1,180
USAA Casualty Insurance Company	\$1,607	\$1,512	\$1,512	\$2,187	\$2,345	\$2,426	\$1,512	\$1,669	\$1,512
Viking Insurance Company of Wisconsin	\$1,244	\$1,163	\$1,163	\$1,968	\$2,315	\$2,265	\$1,475	\$1,475	\$1,477
Western United	\$1,165	\$1,211	\$1,223	\$1,886	\$2,298	\$2,370	\$1,495	\$1,249	\$1,547

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Nevada General Insurance Company Comprehensive and Collision Deductible is \$500 on all quotes.

Primero Insurance Company does not offer 100/300 limits, 500/500 deductible amounts quoted.

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 2013. Please contact the Division of Insurance if you have any questions.

Company Name

21st Century Advantage Insurance Company
21st Century Assurance Company
21st Century Centennial Insurance Company
21st Century North Amer Insurance Company
21st Century Premier Insurance Company
Access Insurance Company
Allstate Fire & Casualty Insurance Company
Allstate Indemnity Company
Allstate Insurance Company
Allstate Property & Casualty Insurance Company
Amco Insurance Company
American Access Casualty Company
American Bankers Ins Co of FL
American Family Mutual Insurance Company
American Modern Home Insurance Company
American Modern Select Insurance Company
American National General Insurance Company
American National Property & Casualty Company
American Reliable Insurance Company
American Standard Insurance Company of WI
Amica Mutual Insurance Company
Badger Mutual Insurance Company
Bankers Standard Insurance Company
California Casualty Indemnity Exchange
Chartis Property Casualty Company
Cincinnati Insurance Company
Civil Service Employees Insurance Company
Coast National Insurance Company
Colorado Casualty Insurance Company
Companion Property & Casualty Insurance Company
Country Casualty Insurance Company
Country Mutual Insurance Company
Country Preferred Insurance Company
CSE Safeguard Insurance Company
Dairyland Insurance Company
Depositors Insurance Company
Electric Insurance Company
Encompass Home & Auto Insurance Company
Encompass Indemnity Company
Encompass Insurance Company of America
Essentia Insurance Company
Esurance Insurance Company
Esurance Property & Casualty Insurance Company
Farmers Insurance Exchange
Federal Insurance Company
Fidelity National Insurance Company

Company Name

Financial Indemnity Company
Firemans Fund Insurance Company
First Liberty Insurance Corporation
Foremost Insurance Company Grand Rapids MI
Foremost Property & Casualty Insurance Company
Garrison Property & Casualty Insurance Company
Geico Casualty Company
Geico General Insurance Company
Geico Indemnity Company
Government Employees Insurance Company
Great American Assurance Company
Great Northwest Insurance Company
Hallmark Insurance Company
Hartford Accident & Indemnity Company
Hartford Casualty Insurance Company
Hartford Fire Insurance Company
Hartford Insurance Company of the Midwest
Hartford Underwriters Insurance Company
Horace Mann Insurance Company
Horace Mann Property & Casualty Insurance Co
IDS Property Casualty Insurance Company
Imperium Insurance Company
Infinity Auto Insurance Company
Infinity Insurance Company
Infinity Standard Insurance Company
Insuremax Insurance Company
Ironshore Indemnity Incorporated
Key Insurance Company
Liberty Insurance Corporation
Liberty Mutual Fire Insurance Company
LM General Insurance Company
LM Insurance Corporation
Loya Insurance Company
Markel Amer Insurance Company
Mendakota Insurance Company
Mendota Insurance Company
Merastar Insurance Company
Mercury Casualty Company
Metropolitan Group Property & Casualty Ins Co
Metropolitan Property & Casualty Insurance Co
MGA Insurance Company Incorporated
Mid Century Insurance Company
National Direct Insurance Company
National General Assurance Company
National General Insurance Company
National Guaranty Insurance Company

Company Name

National Interstate Insurance Company
National Surety Corporation
National Union Fire Insurance Company of Pittsburg
Nationwide Affinity Company of America
Nationwide Insurance Company of America
Nationwide Mutual Insurance Company
Nevada Capital Insurance Company
Nevada General Insurance Company
Oregon Mutual Insurance Company
Pacific Indemnity Company
Pacific Specialty Insurance Company
Permanent General Assurance Corporation
Pharmacists Mutual Insurance Company
Philadelphia Indemnity Insurance Company
Primero Insurance Company
Privilege Underwriters Reciprocal Exchange
Progressive Casualty Insurance Company
Progressive Direct Insurance Company
Progressive Northern Insurance Company
Progressive Northwestern Insurance Company
Progressive Preferred Insurance Company
Progressive Specialty Insurance Company
Property & Casualty Insurance Company of Hartford
QBE Insurance Corporation
Response Insurance Company
Safeco Insurance Company of America
Safeco Insurance Company of IL
Santa Fe Auto Insurance Company
Sentinel Insurance Company Ltd
Shelter Mutual Insurance Company
State Farm Fire & Casualty Company
State Farm Mutual Auto Insurance Company
Teachers Insurance Company
Titan Indemnity Company
Topa Insurance Company
Travco Insurance Company
Travelers Home & Marine Insurance Company
Triumphe Casualty Company
Trumbull Insurance Company
Twin City Fire Insurance Company
United Automobile Insurance Company
United Services Automobile Association
Unitrin Direct Property & Casualty Company
Universal N Amer Insurance Company
USAA Casualty Insurance Company
USAA General Indemnity Company

Company Name

Victoria Fire & Casualty Company
Vigilant Insurance Company
Viking Insurance Company of WI
Western National Assurance Company
Western United Insurance Company
Workmens Auto Insurance Company
Yosemite Insurance Company
Young Amer Insurance Company

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 _____

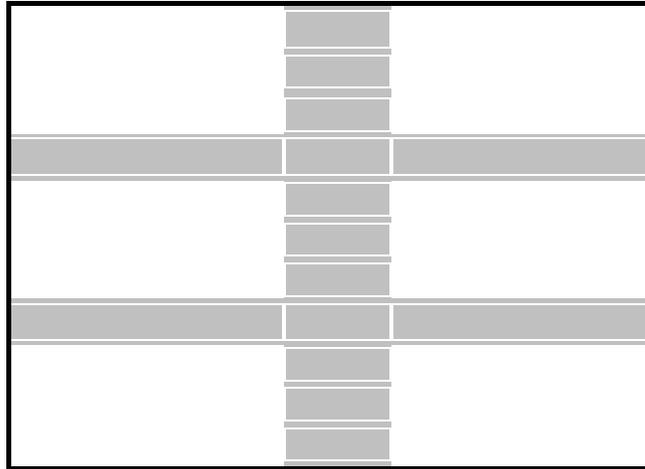
Towing Service:

Name _____

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

Phone _____

Draw accident scene, including street names and addresses:



Notes: