Consumer's Guide to Auto Insurance Rates

State of Nevada, Department of Business & Industry

DIVISION OF INSURANCE



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2020 Edition

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Insurance Commissioner's Message

Dear Fellow Nevadan:

I am pleased to present the 2020 Nevada Consumer's Guide to Auto Insurance Rates. This guide is intended to assist Nevada consumers when shopping for a new personal auto insurance policy.

As the Commissioner of Insurance, here in the great state of Nevada, I encourage every Nevada consumer to shop for a new auto insurance policy each year, prior to renewal, to see the many options that are available in the auto insurance market. Every year the insurance carriers are presenting new products with new features that you may find beneficial to you and/or your family. This is a great time to take that initiative and explore products sold by those alternative insurance companies you have not purchased from in the past.

The Nevada personal auto insurance market is very competitive with well over 140 companies offering personal auto policies in the State. With all of these options we know it can be overwhelming to shop for a new policy. It is my hope that this guide will be helpful as you consider the product that best suits you and/or your family's needs, including premium payment amounts, coverage amounts and services provided by each insurance carrier.

Sincerely,

Barbara D. Richardson

Commissioner of Insurance

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 2018. Also near the end of this booklet is the Vehicle Insurance Shopping List, which may help you to compare several companies at one time.

How to Use This Guide

To use this booklet, select the example with circumstances that most closely resemble your own and 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 risk factors as mentioned above. Lastly, if you are viewing this guide electronically, notice that the table of contents is hyperlinked to direct you to specific sections of the guide – just click on the topic you wish to review.

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 online "License Look-up Tool" at doi.nv.gov or you can call 888-872-3234. You can also verify a license using the Division's smartphone app **NDOI Connect** which is available through Google Play. Nevada Insurance Commissioner Barbara D. Richardson 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.

You can file a complaint, verify a license, contact the Division and more with the Division's smartphone app **NDOI Connect** which is available through Google Play.

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

Southern Nevada

State of Nevada
Department of Business & Industry
Division of Insurance
3300 W. Sahara Ave., Suite 275
Las Vegas, Nevada 89102-3203

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

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Division of Insurance on the Web

http://doi.nv.gov

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Allstate Fire & Casualty Insurance Company, Allstate Indemnity Company, American Access Casualty Company, American Family Insurance Company, CSAA General Insurance Company, Encompass Home and Auto Insurance Company, Farmers Insurance Exchange, Garrison Property Insurance Company, GEICO Advantage Insurance Company, GEICO Choice Insurance Company, GEICO Secure Insurance Company, Hartford Insurance Company of the Midwest, Key Insurance Company, LM General Insurance Company, National Direct Insurance Company, Nevada Capital Insurance Company, Nevada General Insurance Company, Primero Insurance Company, Progressive Direct Insurance Company, Progressive Northern Insurance Company, Safeco Insurance Company of Illinois, Standard Fire Insurance Company, State Farm Fire & Casualty Company, State Farm Mutual Auto Insurance Company, United Services Automobile Association, USAA Casualty Insurance Company, USAA General Indemnity 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 2017 National Association of Insurance Commissioners (NAIC) report found that, across the U.S. in 2015, the average premium people paid for private passenger auto insurance was $889 for each vehicle insured for one year. Nevada, by comparison, had an average premium per vehicle of $985 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] 2017 National Association of Insurance Commissioners: 2011-2015 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. Many insurers also offer an electronic version of the insurance card which can be produced on a mobile device such as your smartphone 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 25/50/20 ($25,000 per person for bodily injury, $50,000 per accident for bodily injury, and $20,000 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 current minimum limits of liability required by Nevada law are 25/50/20. Please note, these minimum limits of liability increased on July 1, 2018.

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.: $70,000 combined single limit – total amount paid in the event of a loss for all bodily injury and/or property damage). The minimum combined single limit increased to $70,000 on July 1, 2018.

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 purchase coverage for 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 a maximum 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 several risk characteristics some of which include the driver characteristics, household composition, driving record, 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 is 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. Another group of characteristics that is under your control is your driving record and claims history. Lack of traffic violations and at-fault accidents can help lower your premium.

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. Make sure to thoroughly review this report for prior claims for which you may not be at-fault, any inquiries, under-the-deductible claims or any subrogated claim payments. Nevada law prohibits insurers to refuse to issue a policy to you, refuse to renew a policy or to increase your premium due to these types of claims. 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 your first 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 principally 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) port. 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. If you sign up for participation in a UBI program, the insurer is required to provide you with a full disclosure, including use of a device with GPS capabilities.

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 as well as the uninsured/underinsured and medical payment coverages. 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.

One of the primary factors in 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 groups 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. The Division publishes, and annually updates, a list of all auto insurers who utilize or do not utilize credit history in underwriting and/or rating. To review this list, please visit the Division's website at: http://doi.nv.gov/uploadedFiles/doinvgov/_public-documents/Consumers/NV_PPA_AB120_List.pdf.

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. Identity 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 discount types and 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 $25,000 for bodily injury or death of each person in an accident, $50,000 for bodily injury or death of all persons in an accident, and $20,000 for injury or damage to the property of others. This coverage is generally described as 25/50/20. 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 $25,000 for the bodily injury or death of each person injured in an accident and $50,000 for the bodily injury or death of all persons injured in an accident. Please note, per Senate Bill 308, these minimum liability limits increased to $25,000/$50,000 on July 1, 2018.

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. Current Nevada law requires you to carry $20,000 for damage to the property of others. However, you may decide to purchase higher property damage liability coverage at an additional premium. Please note, per Senate Bill 308, the minimum property damage limits increased to $20,000 on July 1, 2018.

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.

For example, 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 cash settlement. If the car is determined to be "totaled" 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 and occupants of your vehicle directly. This coverage pays if you or passengers in your vehicle 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 the statutory minimum liability limits and in an amount not more than the bodily injury liability limits purchased by you. Effective July 1, 2018, Senate Bill 308 (2017) increased the minimum liability limits from 15/30 to 25/50. As such, if you had purchased UM/UIM coverage in amounts less than 15/30, your insurer is required to offer UM/UIM coverage to you in the minimum amount of 25/50. You retain the option of not purchasing this coverage at the higher minimum levels. 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 $25,000 per person/$50,000 per accident/$20,000 per accident property damage, he could pay anywhere from $493 to $3,148 every six months in Las Vegas or $360 to $2,218 in Reno to insure a 2016 Ford F-150.

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 775-687-

0700 (northern Nevada) or 702-486-4009 (southern Nevada) to find out whether a company is licensed in Nevada. You can also verify a license using the Division's smartphone app **NDOI Connect** which is available through Google Play.

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.

Suggested questions to ask when looking for automobile insurance:

- Are these liability limits high enough to cover me if I have an accident and I am at fault?
- How much would it cost me to buy more than the minimum amount of liability insurance coverage?
- Will this policy cover me if I let someone else drive my car?
- Will this policy cover me if I have an accident in a rental car while on vacation?
- Will this policy cover me if I have an accident while traveling for work?
- If my car is disabled, will this policy pay for a rental car while it is being repaired? Is there any cap or limit?
- If my car is disabled due to an accident, will the parts used to repair the car be new or after market?
- How much can I save with a higher deductible?
- What discounts are available?
- What other types of property do you insure? Can I qualify for a discount if I buy both policies from your company?
- What are my payment options? Can I pay monthly or quarterly? If I do, is there an extra charge?

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. 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. Alternately, it is possible that the price of the non-standard items is already incorporated in the actual cash value determination by the company based on market pricing for such vehicles and additions

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. Many insurers have contractual agreements with such 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-seven 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

2018 Subaru Forester, 2.5i Premium, Automatic Transmission, 2.5L, 4-cylinder engine, 4WD, 4-door

Vehicle Two

2016 Ford F-150 XLT, 2.7L, 6 Cylinder Engine, Automatic Transmission, 2WD, 4-door

Two liability options were rated for each vehicle:

Liability Option One

Liability:	$25,000 per person/$50,000 per accident bodily injury liability $20,000 per accident property damage liability
Physical Damage:	$250 deductible-comprehensive $500 deductible-collision
Other Coverages:	$1,000 medical payments $25,000 per person/$50,000 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 - 2018 Subaru Forester, 2.5i Premium, Automatic Transmission, 2.5L, 4-cylinder engine, 4WD, 4-door

Liability Option One: 25/50/20 37
Liability Option Two: 100/300/50.....38

Vehicle two - 2016 Ford F-150 XLT, 2.7L, 6 Cylinder Engine, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/20 39
Liability Option Two: 100/300/50.....40

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 - 2018 Subaru Forester, 2.5i Premium, Automatic Transmission, 2.5L, 4-cylinder engine, 4WD, 4-door

Liability Option One: 25/50/20 41
Liability Option Two: 100/300/50.....42

Vehicle two - 2016 Ford F-150 XLT, 2.7L, 6 Cylinder Engine, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/20 43
Liability Option Two: 100/300/50.....44

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 - 2018 Subaru Forester, 2.5i Premium, Automatic Transmission, 2.5L, 4-cylinder engine, 4WD, 4-door

Liability Option One: 25/50/20 45
Liability Option Two: 100/300/50.....46

Vehicle two - 2016 Ford F-150 XLT, 2.7L, 6 Cylinder Engine, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/20 47
Liability Option Two: 100/300/50.....48

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 - 2018 Subaru Forester, 2.5i Premium, Automatic Transmission, 2.5L, 4-cylinder engine, 4WD, 4-door

Liability Option One: 25/50/20 49
Liability Option Two: 100/300/50.....50

Vehicle two - 2016 Ford F-150 XLT, 2.7L, 6 Cylinder Engine, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/20 51
Liability Option Two: 100/300/50.....52

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 - 2018 Subaru Forester, 2.5i Premium, Automatic Transmission, 2.5L, 4-cylinder engine, 4WD, 4-door

Liability Option One: 25/50/20 53
Liability Option Two: 100/300/50.....54

Vehicle two - 2016 Ford F-150 XLT, 2.7L, 6 Cylinder Engine, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/20 55
Liability Option Two: 100/300/50.....56

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 - 2018 Subaru Forester, 2.5i Premium, Automatic Transmission, 2.5L, 4-cylinder engine, 4WD, 4-door

Liability Option One: 25/50/20 57
Liability Option Two: 100/300/50.....58

Vehicle two - 2016 Ford F-150 XLT, 2.7L, 6 Cylinder Engine, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/20 59
Liability Option Two: 100/300/50.....60

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 - 2018 Subaru Forester, 2.5i Premium, Automatic Transmission, 2.5L, 4-cylinder engine, 4WD, 4-door

Liability Option One: 25/50/20 61
Liability Option Two: 100/300/50.....62

Vehicle two - 2016 Ford F-150 XLT, 2.7L, 6 Cylinder Engine, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/20 63
Liability Option Two: 100/300/50.....64

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 - 2018 Subaru Forester, 2.5i Premium, Automatic Transmission, 2.5L, 4-cylinder engine, 4WD, 4-door

Liability Option One: 25/50/20 65
Liability Option Two: 100/300/50.....66

Vehicle two - 2016 Ford F-150 XLT, 2.7L, 6 Cylinder Engine, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/20 67
Liability Option Two: 100/300/50.....68

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 - 2018 Subaru Forester, 2.5i Premium, Automatic Transmission, 2.5L, 4-cylinder engine, 4WD, 4-door

Liability Option One: 25/50/20 69
Liability Option Two: 100/300/50.....70

Vehicle two - 2016 Ford F-150 XLT, 2.7L, 6 Cylinder Engine, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/20 71
Liability Option Two: 100/300/50.....72

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 - 2018 Subaru Forester, 2.5i Premium, Automatic Transmission, 2.5L, 4-cylinder engine, 4WD, 4-door

Liability Option One: 25/50/20 73
Liability Option Two: 100/300/50.....74

Vehicle two - 2016 Ford F-150 XLT, 2.7L, 6 Cylinder Engine, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/20 75
Liability Option Two: 100/300/50.....76

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 - 2018 Subaru Forester, 2.5i Premium, Automatic Transmission, 2.5L, 4-cylinder engine, 4WD, 4-door

Liability Option One: 25/50/20 77
Liability Option Two: 100/300/50.....78

Vehicle two - 2016 Ford F-150 XLT, 2.7L, 6 Cylinder Engine, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/20 79
Liability Option Two: 100/300/50.....80

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 - 2018 Subaru Forester, 2.5i Premium, Automatic Transmission, 2.5L, 4-cylinder engine, 4WD, 4-door

Liability Option One: 25/50/20 81
Liability Option Two: 100/300/50.....82

Vehicle two - 2016 Ford F-150 XLT, 2.7L, 6 Cylinder Engine, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/20 83
Liability Option Two: 100/300/50.....84

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 - 2018 Subaru Forester, 2.5i Premium, Automatic Transmission, 2.5L, 4-cylinder engine, 4WD, 4-door

Liability Option One: 25/50/20 85
Liability Option Two: 100/300/50.....86

Vehicle two - 2016 Ford F-150 XLT, 2.7L, 6 Cylinder Engine, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/20 87
Liability Option Two: 100/300/50.....88

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 - 2018 Subaru Forester, 2.5i Premium, Automatic Transmission, 2.5L, 4-cylinder engine, 4WD, 4-door

Liability Option One: 25/50/2015/30/10.....89
Liability Option Two: 100/300/50.....90

Vehicle two - 2016 Ford F-150 XLT, 2.7L, 6 Cylinder Engine, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/20 91
Liability Option Two: 100/300/50.....92

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 - 2018 Subaru Forester, 2.5i Premium, Automatic Transmission, 2.5L, 4-cylinder engine, 4WD, 4-door

Liability Option One: 25/50/20 93
Liability Option Two: 100/300/50.....94

Vehicle two - 2016 Ford F-150 XLT, 2.7L, 6 Cylinder Engine, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/20 95
Liability Option Two: 100/300/50.....96

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 - 2018 Subaru Forester, 2.5i Premium, Automatic Transmission, 2.5L, 4-cylinder engine, 4WD, 4-door

Liability Option One: 25/50/20 97
Liability Option Two: 100/300/50.....98

Vehicle two - 2016 Ford F-150 XLT, 2.7L, 6 Cylinder Engine, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/20 99
Liability Option Two: 100/300/50.....100

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 - 2018 Subaru Forester, 2.5i Premium, Automatic Transmission, 2.5L, 4-cylinder engine, 4WD, 4-door

Liability Option One: 25/50/20 101
Liability Option Two: 100/300/50.....102

Vehicle two - 2016 Ford F-150 XLT, 2.7L, 6 Cylinder Engine, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/20 103
Liability Option Two: 100/300/50.....104

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 - 2018 Subaru Forester, 2.5i Premium, Automatic Transmission, 2.5L, 4-cylinder engine, 4WD, 4-door

Liability Option One: 25/50/20 105
Liability Option Two: 100/300/50.....106

Vehicle two - 2016 Ford F-150 XLT, 2.7L, 6 Cylinder Engine, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/20 107
Liability Option Two: 100/300/50.....108

EXAMPLE A - Liability OPTION 1 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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	Stateline 89449
Allstate Fire and Casualty Insurance Company	$1,070	$1,076	$1,036	$1,569	$2,099	$2,231	$1,335	$1,111	$1,070
Allstate Indemnity Company	$1,996	$2,342	$2,168	$2,843	$3,229	$3,747	$2,353	$2,357	$2,342
American Access Casualty Company	$4,502	***$12,518***	***$6,365***	***$6,113***	***$6,914***	***$8,229***	$5,392	$5,744	
American Family Insurance Company	$1,355	$1,978	$1,531	$2,176	$3,063	$3,163	$2,105	$1,576	$1,261
CSAA General Insurance Company	$1,592	$1,595	$1,630	$2,533	$2,972	$3,208	$2,171	$1,688	$2,153
Encompass Home and Auto Insurance Company	$1,609	$1,583	$1,644	$2,267	$2,771	$2,991	$2,138	$1,711	$1,675
Farmers Insurance Exchange	$1,349	$1,252	$1,098	$2,120	$2,319	$2,557	$2,272	$1,324	$1,415
Garrison Property and Casualty Insurance Company	$1,544	$1,497	$1,251	$2,086	$2,342	$2,334	$1,556	$1,647	$1,546
GEICO Advantage Insurance Company	$752	$638	$627	$847	**$995**	$1,051	**$749**	**$638**	$778
GEICO Choice Insurance Company	$843	$722	$711	$970	$1,146	$1,206	$843	$722	$871
GEICO Secure Insurance Company	$1,118	$954	$938	$1,295	$1,537	$1,620	$1,119	$954	$1,158
Key Insurance Company	***$5,068***	$5,110	$5,110	$5,884	$6,796	$7,744	***$5,890***	***$5,890***	***$5,854***
Liberty Mutual General Insurance Company	$1,947	$2,053	$2,709	$3,632	$4,017	$4,320	$3,271	$2,837	$2,984
National Direct Insurance Company	**$571**	**$432**	**$494**	**$790**	$1,055	**$862**	$790	$698	**$494**
Nevada Capital Insurance Company	$2,405	$2,159	$2,159	$3,942	$5,080	$6,398	$2,159	$2,577	$3,234
Nevada General Insurance Company	$2,471	$2,774	$2,773	$3,260	$4,088	$4,358	$3,426	$2,659	$2,773
Primero Insurance Company	$4,284	$4,284	$4,056	$5,880	$6,528	$6,528	$5,880	$4,536	$4,056
Progressive Direct Insurance Company	$712	$640	$681	$1,066	$1,323	$1,433	$1,008	$837	$740
Progressive Northern Insurance Company	$999	$911	$936	$1,604	$2,040	$2,173	$1,358	$1,132	$1,046
Safeco Insurance Company of Illinois	$1,034	$1,076	$953	$1,862	$2,168	$2,519	$1,495	$1,091	$937
State Farm Fire and Casualty Company	$2,168	$2,037	$1,903	$3,050	$4,246	$3,889	$2,329	$2,055	$2,777
State Farm Mutual Automobile Insurance Company	$1,484	$1,392	$1,301	$2,080	$2,898	$2,640	$1,596	$1,403	$1,908
The Standard Fire Insurance Company	$1,352	$1,361	$1,252	$2,136	$2,623	$3,022	$1,877	$1,525	$1,860
United Services Automobile Association	$1,142	$1,141	$956	$1,513	$1,721	$1,734	$1,174	$1,234	$1,151
USAA Casualty Insurance Company	$1,280	$1,326	$1,062	$1,743	$1,952	$1,955	$1,343	$1,286	$1,286
USAA General Indemnity Company	$1,300	$1,294	$1,086	$1,735	$1,974	$1,953	$1,361	$1,335	$1,328

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE A - Liability OPTION 2 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

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

Seventeen year-old single male. Clean driving record. Good student ("A" average) with driver's education. Drives 10 miles round trip to school daily. Annual mileage is 2,900. 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 and Casualty Insurance Company	$1,162	$1,166	$1,129	$1,851	$2,558	$2,696	$1,469	$1,201	$1,162
Allstate Indemnity Company	$2,176	$2,484	$2,299	$3,312	$3,794	$4,361	$2,523	$2,585	$2,484
American Family Insurance Company	$1,520	$2,276	$1,740	$2,543	$3,723	$3,860	$2,438	$1,782	$1,400
CSAA General Insurance Company	$1,763	$1,735	$1,771	$2,942	$3,491	$3,757	$2,442	$1,850	$2,372
Encompass Home and Auto Insurance Company	$1,582	$1,548	$1,605	$2,316	$2,786	$3,020	$2,090	$1,665	$1,632
Farmers Insurance Exchange	$1,430	$1,359	$1,207	$2,689	$2,795	$3,312	$2,940	$1,563	$1,548
Garrison Property and Casualty Insurance Company	$1,950	$1,881	$1,580	$2,796	$3,155	$3,149	$2,001	$2,097	$1,933
GEICO Advantage Insurance Company	$993	$874	**$863**	**$1,224**	**$1,468**	**$1,578**	**$1,014**	**$874**	$1,020
GEICO Choice Insurance Company	$1,126	$999	$988	$1,413	$1,706	$1,823	$1,153	$999	$1,155
GEICO Secure Insurance Company	$1,467	$1,292	$1,275	$1,837	$2,218	$2,375	$1,499	$1,292	$1,510
Liberty Mutual General Insurance Company	$2,478	***$2,534***	***$3,565***	***$6,669***	***$8,496***	***$8,666***	***$6,138***	***$4,404***	***$4,048***
Nevada Capital Insurance Company	***$2,623***	$2,359	$2,359	$4,414	$5,744	$7,179	$2,359	$2,813	$3,475
Progressive Direct Insurance Company	**$958**	**$824**	$904	$1,574	$2,013	$2,197	$1,450	$1,150	**$971**
Progressive Northern Insurance Company	$1,365	$1,217	$1,265	$2,414	$3,151	$3,353	$1,948	$1,573	$1,404
Safeco Insurance Company of Illinois	$1,262	$1,308	$1,152	$2,419	$2,880	$3,390	$1,948	$1,307	$1,127
State Farm Fire and Casualty Company	$2,611	$2,411	$2,252	$3,826	$5,344	$4,934	$2,799	$2,454	$3,262
State Farm Mutual Automobile Insurance Company	$1,758	$1,624	$1,515	$2,561	$3,581	$3,284	$1,893	$1,651	$2,210
The Standard Fire Insurance Company	$1,489	$1,478	$1,358	$2,515	$3,181	$3,663	$2,176	$1,714	$2,157
United Services Automobile Association	$1,295	$1,279	$1,083	$1,824	$2,079	$2,096	$1,364	$1,409	$1,279
USAA Casualty Insurance Company	$1,644	$1,676	$1,367	$2,370	$2,663	$2,669	$1,759	$1,645	$1,622
USAA General Indemnity Company	$1,402	$1,382	$1,169	$1,974	$2,251	$2,234	$1,494	$1,430	$1,411

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE A - Liability OPTION 1 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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	Stateline 89449
Allstate Fire and Casualty Insurance Company	$1,137	$1,147	$1,104	$1,663	$2,227	$2,371	$1,420	$1,183	$1,137
Allstate Indemnity Company	$2,167	$2,466	$2,281	$3,150	$3,576	$4,128	$2,509	$2,579	$2,466
American Access Casualty Company	***$5,558***	***$15,478***	***$7,465***	***$7,084***	***$7,769***	***$9,332***	***$6,427***	***$6,734***	
American Family Insurance Company	$1,379	$2,022	$1,562	$2,205	$3,078	$3,173	$2,143	$1,608	$1,291
CSAA General Insurance Company	$1,593	$1,579	$1,617	$2,523	$2,961	$3,196	$2,161	$1,680	$2,148
Encompass Home and Auto Insurance Company	$1,933	$1,879	$1,964	$2,749	$3,344	$3,624	$2,593	$2,057	$2,009
Farmers Insurance Exchange	$1,548	$1,498	$1,303	$3,056	$3,218	$3,759	$3,177	$1,706	$1,723
Garrison Property and Casualty Insurance Company	$1,475	$1,429	$1,199	$1,965	$2,208	$2,200	$1,481	$1,566	$1,476
GEICO Advantage Insurance Company	$989	$849	$824	$1,083	$1,266	$1,345	$991	$849	$1,021
GEICO Choice Insurance Company	$1,096	$948	$921	$1,227	$1,445	$1,528	$1,100	$948	$1,131
GEICO Secure Insurance Company	$1,470	$1,268	$1,229	$1,652	$1,952	$2,070	$1,476	$1,268	$1,518
Key Insurance Company	$5,068	$5,110	$5,110	$5,884	$6,796	$7,744	$5,890	$4,672	***$5,854***
Liberty Mutual General Insurance Company	$2,394	$2,525	$3,532	$6,081	$7,535	$7,827	$5,610	$4,231	$4,018
National Direct Insurance Company	**$300**	**$234**	**$266**	**$399**	**$507**	**$388**	**$399**	**$378**	**$266**
Nevada Capital Insurance Company	$2,547	$2,290	$2,290	$4,149	$5,318	$6,717	$2,290	$2,740	$3,442
Nevada General Insurance Company	$2,862	$3,186	$3,184	$3,677	$4,576	$4,897	$3,879	$3,045	$3,183
Primero Insurance Company	$2,604	$2,604	$2,442	$3,840	$4,290	$4,290	$3,840	$2,772	$2,442
Progressive Direct Insurance Company	$819	$717	$773	$1,262	$1,578	$1,694	$1,173	$951	$848
Progressive Northern Insurance Company	$1,125	$1,000	$1,039	$1,849	$2,357	$2,476	$1,537	$1,252	$1,175
Safeco Insurance Company of Illinois	$1,135	$1,185	$1,051	$1,992	$2,305	$2,673	$1,608	$1,209	$1,034
State Farm Fire and Casualty Company	$2,397	$2,231	$2,088	$3,394	$4,734	$4,310	$2,572	$2,255	$3,061
State Farm Mutual Automobile Insurance Company	$1,646	$1,528	$1,431	$2,320	$3,238	$2,936	$1,767	$1,544	$2,107
The Standard Fire Insurance Company	$943	$937	$867	$1,511	$1,865	$2,135	$1,323	$1,063	$1,304
United Services Automobile Association	$1,095	$1,097	$922	$1,427	$1,626	$1,637	$1,123	$1,178	$1,106
USAA Casualty Insurance Company	$1,220	$1,267	$1,017	$1,642	$1,838	$1,840	$1,278	$1,222	$1,229
USAA General Indemnity Company	$1,245	$1,243	$1,046	$1,635	$1,864	$1,842	$1,300	$1,273	$1,276

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE A - Liability OPTION 2 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

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

Seventeen year-old single male. Clean driving record. Good student ("A" average) with driver's education. Drives 10 miles round trip to school daily. Annual mileage is 2,900. 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 and Casualty Insurance Company	$1,222	$1,229	$1,189	$1,932	$2,664	$2,816	$1,541	$1,265	$1,222
Allstate Indemnity Company	$2,407	$2,673	$2,470	$3,731	$4,279	$4,906	$2,751	$2,881	$2,673
American Family Insurance Company	$1,532	$2,307	$1,759	$2,553	$3,704	$3,831	$2,458	$1,801	$1,419
CSAA General Insurance Company	$1,756	$1,714	$1,753	$2,914	$3,461	$3,722	$2,422	$1,836	$2,357
Encompass Home and Auto Insurance Company	$1,863	$1,802	$1,881	$2,738	$3,283	$3,573	$2,486	$1,964	$1,920
Farmers Insurance Exchange	$1,771	$1,766	$1,557	$4,136	$4,173	$5,170	$4,403	$2,185	$2,047
Garrison Property and Casualty Insurance Company	$1,834	$1,768	$1,487	$2,594	$2,927	$2,920	$1,875	$1,964	$1,820
GEICO Advantage Insurance Company	$1,244	$1,097	$1,071	**$1,481**	**$1,775**	**$1,898**	**$1,269**	**$1,097**	$1,277
GEICO Choice Insurance Company	$1,396	$1,240	$1,213	$1,699	$2,050	$2,182	$1,429	$1,240	$1,432
GEICO Secure Insurance Company	$1,840	$1,625	$1,586	$2,229	$2,687	$2,867	$1,879	$1,625	$1,892
Liberty Mutual General Insurance Company	***$3,078***	***$3,145***	***$4,385***	***$8,197***	***$10,524***	***$10,990***	***$7,657***	***$5,444***	***$4,935***
Nevada Capital Insurance Company	$2,771	$2,492	$2,492	$4,635	$5,999	$7,572	$2,492	$2,983	$3,689
Progressive Direct Insurance Company	$1,128	**$948**	$1,053	$1,900	$2,445	$2,653	$1,730	$1,345	**$1,137**
Progressive Northern Insurance Company	$1,551	$1,359	$1,421	$2,793	$3,651	$3,848	$2,225	$1,766	$1,594
Safeco Insurance Company of Illinois	$1,329	$1,386	$1,223	$2,485	$2,934	$3,444	$1,987	$1,389	$1,196
State Farm Fire and Casualty Company	$2,886	$2,642	$2,470	$4,248	$5,945	$5,458	$3,094	$2,694	$3,597
State Farm Mutual Automobile Insurance Company	$1,951	$1,786	$1,668	$2,856	$4,001	$3,650	$2,098	$1,819	$2,445
The Standard Fire Insurance Company	**$1,068**	$1,050	**$966**	$1,829	$2,322	$2,663	$1,578	$1,231	$1,553
United Services Automobile Association	$1,221	$1,209	$1,025	$1,692	$1,932	$1,946	$1,282	$1,323	$1,210
USAA Casualty Insurance Company	$1,543	$1,575	$1,284	$2,193	$2,464	$2,467	$1,644	$1,540	$1,527
USAA General Indemnity Company	$1,322	$1,305	$1,104	$1,829	$2,087	$2,067	$1,402	$1,342	$1,334

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE B - Liability OPTION 1 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

Seventeen year-old single male. Average student ("C" average). One ticket 20 miles over the speed limit within past 12 months. Drives 10 miles round trip to school daily. Annual mileage is 2,900. 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 and Casualty Insurance Company	$1,210	$1,217	$1,171	$1,773	$2,373	$2,528	$1,520	$1,259	$1,210
Allstate Indemnity Company	$2,381	$2,779	$2,575	$3,368	$3,822	$4,444	$2,801	$2,813	$2,779
American Access Casualty Company	***$5,433***	***$15,213***	***$7,707***	***$7,399***	$8,376	***$9,979***	$6,518	***$6,949***	
American Family Insurance Company	$2,304	$3,373	$2,602	$3,660	$5,066	$5,215	$3,550	$2,688	$2,157
CSAA General Insurance Company	$2,308	$2,296	$2,348	$3,702	$4,359	$4,675	$3,150	$2,449	$3,130
Encompass Home and Auto Insurance Company	$2,227	$2,186	$2,276	$3,137	$3,865	$4,172	$2,994	$2,373	$2,323
Farmers Insurance Exchange	$1,643	$1,527	$1,333	$2,574	$2,828	$3,100	$2,743	$1,606	$1,725
Garrison Property and Casualty Insurance Company	$1,922	$1,863	$1,555	$2,599	$2,921	$2,914	$1,936	$2,052	$1,924
GEICO Advantage Insurance Company	$1,375	$1,160	$1,142	$1,545	$1,812	$1,916	$1,368	$1,160	$1,424
GEICO Choice Insurance Company	$1,040	$887	$874	$1,202	$1,426	$1,500	$1,040	**$887**	$1,077
GEICO Secure Insurance Company	$1,606	$1,362	$1,340	$1,868	$2,225	$2,344	$1,606	$1,362	$1,666
Key Insurance Company	$5,068	$5,110	$5,410	$5,884	$6,796	$7,744	$5,890	$4,672	***$5,854***
Liberty Mutual General Insurance Company	$2,866	$3,031	$4,250	$7,377	***$9,049***	$9,138	***$6,678***	$5,095	$4,856
National Direct Insurance Company	**$736**	**$553**	**$632**	**$1,020**	**$1,363**	**$1,113**	**$1,020**	$903	**$632**
Nevada General Insurance Company	$2,625	$2,955	$2,953	$3,483	$4,373	$4,659	$3,659	$2,832	$2,953
Primero Insurance Company	$4,626	$4,626	$4,386	$6,336	$7,056	$7,056	$6,336	$4,896	$4,386
Progressive Direct Insurance Company	$847	$758	$809	$1,279	$1,591	$1,723	$1,206	$997	$879
Progressive Northern Insurance Company	$1,221	$1,108	$1,144	$1,962	$2,496	$2,657	$1,659	$1,383	$1,277
Safeco Insurance Company of Illinois	$1,245	$1,291	$1,139	$2,253	$2,627	$3,053	$1,809	$1,310	$1,122
State Farm Fire and Casualty Company	$3,659	$3,435	$3,207	$5,156	$7,188	$6,575	$3,942	$3,468	$4,690
State Farm Mutual Automobile Insurance Company	$2,318	$2,165	$2,023	$3,254	$4,541	$4,126	$2,494	$2,185	$2,977
The Standard Fire Insurance Company	$1,027	$1,019	$943	$1,637	$2,013	$2,309	$1,435	$1,153	$1,411
United Services Automobile Association	$1,459	$1,458	$1,217	$1,940	$2,211	$2,225	$1,501	$1,581	$1,473
USAA Casualty Insurance Company	$1,637	$1,698	$1,353	$2,237	$2,506	$2,510	$1,718	$1,649	$1,647
USAA General Indemnity Company	$1,663	$1,657	$1,383	$2,227	$2,537	$2,510	$1,740	$1,710	$1,701

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE B - Liability OPTION 2 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

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

Seventeen year-old single male. Average student ("C" average). One ticket 20 miles over the speed limit within past 12 months. Drives 10 miles round trip to school daily. Annual mileage is 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 and Casualty Insurance Company	$1,305	$1,308	$1,265	$2,062	$2,841	$3,005	$1,660	$1,350	$1,305
Allstate Indemnity Company	$2,588	$2,944	$2,727	$3,900	$4,466	$5,150	$2,998	$3,079	$2,944
American Family Insurance Company	$2,572	$3,857	$2,941	$4,255	$6,138	$6,346	$4,091	$3,022	$2,380
CSAA General Insurance Company	$2,547	$2,495	$2,545	$4,281	$5,099	$5,444	$3,532	$2,679	$3,439
Encompass Home and Auto Insurance Company	$2,118	$2,066	$2,149	$3,081	$3,763	$4,076	$2,855	$2,237	$2,190
Farmers Insurance Exchange	$1,730	$1,647	$1,454	$3,226	$3,373	$3,965	$3,499	$1,877	$1,877
Garrison Property and Casualty Insurance Company	$2,426	$2,338	$1,961	$3,486	$3,936	$3,929	$2,491	$2,609	$2,403
GEICO Advantage Insurance Company	$1,805	$1,580	$1,561	$2,217	$2,658	$2,858	$1,838	$1,580	$1,855
GEICO Choice Insurance Company	$1,383	$1,222	$1,209	**$1,742**	**$2,111**	**$2,253**	**$1,417**	**$1,222**	$1,421
GEICO Secure Insurance Company	$2,100	$1,840	$1,817	$2,639	$3,198	$3,421	$2,145	$1,840	$2,164
Liberty Mutual General Insurance Company	$3,616	$3,715	***$5,217***	***$9,800***	***$12,459***	***$12,574***	***$8,985***	***$6,463***	***$5,912***
Progressive Direct Insurance Company	**$1,149**	**$985**	$1,082	$1,899	$2,435	$2,657	$1,747	$1,381	**$1,162**
Progressive Northern Insurance Company	$1,660	$1,478	$1,537	$2,932	$3,826	$4,067	$2,365	$1,910	$1,708
Safeco Insurance Company of Illinois	$1,531	$1,583	$1,389	$2,953	$3,520	$4,147	$2,381	$1,582	$1,361
State Farm Fire and Casualty Company	***$4,375***	***$4,040***	$3,767	$6,410	$8,973	$8,271	$4,712	$4,115	$5,477
State Farm Mutual Automobile Insurance Company	$2,730	$2,512	$2,343	$3,976	$5,576	$5,096	$2,948	$2,559	$3,435
The Standard Fire Insurance Company	$1,157	$1,136	**$1,047**	$1,971	$2,493	$2,863	$1,701	$1,328	$1,668
United Services Automobile Association	$1,648	$1,629	$1,372	$2,329	$2,660	$2,682	$1,735	$1,795	$1,630
USAA Casualty Insurance Company	$2,095	$2,137	$1,733	$3,031	$3,408	$3,415	$2,242	$2,098	$2,068
USAA General Indemnity Company	$1,783	$1,757	$1,479	$2,521	$2,879	$2,855	$1,901	$1,820	$1,797

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.
Key Insurance Company Comprehensive deductible is $500
Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.
Primero Insurance Company Comprehensive deductible is $500.
USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE B - Liability OPTION 1 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

Seventeen year-old single male. Average student ("C" average). One ticket 20 miles over the speed limit within past 12 months. Drives 10 miles round trip to school daily. Annual mileage is 2,900. 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 and Casualty Insurance Company	$1,288	$1,298	$1,247	$1,882	$2,520	$2,688	$1,619	$1,341	$1,288
Allstate Indemnity Company	$2,598	$2,943	$2,727	$3,752	$4,258	$4,926	$3,004	$3,092	$2,943
American Access Casualty Company	***$6,394***	***$17,905***	***$8,694***	$8,265	$9,124	$10,951	$7,454	***$7,836***	
American Family Insurance Company	$2,360	$3,466	$2,671	$3,735	$5,133	$5,279	$3,639	$2,761	$2,222
CSAA General Insurance Company	$2,314	$2,281	$2,336	$3,695	$4,353	$4,669	$3,145	$2,443	$3,130
Encompass Home and Auto Insurance Company	$2,698	$2,615	$2,740	$3,837	$4,697	$5,092	$3,655	$2,875	$2,807
Farmers Insurance Exchange	$1,894	$1,837	$1,590	$3,720	$3,931	$4,570	$3,844	$2,077	$2,114
Garrison Property and Casualty Insurance Company	$1,834	$1,779	$1,488	$2,449	$2,754	$2,745	$1,841	$1,950	$1,836
GEICO Advantage Insurance Company	$1,811	$1,546	$1,502	$1,978	$2,310	$2,453	$1,810	$1,546	$1,871
GEICO Choice Insurance Company	$1,355	$1,165	$1,133	$1,524	$1,800	$1,902	$1,358	$1,165	$1,400
GEICO Secure Insurance Company	$2,113	$1,812	$1,759	$2,386	$2,829	$2,996	$2,120	$1,812	$2,185
Key Insurance Company	$5,068	$5,110	$5,110	$5,884	$6,796	$7,744	$5,890	$4,672	$5,854
Liberty Mutual General Insurance Company	$3,501	$3,709	$5,178	***$8,948***	***$11,053***	***$11,348***	***$8,218***	$6,218	***$5,876***
National Direct Insurance Company	**$300**	**$234**	**$266**	**$399**	**$507**	**$388**	**$399**	**$378**	**$266**
Nevada General Insurance Company	$3,037	$3,390	$3,388	$3,923	$4,890	$5,231	$4,139	$3,240	$3,387
Primero Insurance Company	$2,808	$2,808	$2,634	$4,146	$4,626	$4,626	$4,146	$2,982	$2,634
Progressive Direct Insurance Company	$981	$853	$924	$1,523	$1,908	$2,049	$1,413	$1,139	$1,015
Progressive Northern Insurance Company	$1,381	$1,226	$1,274	$2,271	$2,895	$3,036	$1,887	$1,536	$1,442
Safeco Insurance Company of Illinois	$1,364	$1,420	$1,254	$2,406	$2,787	$3,232	$1,941	$1,450	$1,236
State Farm Fire and Casualty Company	$4,057	$3,772	$3,527	$5,751	$8,030	$7,304	$4,363	$3,816	$5,180
State Farm Mutual Automobile Insurance Company	$2,576	$2,384	$2,233	$3,640	$5,088	$4,600	$2,769	$2,412	$3,297
The Standard Fire Insurance Company	$1,471	$1,482	$1,362	$2,314	$2,834	$3,268	$2,035	$1,655	$2,012
United Services Automobile Association	$1,398	$1,401	$1,172	$1,829	$2,086	$2,102	$1,433	$1,507	$1,413
USAA Casualty Insurance Company	$1,562	$1,619	$1,294	$2,106	$2,359	$2,361	$1,633	$1,565	$1,572
USAA General Indemnity Company	$1,593	$1,589	$1,332	$2,100	$2,395	$2,366	$1,663	$1,630	$1,630

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE B - Liability OPTION 2 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

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

Seventeen year-old single male. Average student ("C" average). One ticket 20 miles over the speed limit within past 12 months. Drives 10 miles round trip to school daily. Annual mileage is 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 and Casualty Insurance Company	$1,371	$1,379	$1,332	$2,157	$2,967	$3,147	$1,744	**$1,421**	$1,371
Allstate Indemnity Company	$2,879	$3,189	$2,948	$4,421	$5,072	$5,833	$3,288	$3,449	$3,189
American Family Insurance Company	$2,610	$3,931	$2,992	$4,300	$6,152	$6,349	$4,151	$3,075	$2,429
CSAA General Insurance Company	$2,542	$2,470	$2,525	$4,252	$5,067	$5,408	$3,511	$2,663	$3,425
Encompass Home and Auto Insurance Company	$2,526	$2,435	$2,551	$3,695	$4,484	$4,880	$3,431	$2,672	$2,608
Farmers Insurance Exchange	$2,148	$2,147	$1,882	$4,981	$5,052	$6,219	$5,254	$2,630	$2,494
Garrison Property and Casualty Insurance Company	$2,280	$2,198	$1,846	$3,233	$3,652	$3,641	$2,332	$2,445	$2,262
GEICO Advantage Insurance Company	$2,265	$1,986	$1,942	$2,689	$3,220	$3,444	$2,306	$1,986	$2,327
GEICO Choice Insurance Company	$1,721	$1,520	$1,489	**$2,102**	$2,546	$2,705	$1,760	$1,520	$1,767
GEICO Secure Insurance Company	$2,640	$2,319	$2,266	$3,211	$3,884	$4,140	$2,694	$2,319	$2,718
Liberty Mutual General Insurance Company	$4,454	***$4,578***	***$6,376***	***$11,972***	***$15,326***	***$15,770***	***$11,122***	***$7,937***	***$7,171***
Progressive Direct Insurance Company	**$1,358**	**$1,136**	**$1,265**	$2,299	$2,964	$3,214	$2,089	$1,618	**$1,369**
Progressive Northern Insurance Company	$1,897	$1,659	$1,736	$3,411	$4,457	$4,693	$2,718	$2,156	$1,949
Safeco Insurance Company of Illinois	$1,606	$1,673	$1,469	$3,022	$3,573	$4,195	$2,416	$1,676	$1,439
State Farm Fire and Casualty Company	***$4,852***	$4,442	$4,146	$7,141	$10,012	$9,175	$5,223	$4,532	$6,055
State Farm Mutual Automobile Insurance Company	$3,039	$2,773	$2,590	$4,449	$6,250	$5,683	$3,278	$2,830	$3,812
The Standard Fire Insurance Company	$1,613	$1,602	$1,471	$2,709	$3,416	$3,936	$2,347	$1,852	$2,319
United Services Automobile Association	$1,552	$1,537	$1,295	$2,160	**$2,468**	**$2,486**	**$1,628**	$1,683	$1,538
USAA Casualty Insurance Company	$1,964	$2,006	$1,626	$2,804	$3,153	$3,156	$2,094	$1,963	$1,945
USAA General Indemnity Company	$1,678	$1,656	$1,396	$2,334	$2,668	$2,643	$1,783	$1,707	$1,697

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.
Key Insurance Company Comprehensive deductible is $500
Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.
Primero Insurance Company Comprehensive deductible is $500.
USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE C - Liability OPTION 1 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

Twenty-three year-old single female. “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.

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 and Casualty Insurance Company	$1,071	$1,090	$1,045	$1,493	$1,974	$2,105	$1,328	$1,118	$1,071
Allstate Indemnity Company	$1,753	$2,036	$1,882	$2,487	$2,840	$3,296	$2,055	$2,086	$2,036
American Access Casualty Company	$2,406	***$6,441***	$3,293	$3,156	$3,519	$4,173	$2,824	$2,985	
American Family Insurance Company	$1,254	$1,732	$1,393	$1,900	$2,635	$2,729	$1,849	$1,427	$1,184
CSAA General Insurance Company	$1,540	$1,535	$1,571	$2,453	$2,868	$3,135	$2,103	$1,615	$2,052
Encompass Home and Auto Insurance Company	$1,242	$1,236	$1,280	$1,750	$2,157	$2,328	$1,680	$1,328	$1,293
Farmers Insurance Exchange	$1,212	$1,109	$966	$1,668	$1,897	$1,983	$1,768	$1,106	$1,244
Garrison Property and Casualty Insurance Company	$1,434	$1,401	$1,187	$1,882	$2,109	$2,108	$1,447	$1,518	$1,439
GEICO Advantage Insurance Company	$1,362	$1,156	$1,132	$1,542	$1,817	$1,927	$1,360	$1,156	$1,415
GEICO Choice Insurance Company	$1,167	$1,005	$985	$1,352	$1,608	$1,690	$1,171	$1,005	$1,208
GEICO Secure Insurance Company	$1,137	$976	$955	$1,299	$1,531	$1,621	$1,138	$976	$1,178
Key Insurance Company	$2,090	$2,102	$1,211	$2,336	$2,684	$3,074	$2,444	$1,898	$2,432
Liberty Mutual General Insurance Company	$2,234	$2,319	$3,256	$5,624	***$7,030***	***$7,488***	$5,226	$3,897	$3,719
National Direct Insurance Company	**$562**	**$440**	**$502**	**$817**	**$1,063**	**$846**	**$817**	**$706**	**$502**
Nevada Capital Insurance Company	$1,182	$1,066	$1,066	$1,933	$2,508	$3,159	$1,066	$1,267	$1,582
Nevada General Insurance Company	$1,612	$1,789	$1,788	$2,131	$2,656	$2,828	$2,207	$1,723	$1,786
Primero Insurance Company	***$4,602***	$4,602	***$4,368***	***$6,198***	$6,858	$6,858	***$6,198***	***$4,854***	***$4,368***
Progressive Direct Insurance Company	$979	$891	$942	$1,425	$1,755	$1,902	$1,356	$1,142	$1,017
Progressive Northern Insurance Company	$1,565	$1,426	$1,467	$2,477	$3,137	$3,345	$2,110	$1,769	$1,638
Safeco Insurance Company of Illinois	$1,866	$1,937	$1,737	$3,180	$3,676	$4,250	$2,623	$1,989	$1,711
State Farm Fire and Casualty Company	$1,582	$1,503	$1,405	$2,219	$3,058	$2,852	$1,686	$1,511	$2,005
State Farm Mutual Automobile Insurance Company	$914	$867	$809	$1,280	$1,777	$1,641	$980	$872	$1,174
The Standard Fire Insurance Company	$915	$918	$852	$1,395	$1,691	$1,940	$1,238	$1,018	$1,212
United Services Automobile Association	$917	$922	$786	$1,179	$1,338	$1,349	$943	$982	$928
USAA Casualty Insurance Company	$992	$1,031	$842	$1,314	$1,466	$1,470	$1,040	$991	$998
USAA General Indemnity Company	$1,334	$1,333	$1,132	$1,743	$1,982	$1,963	$1,396	$1,362	$1,363

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE C - Liability OPTION 2 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

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

Twenty-three year-old single female. “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.

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 and Casualty Insurance Company	$1,123	$1,139	$1,098	$1,665	$2,256	$2,393	$1,420	$1,167	$1,123
Allstate Indemnity Company	$1,924	$2,171	$2,007	$2,899	$3,346	$3,846	$2,219	$2,310	$2,171
American Family Insurance Company	$1,376	$1,961	$1,550	$2,195	$3,189	$3,322	$2,116	$1,585	$1,283
CSAA General Insurance Company	$1,787	$1,747	$1,787	$3,004	$3,556	$3,899	$2,494	$1,845	$2,365
Encompass Home and Auto Insurance Company	$1,312	$1,293	$1,341	$1,900	$2,332	$2,525	$1,786	$1,391	$1,355
Farmers Insurance Exchange	$1,178	$1,091	$959	$1,830	$2,004	$2,216	$1,961	$1,151	$1,239
Garrison Property and Casualty Insurance Company	$1,848	$1,795	$1,534	$2,558	$2,871	$2,872	$1,895	$1,967	$1,835
GEICO Advantage Insurance Company	$1,770	$1,553	$1,529	$2,197	$2,643	$2,865	$1,812	$1,553	$1,824
GEICO Choice Insurance Company	$1,522	$1,351	$1,332	$1,919	$2,337	$2,489	$1,564	$1,351	$1,565
GEICO Secure Insurance Company	$1,454	$1,283	$1,262	$1,802	$2,163	$2,334	$1,487	$1,283	$1,498
Liberty Mutual General Insurance Company	***$2,971***	***$2,979***	***$4,167***	***$7,782***	***$10,071***	***$10,849***	***$7,348***	***$5,154***	***$4,695***
Nevada Capital Insurance Company	$1,306	$1,181	$1,181	$2,193	$2,890	$3,613	$1,181	$1,400	$1,717
Progressive Direct Insurance Company	$1,280	$1,117	$1,214	$2,041	$2,590	$2,825	$1,892	$1,523	$1,298
Progressive Northern Insurance Company	$2,124	$1,893	$1,970	$3,685	$4,786	$5,100	$2,994	$2,433	$2,180
Safeco Insurance Company of Illinois	$2,194	$2,266	$2,020	$3,990	$4,725	$5,530	$3,280	$2,294	$1,982
State Farm Fire and Casualty Company	$1,985	$1,849	$1,732	$2,929	$4,046	$3,822	$2,096	$1,874	$2,436
State Farm Mutual Automobile Insurance Company	$1,114	$1,037	$968	$1,628	$2,269	$2,119	$1,189	**$1,052**	$1,390
The Standard Fire Insurance Company	**$1,027**	**$1,015**	$941	$1,677	$2,097	$2,409	$1,464	$1,166	$1,428
United Services Automobile Association	$1,062	$1,055	**$909**	**$1,439**	**$1,633**	**$1,648**	**$1,115**	$1,141	**$1,052**
USAA Casualty Insurance Company	$1,112	$1,135	$946	$1,547	$1,728	$1,733	$1,184	$1,109	$1,099
USAA General Indemnity Company	$1,533	$1,517	$1,301	$2,104	$2,389	$2,374	$1,630	$1,557	$1,544

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.
Key Insurance Company Comprehensive deductible is $500
Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.
Primero Insurance Company Comprehensive deductible is $500.
USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE C - Liability OPTION 1 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

Twenty-three year-old single female. “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.

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 and Casualty Insurance Company	$1,147	$1,172	$1,122	$1,592	$2,107	$2,249	$1,421	$1,200	$1,147
Allstate Indemnity Company	$1,927	$2,171	$2,006	$2,796	$3,189	$3,683	$2,220	$2,309	$2,171
American Access Casualty Company	$2,836	***$7,644***	$3,740	$3,551	$3,868	$4,623	$3,246	$3,389	
American Family Insurance Company	$1,262	$1,753	$1,407	$1,906	$2,618	$2,705	$1,863	$1,440	$1,198
CSAA General Insurance Company	$1,534	$1,515	$1,555	$2,431	$2,841	$3,107	$2,085	$1,603	$2,040
Encompass Home and Auto Insurance Company	$1,498	$1,468	$1,532	$2,132	$2,610	$2,831	$2,040	$1,601	$1,557
Farmers Insurance Exchange	$1,317	$1,246	$1,076	$2,260	$2,468	$2,744	$2,311	$1,331	$1,423
Garrison Property and Casualty Insurance Company	$1,388	$1,358	$1,155	$1,788	$2,006	$2,004	$1,397	$1,460	$1,393
GEICO Advantage Insurance Company	$1,816	$1,567	$1,510	$1,991	$2,336	$2,491	$1,824	$1,567	$1,881
GEICO Choice Insurance Company	$1,537	$1,341	$1,295	$1,728	$2,049	$2,168	$1,550	$1,341	$1,587
GEICO Secure Insurance Company	$1,508	$1,315	$1,265	$1,669	$1,959	$2,090	$1,517	$1,315	$1,558
Key Insurance Company	$2,174	$2,174	$2,174	$2,414	$2,780	$3,182	$2,552	$1,970	$2,546
Liberty Mutual General Insurance Company	***$2,870***	$2,960	***$4,117***	***$7,112***	***$9,000***	***$9,928***	***$6,754***	***$4,954***	***$4,655***
National Direct Insurance Company	**$357**	**$280**	**$317**	**$513**	**$667**	**$536**	**$513**	**$444**	**$317**
Nevada Capital Insurance Company	$1,292	$1,166	$1,166	$2,102	$2,709	$3,423	$1,166	$1,391	$1,739
Nevada General Insurance Company	$1,864	$2,053	$2,051	$2,396	$2,963	$3,172	$2,207	$1,723	$1,786
Primero Insurance Company	$2,634	$2,634	$2,538	$3,816	$4,236	$4,236	$3,816	$2,790	$2,538
Progressive Direct Insurance Company	$1,097	$971	$1,040	$1,648	$2,042	$2,189	$1,539	$1,263	$1,135
Progressive Northern Insurance Company	$1,726	$1,535	$1,596	$2,799	$3,558	$3,738	$2,344	$1,919	$1,802
Safeco Insurance Company of Illinois	$2,075	$2,162	$1,940	$3,453	$3,967	$4,585	$2,872	$2,233	$1,913
State Farm Fire and Casualty Company	$1,736	$1,633	$1,531	$2,446	$3,377	$3,127	$1,849	$1,645	$2,193
State Farm Mutual Automobile Insurance Company	$1,006	$945	$884	$1,417	$1,969	$1,808	$1,078	$951	$1,288
United Services Automobile Association	$894	$901	$771	$1,123	$1,278	$1,287	$916	$950	$905
USAA Casualty Insurance Company	$958	$1,000	$818	$1,248	$1,393	$1,396	$1,001	$954	$966
USAA General Indemnity Company	$1,293	$1,295	$1,103	$1,656	$1,884	$1,864	$1,348	$1,315	$1,324

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE C - Liability OPTION 2 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

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

Twenty-three year-old single female. “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.

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 and Casualty Insurance Company	$1,186	$1,208	$1,162	$1,750	$2,366	$2,517	$1,494	$1,236	$1,186
Allstate Indemnity Company	$2,154	$2,370	$2,184	$3,314	$3,828	$4,391	$2,450	$2,604	$2,370
American Family Insurance Company	$1,370	$1,967	$1,550	$2,178	$3,130	$3,249	$2,108	$1,582	$1,285
CSAA General Insurance Company	$1,767	$1,717	$1,758	$2,956	$3,499	$3,834	$2,457	$1,819	$2,335
Encompass Home and Auto Insurance Company	$1,564	$1,520	$1,588	$2,280	$2,778	$3,024	$2,143	$1,659	$1,613
Farmers Insurance Exchange	$1,347	$1,302	$1,134	$2,648	$2,791	$3,269	$2,741	$1,481	$1,507
Garrison Property and Casualty Insurance Company	$1,761	$1,712	$1,466	$2,391	$2,688	$2,685	$1,800	$1,866	$1,751
GEICO Advantage Insurance Company	$2,247	$1,985	$1,928	$2,683	$3,225	$3,473	$2,300	$1,985	$2,313
GEICO Choice Insurance Company	$1,920	$1,713	$1,667	$2,344	$2,851	$3,030	$1,973	$1,713	$1,972
GEICO Secure Insurance Company	$1,844	$1,638	$1,588	$2,202	$2,640	$2,839	$1,886	$1,638	$1,898
Liberty Mutual General Insurance Company	***$3,891***	***$3,874***	***$5,338***	***$9,992***	***$13,080***	***$14,657***	***$9,633***	***$6,657***	***$5,939***
Nevada Capital Insurance Company	$1,422	$1,286	$1,286	$2,374	$3,109	$3,898	$1,286	$1,531	$1,880
Progressive Direct Insurance Company	$1,467	$1,249	$1,374	$2,405	$3,070	$3,326	$2,201	$1,731	$1,482
Progressive Northern Insurance Company	$2,367	$2,072	$2,171	$4,186	$5,449	$5,751	$3,359	$2,680	$2,423
Safeco Insurance Company of Illinois	$2,350	$2,444	$2,181	$4,167	$4,895	$5,717	$3,419	$2,483	$2,139
State Farm Fire and Casualty Company	$2,169	$2,003	$1,879	$3,206	$4,437	$4,162	$2,291	$2,035	$2,657
State Farm Mutual Automobile Insurance Company	$1,223	$1,129	$1,055	$1,796	$2,507	$2,325	$1,306	$1,148	$1,525
United Services Automobile Association	**$1,016**	**$1,012**	**$875**	**$1,348**	**$1,530**	**$1,542**	**$1,061**	$1,085	**$1,010**
USAA Casualty Insurance Company	$1,062	$1,087	$906	$1,450	$1,619	$1,623	$1,126	**$1,054**	$1,052
USAA General Indemnity Company	$1,458	$1,447	$1,243	$1,960	$2,228	$2,210	$1,544	$1,475	$1,473

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.
Key Insurance Company Comprehensive deductible is $500
Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.
Primero Insurance Company Comprehensive deductible is $500.
USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE D - Liability OPTION 1 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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 and Casualty Insurance Company	$911	$926	$889	$1,264	$1,666	$1,769	$1,118	$950	$911
Allstate Indemnity Company	$1,274	$1,523	$1,402	$1,819	$2,092	$2,426	$1,518	$1,514	$1,523
American Access Casualty Company	$1,529	***$3,909***	***$2,060***	$1,982	$2,203	$2,590	$1,780	$1,878	
American Family Insurance Company	$929	$1,231	$1,017	$1,355	$1,838	$1,912	$1,333	$1,045	$887
CSAA General Insurance Company	$1,322	$1,335	$1,364	$2,125	$2,478	$2,736	$1,821	$1,387	$1,757
Encompass Home and Auto Insurance Company	$782	$781	$806	$1,098	$1,338	$1,443	$1,038	$834	$812
Farmers Insurance Exchange	$882	$814	$712	$1,254	$1,412	$1,504	$1,335	$822	$916
Garrison Property and Casualty Insurance Company	$774	$757	$647	$1,000	$1,117	$1,116	$780	$816	$777
GEICO Advantage Insurance Company	$760	$669	$655	$867	$1,014	$1,068	$764	$669	$783
GEICO Choice Insurance Company	$760	$669	$655	$867	$1,014	$1,068	$764	$669	$783
GEICO Secure Insurance Company	$781	$691	$676	$885	$1,028	$1,087	$785	$691	$803
Key Insurance Company	$1,400	$1,460	$1,460	$1,598	$1,832	$2,096	$1,658	$1,298	$1,616
Liberty Mutual General Insurance Company	$1,305	$1,375	$1,965	***$3,160***	***$3,922***	***$4,240***	***$2,990***	***$2,274***	***$2,268***
National Direct Insurance Company	**$396**	**$319**	**$363**	**$561**	**$727**	**$557**	**$561**	**$509**	**$363**
Nevada Capital Insurance Company	$764	$691	$691	$1,243	$1,623	$2,043	$691	$816	$1,014
Nevada General Insurance Company	$1,466	$1,603	$1,602	$1,915	$2,368	$2,524	$1,571	$1,237	$1,280
Primero Insurance Company	***$2,022***	$2,022	$1,932	$2,742	$3,024	$3,024	$2,742	$2,136	$1,932
Progressive Direct Insurance Company	$744	$693	$724	$1,032	$1,246	$1,353	$990	$855	$765
Progressive Northern Insurance Company	$1,010	$933	$955	$1,596	$2,027	$2,177	$1,361	$1,148	$1,049
Safeco Insurance Company of Illinois	$1,003	$1,044	$959	$1,631	$1,874	$2,163	$1,381	$1,076	$942
State Farm Fire and Casualty Company	$1,450	$1,389	$1,296	$2,026	$2,772	$2,606	$1,546	$1,396	$1,821
The Standard Fire Insurance Company	$732	$733	$681	$1,119	$1,361	$1,561	$992	$816	$975
United Services Automobile Association	$636	$641	$552	$799	$904	$913	$652	$677	$644
USAA Casualty Insurance Company	$667	$693	$572	$866	$961	$965	$696	$664	$671
USAA General Indemnity Company	$785	$787	$674	$1,011	$1,143	$1,133	$820	$800	$803

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.
Key Insurance Company Comprehensive deductible is $500
Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.
Primero Insurance Company Comprehensive deductible is $500.
USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE D - Liability OPTION 2 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

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

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 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 and Casualty Insurance Company	$1,080	$1,094	$1,057	$1,652	$2,264	$2,405	$1,408	$1,119	$1,080
Allstate Indemnity Company	$1,498	$1,738	$1,599	$2,285	$2,664	$3,051	$1,750	$1,800	$1,738
American Family Insurance Company	$1,007	$1,370	$1,115	$1,538	$2,182	$2,283	$1,500	$1,145	$950
CSAA General Insurance Company	***$1,877***	***$1,841***	$1,882	$3,220	$3,810	$4,220	$2,651	$1,927	$2,469
Encompass Home and Auto Insurance Company	$859	$850	$877	$1,250	$1,503	$1,627	$1,135	$906	$885
Farmers Insurance Exchange	$887	$827	$732	$1,424	$1,540	$1,738	$1,543	$887	$939
Garrison Property and Casualty Insurance Company	$992	$966	$833	$1,352	$1,514	$1,513	$1,018	$1,053	$987
GEICO Advantage Insurance Company	$1,048	$952	$938	$1,301	$1,552	$1,659	$1,074	$952	$1,071
GEICO Choice Insurance Company	$1,048	$952	$938	$1,301	$1,552	$1,659	$1,074	$952	$1,071
GEICO Secure Insurance Company	$1,045	$949	$934	$1,284	$1,518	$1,637	$1,070	$949	$1,069
Liberty Mutual General Insurance Company	$1,737	$1,755	***$2,505***	***$4,378***	***$5,633***	***$6,162***	***$4,199***	***$2,987***	***$2,849***
Nevada Capital Insurance Company	$854	$775	$775	$1,429	$1,907	$2,386	$775	$914	$1,113
Progressive Direct Insurance Company	$945	$845	$904	$1,433	$1,788	$1,955	$1,340	$1,106	$950
Progressive Northern Insurance Company	$1,400	$1,260	$1,306	$2,436	$3,171	$3,398	$1,976	$1,610	$1,425
Safeco Insurance Company of Illinois	$1,178	$1,215	$1,108	$2,053	$2,428	$2,835	$1,734	$1,238	$1,085
State Farm Fire and Casualty Company	$1,827	$1,710	$1,601	$2,687	$3,689	$3,505	$1,925	$1,734	$2,221
The Standard Fire Insurance Company	$834	$824	$764	$1,375	$1,726	$1,982	$1,197	$951	$1,175
United Services Automobile Association	**$736**	**$732**	**$639**	**$974**	**$1,101**	**$1,111**	**$770**	$786	**$730**
USAA Casualty Insurance Company	$779	$799	$673	$1,059	$1,178	$1,180	$827	**$776**	$773
USAA General Indemnity Company	$902	$895	$774	$1,217	$1,376	$1,367	$957	$916	$911

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.
Key Insurance Company Comprehensive deductible is $500
Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.
Primero Insurance Company Comprehensive deductible is $500.
USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE D - Liability OPTION 1 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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 and Casualty Insurance Company	$973	$993	$952	$1,343	$1,771	$1,884	$1,189	$1,017	$973
Allstate Indemnity Company	$1,364	$1,570	$1,448	$1,990	$2,282	$2,635	$1,590	$1,628	$1,570
American Access Casualty Company	***$1,854***	***$4,821***	$2,403	$2,286	$2,474	$2,938	$2,102	$2,187	
American Family Insurance Company	$932	$1,242	$1,023	$1,351	$1,811	$1,878	$1,337	$1,050	$894
CSAA General Insurance Company	$1,303	$1,303	$1,334	$2,083	$2,430	$2,680	$1,787	$1,361	$1,726
Encompass Home and Auto Insurance Company	$932	$916	$953	$1,321	$1,603	$1,736	$1,247	$993	$967
Farmers Insurance Exchange	$964	$923	$799	$1,750	$1,889	$2,141	$1,786	$1,006	$1,060
Garrison Property and Casualty Insurance Company	$751	$735	$631	$952	$1,065	$1,064	$756	$787	$754
GEICO Advantage Insurance Company	$987	$879	$846	$1,091	$1,273	$1,353	$996	$879	$1,015
GEICO Choice Insurance Company	$987	$879	$846	$1,091	$1,273	$1,353	$996	$879	$1,015
GEICO Secure Insurance Company	$1,011	$906	$870	$1,110	$1,288	$1,374	$1,022	$906	$1,038
Key Insurance Company	$1,454	$1,502	$1,502	$1,646	$1,892	$2,168	$1,724	$1,340	$1,682
Liberty Mutual General Insurance Company	$1,686	$1,765	***$2,500***	***$4,017***	***$5,048***	***$5,654***	***$3,882***	***$2,907***	***$2,859***
National Direct Insurance Company	**$362**	**$290**	**$329**	**$505**	**$655**	**$506**	**$505**	**$462**	**$329**
Nevada Capital Insurance Company	$867	$783	$783	$1,403	$1,821	$2,300	$783	$932	$1,158
Nevada General Insurance Company	$1,800	$1,960	$1,958	$2,280	$2,800	$3,003	$2,361	$1,882	$1,955
Primero Insurance Company	$1,170	$1,170	$1,110	$1,716	$1,896	$1,896	$1,716	$1,200	$1,110
Progressive Direct Insurance Company	$793	$721	$761	$1,137	$1,388	$1,493	$1,072	$904	$813
Progressive Northern Insurance Company	$1,071	$967	$1,000	$1,736	$2,212	$2,343	$1,454	$1,201	$1,111
Safeco Insurance Company of Illinois	$1,108	$1,162	$1,068	$1,768	$2,017	$2,331	$1,506	$1,204	$1,048
State Farm Fire and Casualty Company	$1,581	$1,499	$1,403	$2,221	$3,049	$2,842	$1,685	$1,510	$1,980
United Services Automobile Association	$623	$631	$545	$766	$869	$877	$638	$659	$633
USAA Casualty Insurance Company	$647	$677	$561	$823	$917	$920	$675	$642	$654
USAA General Indemnity Company	$764	$769	$661	$963	$1,091	$1,080	$797	$775	$783

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.
Key Insurance Company Comprehensive deductible is $500
Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.
Primero Insurance Company Comprehensive deductible is $500.
USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE D - Liability OPTION 2 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

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

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 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 and Casualty Insurance Company	$1,134	$1,154	$1,113	$1,723	$2,357	$2,511	$1,470	$1,178	$1,134
Allstate Indemnity Company	$1,626	$1,827	$1,681	$2,536	$2,954	$3,379	$1,870	$1,967	$1,827
American Family Insurance Company	$998	$1,368	$1,109	$1,516	$2,122	$2,212	$1,486	$1,137	$948
CSAA General Insurance Company	$1,836	$1,789	$1,833	$3,136	$3,713	$4,106	$2,586	$1,881	$2,413
Encompass Home and Auto Insurance Company	$1,006	$983	$1,021	$1,471	$1,764	$1,917	$1,342	$1,063	$1,036
Farmers Insurance Exchange	$1,019	$992	$870	$2,090	$2,176	$2,596	$2,183	$1,153	$1,148
Garrison Property and Casualty Insurance Company	$950	$925	$798	$1,268	$1,420	$1,419	$969	$1,001	$945
GEICO Advantage Insurance Company	$1,287	$1,173	$1,139	$1,545	$1,844	$1,968	$1,320	$1,173	$1,315
GEICO Choice Insurance Company	$1,287	$1,173	$1,139	$1,545	$1,844	$1,968	$1,320	$1,173	$1,315
GEICO Secure Insurance Company	$1,284	$1,171	$1,135	$1,524	$1,802	$1,939	$1,316	$1,171	$1,313
Liberty Mutual General Insurance Company	***$2,275***	***$2,284***	***$3,209***	***$5,625***	***$7,321***	***$8,337***	***$5,505***	***$3,864***	***$3,608***
Nevada Capital Insurance Company	$963	$875	$875	$1,603	$2,124	$2,664	$875	$1,036	$1,265
Progressive Direct Insurance Company	$1,040	$905	$984	$1,632	$2,057	$2,234	$1,507	$1,213	$1,042
Progressive Northern Insurance Company	$1,501	$1,326	$1,387	$2,661	$3,471	$3,684	$2,133	$1,710	$1,526
Safeco Insurance Company of Illinois	$1,255	$1,307	$1,194	$2,137	$2,505	$2,921	$1,798	$1,335	$1,167
State Farm Fire and Casualty Company	$1,984	$1,842	$1,727	$2,928	$4,031	$3,799	$2,092	$1,871	$2,410
United Services Automobile Association	**$708**	**$709**	**$620**	**$917**	**$1,036**	**$1,045**	**$737**	$752	**$706**
USAA Casualty Insurance Company	$747	$768	$647	$995	$1,107	$1,110	$789	**$742**	$743
USAA General Indemnity Company	$864	$859	$745	$1,140	$1,288	$1,279	$911	$872	$873

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.
Key Insurance Company Comprehensive deductible is $500
Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.
Primero Insurance Company Comprehensive deductible is $500.
USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE E - Liability OPTION 1 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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 shown are 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 and Casualty Insurance Company	$584	$592	$574	$850	$1,132	$1,183	$681	$604	$584
Allstate Indemnity Company	$967	$1,152	$1,063	$1,463	$1,675	$1,926	$1,146	$1,141	$1,152
American Access Casualty Company	$1,282	***$3,193***	$1,709	$1,646	$1,823	$2,134	$1,483	$1,563	
American Family Insurance Company	$658	$870	$722	$965	$1,326	$1,388	$957	$743	$632
CSAA General Insurance Company	$795	$818	$832	$1,267	$1,479	$1,621	$1,090	$846	$1,069
Encompass Home and Auto Insurance Company	$807	$807	$829	$1,143	$1,355	$1,462	$1,031	$853	$835
Farmers Insurance Exchange	$688	$644	$568	$1,062	$1,153	$1,287	$1,174	$675	$707
Garrison Property and Casualty Insurance Company	$502	$492	$424	$644	$717	$715	$507	$528	$504
GEICO Advantage Insurance Company	**$299**	$266	**$259**	**$333**	**$386**	**$410**	**$302**	**$266**	$308
GEICO Choice Insurance Company	$416	$371	$362	$472	$548	$581	$419	$371	$427
GEICO Secure Insurance Company	$519	$460	$447	$593	$696	$738	$524	$460	$535
Key Insurance Company	***$2,392***	$2,506	***$2,506***	***$2,710***	***$3,094***	***$3,538***	***$2,842***	***$2,218***	***$2,764***
Liberty Mutual General Insurance Company	$832	$883	$1,281	$1,983	$2,454	$2,656	$1,891	$1,454	$1,492
National Direct Insurance Company	$327	**$258**	$293	$444	$564	$429	$444	$415	**$293**
Nevada Capital Insurance Company	$502	$456	$456	$812	$1,074	$1,350	$456	$536	$660
Nevada General Insurance Company	$803	$866	$866	$1,030	$1,262	$1,348	$1,050	$839	$864
Primero Insurance Company	$1,338	$1,338	$1,278	$1,872	$2,052	$2,052	$1,872	$1,416	$1,278
Progressive Direct Insurance Company	$363	$335	$352	$533	$661	$725	$506	$428	$372
Progressive Northern Insurance Company	$520	$484	$494	$847	$1,086	$1,171	$712	$595	$538
Safeco Insurance Company of Illinois	$594	$618	$568	$988	$1,148	$1,331	$837	$637	$557
State Farm Fire and Casualty Company	$764	$733	$682	$1,084	$1,497	$1,411	$816	$737	$967
State Farm Mutual Automobile Insurance Company	$508	$487	$451	$714	$988	$924	$546	$489	$648
The Standard Fire Insurance Company	$487	$487	$451	$764	$939	$1,080	$673	$548	$660
United Services Automobile Association	$416	$419	$364	$518	$581	$587	$427	$440	$421
USAA Casualty Insurance Company	$466	$484	$405	$598	$662	$664	$486	$466	$469
USAA General Indemnity Company	$460	$460	$399	$578	$653	$646	$478	$467	$469

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE E - Liability OPTION 2 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

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

Married couple both 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.

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 and Casualty Insurance Company	$666	$673	$656	$1,098	$1,530	$1,582	$781	$685	$666
Allstate Indemnity Company	$1,099	***$1,259***	$1,166	$1,810	$2,086	$2,363	$1,266	$1,299	$1,259
American Family Insurance Company	$716	$970	$794	$1,097	$1,573	$1,655	$1,078	$816	$679
CSAA General Insurance Company	$918	$917	$935	$1,540	$1,819	$2,003	$1,283	$956	$1,218
Encompass Home and Auto Insurance Company	$886	$881	$901	$1,326	$1,522	$1,652	$1,099	$924	$907
Farmers Insurance Exchange	$762	$724	$650	$1,398	$1,435	$1,727	$1,586	$830	$798
Garrison Property and Casualty Insurance Company	$644	$627	$545	$869	$970	$969	$660	$682	$640
GEICO Advantage Insurance Company	**$413**	**$377**	**$370**	**$503**	**$594**	**$642**	**$424**	**$377**	**$421**
GEICO Choice Insurance Company	$577	$530	$521	$716	$850	$918	$594	$530	$589
GEICO Secure Insurance Company	$706	$642	$629	$874	$1,042	$1,124	$725	$642	$722
Liberty Mutual General Insurance Company	***$1,110***	$1,125	***$1,633***	***$2,759***	***$3,541***	***$3,874***	***$2,663***	***$1,909***	***$1,874***
Nevada Capital Insurance Company	$573	$524	$524	$953	$1,298	$1,622	$524	$612	$737
Progressive Direct Insurance Company	$494	$435	$471	$804	$1,030	$1,134	$743	$595	$494
Progressive Northern Insurance Company	$753	$680	$703	$1,363	$1,794	$1,924	$1,088	$875	$765
Safeco Insurance Company of Illinois	$727	$745	$680	$1,298	$1,557	$1,825	$1,104	$760	$665
State Farm Fire and Casualty Company	$985	$922	$860	$1,473	$2,034	$1,938	$1,036	$934	$1,202
State Farm Mutual Automobile Insurance Company	$630	$594	$551	$931	$1,291	$1,218	$673	$600	$781
The Standard Fire Insurance Company	$571	$564	$521	$971	$1,232	$1,417	$837	$658	$824
United Services Automobile Association	$485	$484	$426	$634	$712	$719	$508	$516	$482
USAA Casualty Insurance Company	$531	$541	$463	$708	$785	$786	$560	$528	$526
USAA General Indemnity Company	$509	$503	$441	$668	$751	$746	$535	$514	$511

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE E - Liability OPTION 1 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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 shown are 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 and Casualty Insurance Company	$621	$634	$613	$898	$1,195	$1,251	$724	$645	$621
Allstate Indemnity Company	$1,030	$1,183	$1,091	$1,586	$1,813	$2,076	$1,195	$1,222	$1,183
American Access Casualty Company	$1,542	***$3,922***	$1,980	$1,885	$2,036	$2,407	$1,740	$1,807	
American Family Insurance Company	$657	$874	$724	$957	$1,295	$1,351	$955	$743	$635
CSAA General Insurance Company	$783	$794	$810	$1,240	$1,447	$1,587	$1,068	$827	$1,048
Encompass Home and Auto Insurance Company	$939	$926	$958	$1,338	$1,586	$1,719	$1,214	$993	$970
Farmers Insurance Exchange	$757	$730	$642	$1,466	$1,528	$1,807	$1,589	$835	$815
Garrison Property and Casualty Insurance Company	$488	$479	$415	$614	$685	$684	$492	$511	$490
GEICO Advantage Insurance Company	$397	$360	$342	$426	**$493**	$529	**$404**	**$360**	$407
GEICO Choice Insurance Company	$542	$490	$469	$594	$689	$737	$549	$490	$556
GEICO Secure Insurance Company	$689	$622	$592	$758	$887	$951	$700	$622	$708
Key Insurance Company	***$2,392***	$2,506	***$2,506***	***$2,710***	$3,094	***$3,538***	***$2,842***	***$2,218***	***$2,764***
Liberty Mutual General Insurance Company	$1,072	$1,131	$1,629	$2,514	***$3,148***	$3,526	$2,447	$1,856	$1,883
National Direct Insurance Company	**$308**	**$241**	**$274**	**$411**	$528	**$413**	$411	$384	**$274**
Nevada Capital Insurance Company	$599	$544	$544	$965	$1,263	$1,594	$544	$643	$795
Nevada General Insurance Company	$926	$994	$993	$1,157	$1,406	$1,513	$1,189	$957	$992
Primero Insurance Company	$834	$834	$786	$1,254	$1,380	$1,380	$1,254	$882	$786
Progressive Direct Insurance Company	$401	$359	$383	$608	$760	$824	$569	$468	$412
Progressive Northern Insurance Company	$563	$511	$526	$937	$1,205	$1,282	$777	$636	$582
Safeco Insurance Company of Illinois	$652	$684	$630	$1,061	$1,223	$1,419	$902	$707	$616
State Farm Fire and Casualty Company	$829	$788	$734	$1,185	$1,642	$1,535	$887	$793	$1,049
State Farm Mutual Automobile Insurance Company	$555	$527	$490	$785	$1,090	$1,012	$595	$529	$707
The Standard Fire Insurance Company	$604	$615	$568	$928	$1,132	$1,312	$820	$679	$810
United Services Automobile Association	$409	$413	$361	$497	$560	$566	$418	$431	$416
USAA Casualty Insurance Company	$455	$473	$397	$572	$636	$636	$473	$452	$458
USAA General Indemnity Company	$449	$451	$393	$554	$624	$619	$468	$456	$460

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE E - Liability OPTION 2 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

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

Married couple both 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.

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 and Casualty Insurance Company	$698	$709	$690	$1,135	$1,577	$1,634	$816	$720	$698
Allstate Indemnity Company	$1,191	$1,325	$1,225	$1,987	$2,290	$2,593	$1,354	$1,418	$1,325
American Family Insurance Company	$706	$964	$786	$1,075	$1,516	$1,588	$1,062	$806	$674
CSAA General Insurance Company	$898	$891	$908	$1,501	$1,775	$1,952	$1,252	$932	$1,190
Encompass Home and Auto Insurance Company	$1,000	$983	$1,013	$1,497	$1,723	$1,875	$1,259	$1,045	$1,024
Farmers Insurance Exchange	$898	$882	$791	$2,033	$2,020	$2,544	$2,279	$1,104	$987
Garrison Property and Casualty Insurance Company	$618	$602	$525	$819	$913	$911	$631	$651	$614
GEICO Advantage Insurance Company	$514	$474	$456	**$601**	$710	$766	$529	**$474**	$524
GEICO Choice Insurance Company	$708	$653	$632	$847	$1,005	$1,083	$729	$653	$722
GEICO Secure Insurance Company	$883	$810	$779	$1,051	$1,251	$1,349	$908	$810	$902
Liberty Mutual General Insurance Company	***$1,444***	***$1,457***	***$2,081***	***$3,521***	***$4,568***	***$5,197***	***$3,464***	***$2,455***	***$2,364***
Nevada Capital Insurance Company	$676	$618	$618	$1,120	$1,505	$1,887	$618	$726	$879
Progressive Direct Insurance Company	$564	$482	$532	$944	$1,218	$1,333	$863	$678	$563
Progressive Northern Insurance Company	$829	$734	$764	$1,528	$2,014	$2,141	$1,207	$956	$843
Safeco Insurance Company of Illinois	$764	$792	$725	$1,331	$1,580	$1,850	$1,123	$809	$707
State Farm Fire and Casualty Company	$1,066	$988	$924	$1,598	$2,213	$2,094	$1,122	$1,003	$1,300
State Farm Mutual Automobile Insurance Company	$688	$640	$596	$1,019	$1,417	$1,328	$732	$650	$849
The Standard Fire Insurance Company	$680	$680	$627	$1,130	$1,426	$1,647	$980	$781	$969
United Services Automobile Association	**$471**	**$470**	**$415**	$602	**$674**	**$679**	**$488**	$497	**$468**
USAA Casualty Insurance Company	$511	$523	$448	$670	$742	$743	$538	$507	$507
USAA General Indemnity Company	$489	$486	$428	$630	$708	$702	$514	$493	$494

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE F - Liability OPTION 1 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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
American Family Insurance Company	$2,020	$2,843	$2,251	$3,080	$4,185	$4,320	$3,012	$2,326	$1,913
CSAA General Insurance Company	$3,048	$3,039	$3,105	$4,922	$5,797	$6,242	$4,171	$3,220	$4,101
Encompass Home and Auto Insurance Company	***$6,575***	***$6,369***	***$6,685***	***$9,195***	***$11,556***	***$12,464***	***$9,022***	***$7,023***	***$7,023***
Farmers Insurance Exchange	$1,429	$1,311	$1,145	$2,036	$2,297	$2,432	$2,152	$1,328	$1,483
Key Insurance Company	$2,204	$2,234	$2,234	$2,534	$2,924	$3,338	$2,588	$2,030	$2,552
Liberty Mutual General Insurance Company	$2,397	$2,541	$3,619	$6,137	$7,725	$7,965	$5,783	$4,296	$4,134
Primero Insurance Company	$3,468	$3,468	$3,392	$4,704	$5,184	$5,184	$4,704	$3,653	$3,392
Progressive Direct Insurance Company	**$1,032**	**$943**	**$995**	**$1,495**	**$1,837**	**$1,996**	**$1,428**	**$1,211**	**$1,077**
Progressive Northern Insurance Company	$1,721	$1,573	$1,616	$2,703	$3,421	$3,660	$2,315	$1,955	$1,805
Safeco Insurance Company of Illinois	$1,155	$1,199	$1,097	$1,919	$2,224	$2,578	$1,630	$1,235	$1,077

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.
Key Insurance Company Comprehensive deductible is $500
Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.
Primero Insurance Company Comprehensive deductible is $500.
USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE F - Liability OPTION 2 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

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

Forty-five year-old single 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
American Family Insurance Company	$2,227	$3,212	$2,511	$3,546	$5,036	$5,226	$3,436	$2,586	$2,084
CSAA General Insurance Company	$3,501	$3,415	$3,487	$5,937	$7,066	$7,599	$4,869	$3,641	$4,660
Encompass Home and Auto Insurance Company	***$6,553***	***$6,299***	***$6,628***	***$9,333***	***$11,842***	***$12,808***	***$9,232***	***$6,968***	***$6,825***
Farmers Insurance Exchange	$1,386	$1,289	**$1,136**	$2,238	**$2,431**	**$2,722**	$2,390	**$1,383**	$1,477
Liberty Mutual General Insurance Company	$3,272	$3,322	$4,761	$8,809	$11,470	$11,845	$8,367	$5,823	$5,389
Progressive Direct Insurance Company	**$1,350**	**$1,183**	$1,281	**$2,140**	$2,713	$2,966	**$1,993**	$1,612	$1,371
Progressive Northern Insurance Company	$2,337	$2,088	$2,170	$4,023	$5,220	$5,578	$3,285	$2,683	$2,398
Safeco Insurance Company of Illinois	$1,404	$1,436	$1,306	$2,501	$2,989	$3,506	$2,139	$1,468	**$1,280**

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.
Key Insurance Company Comprehensive deductible is $500
Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.
Primero Insurance Company Comprehensive deductible is $500.
USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE F - Liability OPTION 1 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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
American Family Insurance Company	$2,059	$2,910	$2,300	$3,128	$4,214	$4,344	$3,073	$2,377	$1,960
CSAA General Insurance Company	$3,036	$2,998	$3,068	$4,882	$5,750	$6,192	$4,136	$3,192	$4,076
Encompass Home and Auto Insurance Company	***$8,128***	***$7,792***	***$8,222***	***$11,500***	***$14,298***	***$15,499***	***$11,200***	***$8,680***	***$8,496***
Farmers Insurance Exchange	$1,580	$1,506	$1,302	$2,839	$3,074	$3,463	$2,886	$1,636	$1,735
Key Insurance Company	$2,294	$2,318	$2,120	$2,620	$3,020	$3,446	$2,690	$2,108	$2,666
Liberty Mutual General Insurance Company	$2,611	$2,764	$3,914	$6,468	$8,150	$8,734	$6,193	$4,612	$4,456
Primero Insurance Company	$1,998	$1,998	$1,885	$2,982	$3,216	$3,216	$2,982	$2,112	$1,885
Progressive Direct Insurance Company	**$1,145**	**$1,018**	**$1,088**	**$1,710**	**$2,116**	**$2,277**	**$1,608**	**$1,326**	**$1,189**
Progressive Northern Insurance Company	$1,880	$1,678	$1,743	$3,031	$3,848	$4,058	$2,549	$2,100	$1,965
Safeco Insurance Company of Illinois	$1,265	$1,324	$1,213	$2,055	$2,363	$2,740	$1,750	$1,369	$1,190

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.
Key Insurance Company Comprehensive deductible is $500
Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.
Primero Insurance Company Comprehensive deductible is $500.
USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE F - Liability OPTION 2 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

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

Forty-five year-old single 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
American Family Insurance Company	$2,247	$3,258	$2,541	$3,561	$5,008	$5,183	$3,466	$2,615	$2,114
CSAA General Insurance Company	$3,465	$3,358	$3,433	$5,852	$6,967	$7,488	$4,803	$3,596	$4,610
Encompass Home and Auto Insurance Company	***$8,075***	***$7,684***	***$8,131***	***$11,620***	***$14,533***	***$15,809***	***$11,381***	***$8,591***	***$8,388***
Farmers Insurance Exchange	$1,618	$1,578	**$1,375**	$3,331	$3,487	$4,128	$3,424	$1,825	$1,843
Liberty Mutual General Insurance Company	$3,511	$3,569	$5,036	$9,117	$11,884	$12,830	$8,796	$6,150	$5,660
Progressive Direct Insurance Company	$1,535	**$1,311**	$1,441	**$2,504**	$3,194	**$3,469**	$2,301	$1,820	$1,553
Progressive Northern Insurance Company	$2,582	$2,264	$2,373	$4,539	$5,903	$6,247	$3,655	$2,931	$2,643
Safeco Insurance Company of Illinois	**$1,469**	$1,521	$1,386	$2,551	**$3,018**	$3,532	**$2,158**	**$1,555**	**$1,355**

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.
Key Insurance Company Comprehensive deductible is $500
Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.
Primero Insurance Company Comprehensive deductible is $500.
USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE G - Liability OPTION 1 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

Fifty-five year-old married female, principal operator of vehicle, retired 65 year-old husband occasional operator with a clean driving record. Female has one “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 and Casualty Insurance Company	$729	$735	$710	$1,019	$1,343	$1,421	$890	$756	$729
Allstate Indemnity Company	$1,131	$1,326	$1,222	$1,645	$1,888	$2,179	$1,331	$1,347	$1,326
American Access Casualty Company	$1,509	***$3,861***	$2,075	$2,003	$2,252	$2,641	$1,780	$1,890	
American Family Insurance Company	$944	$1,266	$1,034	$1,411	$1,947	$2,022	$1,369	$1,061	$886
CSAA General Insurance Company	$1,414	$1,410	$1,441	$2,279	$2,671	$2,915	$1,937	$1,482	$1,881
Encompass Home and Auto Insurance Company	$792	$793	$817	$1,116	$1,359	$1,469	$1,055	$844	$822
Farmers Insurance Exchange	$962	$883	$778	$1,406	$1,562	$1,690	$1,514	$911	$996
Garrison Property and Casualty Insurance Company	$914	$885	$753	$1,223	$1,366	$1,362	$923	$970	$911
GEICO Advantage Insurance Company	$514	$448	$441	**$600**	**$708**	$746	**$517**	**$448**	$532
GEICO Choice Insurance Company	$684	$598	$589	$808	$959	$1,009	$689	$598	$707
GEICO Secure Insurance Company	$793	$698	$687	$924	$1,086	$1,142	$798	$698	$817
Hartford Insurance Company of the Midwest	$737	$683	$654	$952	$1,151	$1,139	$891	$691	$781
Key Insurance Company	$1,454	$1,508	$1,508	$1,640	$1,880	$2,156	$1,732	$1,340	$1,694
Liberty Mutual General Insurance Company	$1,127	$1,187	$1,718	$2,728	$3,402	$3,668	$2,592	$1,972	$2,001
National Direct Insurance Company	**$491**	**$386**	**$439**	$671	$857	**$648**	$671	$628	**$439**
Nevada Capital Insurance Company	$856	$774	$774	$1,394	$1,820	$2,291	$774	$917	$1,140
Nevada General Insurance Company	$1,008	$1,102	$1,102	$1,331	$1,649	$1,752	$1,362	$1,062	$1,094
Primero Insurance Company	***$2,664***	$2,664	***$2,538***	***$3,660***	***$4,032***	***$4,032***	***$3,660***	***$2,754***	***$2,538***
Progressive Direct Insurance Company	$741	$667	$710	$1,103	$1,367	$1,481	$1,039	$863	$763
Progressive Northern Insurance Company	$1,091	$987	$1,020	$1,786	$2,282	$2,428	$1,493	$1,235	$1,133
Safeco Insurance Company of Illinois	$908	$932	$856	$1,516	$1,774	$2,042	$1,278	$956	$841
State Farm Fire and Casualty Company	$1,469	$1,378	$1,288	$2,106	$2,921	$2,715	$1,566	$1,392	$1,853
State Farm Mutual Automobile Insurance Company	$688	$651	$607	$977	$1,358	$1,258	$739	$658	$876
The Standard Fire Insurance Company	$759	$752	$703	$1,168	$1,422	$1,623	$1,030	$841	$1,008
United Services Automobile Association	$663	$662	$569	$857	$969	$975	$682	$709	$666
USAA Casualty Insurance Company	$728	$748	$620	$968	$1,075	$1,077	$761	$728	$728
USAA General Indemnity Company	$740	$736	$629	$965	$1,092	$1,080	$772	$755	$751

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE G - Liability OPTION 2 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

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

Fifty-five year-old married female, principal operator of vehicle, retired 65 year-old husband occasional operator with a clean driving record. Female has one “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 and Casualty Insurance Company	$787	$792	$768	$1,190	$1,616	$1,699	$980	$813	$787
Allstate Indemnity Company	$1,261	$1,430	$1,319	$1,961	$2,276	$2,596	$1,454	$1,515	$1,430
American Family Insurance Company	$1,039	$1,432	$1,152	$1,628	$2,351	$2,457	$1,567	$1,182	$964
CSAA General Insurance Company	$1,683	$1,640	$1,676	$2,860	$3,393	$3,724	$2,355	$1,729	$2,213
Encompass Home and Auto Insurance Company	$879	$872	$899	$1,285	$1,542	$1,672	$1,163	$926	$904
Farmers Insurance Exchange	$947	$882	$786	$1,597	$1,696	$1,958	$1,748	$975	$1,005
Garrison Property and Casualty Insurance Company	$1,194	$1,151	$987	$1,677	$1,881	$1,877	$1,226	$1,275	$1,181
GEICO Advantage Insurance Company	**$722**	**$652**	**$644**	**$918**	**$1,104**	**$1,187**	**$742**	**$652**	**$740**
GEICO Choice Insurance Company	$971	$880	$871	$1,251	$1,509	$1,623	$1,001	$880	$994
GEICO Secure Insurance Company	$1,080	$978	$967	$1,361	$1,626	$1,747	$1,108	$978	$1,106
Hartford Insurance Company of the Midwest	$789	$726	$697	$1,079	$1,321	$1,315	$1,002	$738	$835
Liberty Mutual General Insurance Company	$1,513	$1,526	***$2,204***	***$3,821***	***$4,934***	***$5,377***	***$3,674***	***$2,611***	***$2,527***
Nevada Capital Insurance Company	$954	$867	$867	$1,597	$2,124	$2,658	$867	$1,022	$1,248
Progressive Direct Insurance Company	$1,009	$868	$952	$1,652	$2,113	$2,306	$1,518	$1,202	$1,012
Progressive Northern Insurance Company	$1,565	$1,382	$1,445	$2,807	$3,674	$3,910	$2,241	$1,797	$1,591
Safeco Insurance Company of Illinois	$1,135	$1,147	$1,046	$2,032	$2,460	$2,868	$1,727	$1,167	$1,026
State Farm Fire and Casualty Company	***$1,877***	***$1,726***	$1,616	$2,823	$3,917	$3,693	$1,980	$1,759	$2,288
State Farm Mutual Automobile Insurance Company	$858	$794	$742	$1,272	$1,771	$1,660	$912	$809	$1,058
The Standard Fire Insurance Company	$870	$854	$792	$1,441	$1,811	$2,072	$1,252	$990	$1,222
United Services Automobile Association	$786	$776	$676	$1,065	$1,201	$1,210	$824	$844	$775
USAA Casualty Insurance Company	$869	$878	$742	$1,202	$1,336	$1,337	$921	$866	$856
USAA General Indemnity Company	$825	$814	$704	$1,126	$1,272	$1,262	$874	$838	$830

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.
Key Insurance Company Comprehensive deductible is $500
Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.
Primero Insurance Company Comprehensive deductible is $500.
USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE G - Liability OPTION 1 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

Fifty-five year-old married female, principal operator of vehicle, retired 65 year-old husband occasional operator with a clean driving record. Female has one “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 and Casualty Insurance Company	$771	$781	$752	$1,077	$1,418	$1,504	$941	$802	$771
Allstate Indemnity Company	$1,230	$1,395	$1,286	$1,828	$2,096	$2,409	$1,422	$1,476	$1,395
American Access Casualty Company	***$1,743***	***$4,513***	***$2,315***	$2,215	$2,436	$2,879	$2,009	$2,107	
American Family Insurance Company	$942	$1,271	$1,035	$1,401	$1,911	$1,979	$1,365	$1,061	$889
CSAA General Insurance Company	$1,404	$1,387	$1,420	$2,250	$2,636	$2,877	$1,912	$1,464	$1,862
Encompass Home and Auto Insurance Company	$943	$929	$965	$1,341	$1,626	$1,764	$1,267	$1,004	$977
Farmers Insurance Exchange	$1,059	$1,009	$881	$1,957	$2,088	$2,398	$2,035	$1,123	$1,157
Garrison Property and Casualty Insurance Company	$880	$852	$728	$1,159	$1,296	$1,290	$884	$930	$878
GEICO Advantage Insurance Company	$656	$576	$559	$744	$878	$928	$661	$576	$677
GEICO Choice Insurance Company	$869	$764	$743	$999	$1,183	$1,249	$876	$764	$896
GEICO Secure Insurance Company	$1,004	$889	$863	$1,140	$1,339	$1,415	$1,013	$889	$1,034
Hartford Insurance Company of the Midwest	$728	$707	$671	$1,011	$1,272	$1,256	$931	$723	$808
Key Insurance Company	$1,514	$1,562	$1,562	$1,694	$1,946	$2,228	$1,802	$1,394	$1,766
Liberty Mutual General Insurance Company	$1,453	$1,522	$2,185	***$3,462***	***$4,367***	***$4,878***	***$3,359***	***$2,519***	***$2,524***
National Direct Insurance Company	**$315**	**$249**	**$283**	**$423**	**$544**	**$425**	**$423**	**$394**	**$283**
Nevada Capital Insurance Company	$961	$869	$869	$1,560	$2,020	$2,549	$869	$1,034	$1,289
Nevada General Insurance Company	$1,152	$1,253	$1,252	$1,481	$1,825	$1,950	$1,523	$1,208	$1,251
Primero Insurance Company	$1,590	$1,590	$1,507	$2,364	$2,604	$2,604	$2,364	$1,626	$1,507
Progressive Direct Insurance Company	$835	$732	$789	$1,281	$1,596	$1,713	$1,186	$960	$856
Progressive Northern Insurance Company	$1,212	$1,072	$1,117	$2,024	$2,593	$2,722	$1,667	$1,349	$1,257
Safeco Insurance Company of Illinois	$982	$1,015	$933	$1,608	$1,867	$2,149	$1,357	$1,045	$916
State Farm Fire and Casualty Company	$1,620	$1,505	$1,410	$2,330	$3,237	$2,988	$1,727	$1,523	$2,039
State Farm Mutual Automobile Insurance Company	$756	$709	$662	$1,080	$1,503	$1,384	$811	$715	$961
United Services Automobile Association	$643	$643	$556	$819	$923	$929	$661	$686	$647
USAA Casualty Insurance Company	$703	$723	$600	$919	$1,021	$1,024	$734	$700	$704
USAA General Indemnity Company	$714	$711	$611	$918	$1,038	$1,026	$743	$725	$728

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE G - Liability OPTION 2 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

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

Fifty-five year-old married female, principal operator of vehicle, retired 65 year-old husband occasional operator with a clean driving record. Female has one “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 and Casualty Insurance Company	$819	$828	$801	$1,232	$1,666	$1,758	$1,014	$848	$819
Allstate Indemnity Company	$1,398	$1,541	$1,419	$2,216	$2,571	$2,932	$1,588	$1,690	$1,541
American Family Insurance Company	$1,025	$1,424	$1,141	$1,598	$2,278	$2,370	$1,544	$1,168	$956
CSAA General Insurance Company	$1,657	$1,605	$1,642	$2,803	$3,326	$3,647	$2,311	$1,700	$2,180
Encompass Home and Auto Insurance Company	$1,027	$1,005	$1,044	$1,508	$1,805	$1,966	$1,373	$1,084	$1,056
Farmers Insurance Exchange	$1,108	$1,079	$954	$2,364	$2,424	$2,945	$2,509	$1,291	$1,250
Garrison Property and Casualty Insurance Company	$1,135	$1,095	$941	$1,570	$1,760	$1,753	$1,160	$1,206	$1,123
GEICO Advantage Insurance Company	$871	$787	$770	$1,076	$1,296	$1,385	$896	$787	$894
GEICO Choice Insurance Company	$1,167	$1,056	$1,035	$1,461	$1,767	$1,887	$1,202	$1,056	$1,196
GEICO Secure Insurance Company	$1,302	$1,179	$1,152	$1,595	$1,909	$2,040	$1,335	$1,179	$1,334
Hartford Insurance Company of the Midwest	$792	$754	$717	$1,144	$1,445	$1,438	$1,046	**$769**	$864
Liberty Mutual General Insurance Company	$1,973	***$1,982***	***$2,816***	***$4,890***	***$6,383***	***$7,237***	***$4,795***	***$3,367***	***$3,193***
Nevada Capital Insurance Company	$1,065	$967	$967	$1,776	$2,344	$2,939	$967	$1,146	$1,403
Progressive Direct Insurance Company	$1,165	$979	$1,088	$1,956	$2,516	$2,730	$1,776	$1,380	$1,163
Progressive Northern Insurance Company	$1,751	$1,523	$1,601	$3,185	$4,176	$4,408	$2,519	$1,988	$1,779
Safeco Insurance Company of Illinois	$1,176	$1,202	$1,098	$2,063	$2,474	$2,877	$1,734	$1,223	$1,075
State Farm Fire and Casualty Company	***$2,056***	$1,878	$1,761	$3,098	$4,307	$4,033	$2,173	$1,917	$2,506
State Farm Mutual Automobile Insurance Company	$939	$863	$807	$1,398	$1,951	$1,817	$1,001	$878	$1,158
United Services Automobile Association	**$752**	**$745**	**$649**	**$1,001**	**$1,129**	**$1,135**	**$785**	$803	**$743**
USAA Casualty Insurance Company	$829	$841	$711	$1,130	$1,256	$1,255	$876	$825	$819
USAA General Indemnity Company	$786	$777	$673	$1,053	$1,189	$1,178	$829	$796	$792

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.
Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.
American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.
Key Insurance Company Comprehensive deductible is $500
Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.
Primero Insurance Company Comprehensive deductible is $500.
USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE H - Liability OPTION 1 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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 and Casualty Insurance Company	$621	$628	$607	$861	$1,130	$1,191	$745	$643	$621
Allstate Indemnity Company	$978	$1,159	$1,066	$1,431	$1,642	$1,899	$1,159	$1,164	$1,159
American Access Casualty Company	$1,569	***$4,009***	***$2,069***	$1,980	$2,172	$2,562	$1,800	***$1,886***	
American Family Insurance Company	$681	$903	$745	$1,010	$1,408	$1,468	$982	$763	$642
CSAA General Insurance Company	$989	$986	$1,004	$1,570	$1,839	$2,009	$1,339	$1,033	$1,306
Encompass Home and Auto Insurance Company	$675	$668	$691	$950	$1,151	$1,242	$890	$717	$701
Farmers Insurance Exchange	$740	$682	$600	$1,080	$1,200	$1,299	$1,164	$701	$765
Garrison Property and Casualty Insurance Company	$576	$557	$479	$757	$844	$841	$580	$609	$574
GEICO Advantage Insurance Company	**$337**	$299	**$294**	**$390**	**$457**	$479	**$339**	**$299**	$348
GEICO Choice Insurance Company	$416	$370	$365	$487	$573	$599	$419	$370	$429
GEICO Secure Insurance Company	$602	$536	$527	$691	$804	$842	$605	$536	$619
Hartford Insurance Company of the Midwest	$525	$490	$470	$662	$792	$783	$621	$497	$555
Key Insurance Company	$1,358	$1,406	$1,406	$1,508	$1,730	$1,994	$1,616	$1,244	$1,580
Liberty Mutual General Insurance Company	$892	$929	$1,320	$2,168	***$2,706***	***$2,955***	$2,052	$1,541	$1,516
National Direct Insurance Company	$343	**$273**	$311	$468	$603	**$466**	$468	$433	**$311**
Nevada Capital Insurance Company	$447	$407	$407	$723	$960	$1,206	$407	$478	$588
Nevada General Insurance Company	$1,040	$1,135	$1,134	$1,352	$1,671	$1,780	$1,387	$1,096	$1,133
Primero Insurance Company	***$1,680***	$1,680	$1,602	***$2,304***	$2,538	$2,538	***$2,304***	$1,770	***$1,602***
Progressive Direct Insurance Company	$449	$410	$434	$649	$797	$864	$614	$517	$457
Progressive Northern Insurance Company	$580	$530	$544	$953	$1,223	$1,305	$796	$661	$601
Safeco Insurance Company of Illinois	$695	$715	$661	$1,117	$1,289	$1,475	$950	$735	$650
State Farm Fire and Casualty Company	$723	$687	$642	$1,038	$1,431	$1,346	$766	$692	$910
State Farm Mutual Automobile Insurance Company	$475	$452	$422	$674	$933	$870	$508	$455	$605
The Standard Fire Insurance Company	$614	$611	$570	$933	$1,131	$1,286	$827	$680	$815
United Services Automobile Association	$437	$436	$378	$560	$630	$635	$450	$465	$439
USAA Casualty Insurance Company	$493	$506	$423	$649	$722	$722	$517	$493	$493
USAA General Indemnity Company	$503	$500	$433	$651	$734	$726	$525	$513	$511

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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EXAMPLE H - Liability OPTION 2 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

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

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 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 and Casualty Insurance Company	$678	$684	$664	$1,023	$1,390	$1,454	$829	$699	$678
Allstate Indemnity Company	$1,087	***$1,244***	$1,147	$1,703	$1,974	$2,257	$1,261	$1,302	$1,244
American Family Insurance Company	$746	$1,019	$827	$1,162	$1,692	$1,774	$1,121	$846	$695
CSAA General Insurance Company	$1,160	$1,133	$1,156	$1,946	$2,308	$2,535	$1,612	$1,194	$1,523
Encompass Home and Auto Insurance Company	$765	$753	$777	$1,122	$1,334	$1,446	$998	$804	$787
Farmers Insurance Exchange	$751	$701	$625	$1,266	$1,341	$1,553	$1,394	$774	$793
Garrison Property and Casualty Insurance Company	$748	$721	$624	$1,036	$1,158	$1,154	$766	$796	$740
GEICO Advantage Insurance Company	**$476**	**$435**	**$430**	**$597**	**$713**	**$760**	$488	**$435**	**$487**
GEICO Choice Insurance Company	$590	$541	$535	$749	$897	$956	$606	$541	$603
GEICO Secure Insurance Company	$816	$744	$736	$1,010	$1,195	$1,273	$834	$744	$834
Hartford Insurance Company of the Midwest	$537	$498	$479	$718	$869	$865	$669	$506	$566
Liberty Mutual General Insurance Company	***$1,212***	$1,211	***$1,720***	***$3,059***	***$3,957***	***$4,380***	***$2,941***	***$2,066***	***$1,947***
Nevada Capital Insurance Company	$513	$471	$471	$855	$1,171	$1,463	**$471**	$549	$659
Progressive Direct Insurance Company	$606	$529	$576	$972	$1,236	$1,351	$896	$719	$604
Progressive Northern Insurance Company	$843	$750	$781	$1,530	$2,011	$2,145	$1,216	$977	$855
Safeco Insurance Company of Illinois	$837	$851	$781	$1,447	$1,725	$2,002	$1,234	$867	$767
State Farm Fire and Casualty Company	$963	$891	$836	$1,457	$2,005	$1,912	$998	$904	$1,161
State Farm Mutual Automobile Insurance Company	$605	$562	$527	$900	$1,247	$1,177	$638	$570	$744
The Standard Fire Insurance Company	$702	$690	$643	$1,151	$1,441	$1,644	$1,003	$799	$987
United Services Automobile Association	$517	$511	$449	$696	$783	$788	$543	$554	$510
USAA Casualty Insurance Company	$587	$594	$506	$807	$895	$897	$623	$584	$578
USAA General Indemnity Company	$564	$556	$487	$762	$859	$852	$598	$572	$567

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE H - Liability OPTION 1 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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 and Casualty Insurance Company	$656	$667	$643	$906	$1,188	$1,254	$786	$681	$656
Allstate Indemnity Company	$1,058	$1,209	$1,113	$1,580	$1,814	$2,085	$1,227	$1,268	$1,209
American Access Casualty Company	***$1,929***	***$5,000***	***$2,442***	$2,310	$2,468	$2,941	$2,151	***$2,221***	
American Family Insurance Company	$675	$900	$741	$996	$1,369	$1,422	$972	$757	$639
CSAA General Insurance Company	$985	$972	$992	$1,555	$1,821	$1,987	$1,329	$1,024	$1,296
Encompass Home and Auto Insurance Company	$804	$784	$817	$1,142	$1,378	$1,493	$1,070	$854	$833
Farmers Insurance Exchange	$812	$775	$676	$1,499	$1,599	$1,837	$1,563	$861	$886
Garrison Property and Casualty Insurance Company	$556	$540	$465	$720	$803	$800	$559	$585	$554
GEICO Advantage Insurance Company	$424	$379	$367	$478	$560	$590	$428	**$379**	$437
GEICO Choice Insurance Company	$519	$463	$450	$593	$698	$734	$524	$463	$534
GEICO Secure Insurance Company	$754	$674	$654	$845	$983	$1,037	$760	$674	$775
Hartford Insurance Company of the Midwest	$517	$508	$481	$698	$873	$860	$645	$517	$570
Key Insurance Company	$1,412	$1,454	$1,454	$1,562	$1,796	$2,060	$1,682	$1,286	$1,646
Liberty Mutual General Insurance Company	$1,162	$1,201	$1,689	***$2,776***	***$3,513***	***$3,987***	***$2,689***	$1,984	***$1,918***
National Direct Insurance Company	**$315**	**$249**	**$283**	**$423**	**$544**	**$425**	**$423**	$394	**$283**
Nevada Capital Insurance Company	$543	$494	$494	$875	$1,148	$1,448	$494	$583	$719
Nevada General Insurance Company	$1,199	$1,303	$1,301	$1,518	$1,863	$1,997	$1,571	$1,251	$1,299
Primero Insurance Company	$1,002	$1,002	$948	$1,482	$1,632	$1,632	$1,482	$1,056	$948
Progressive Direct Insurance Company	$494	$440	$471	$739	$913	$982	$688	$566	$503
Progressive Northern Insurance Company	$631	$564	$586	$1,062	$1,364	$1,439	$873	$711	$654
Safeco Insurance Company of Illinois	$754	$781	$722	$1,192	$1,366	$1,564	$1,015	$806	$710
State Farm Fire and Casualty Company	$787	$740	$692	$1,132	$1,565	$1,462	$833	$744	$987
State Farm Mutual Automobile Insurance Company	$519	$488	$456	$741	$1,027	$951	$554	$493	$660
United Services Automobile Association	$425	$425	$370	$535	$603	$607	$436	$451	$428
USAA Casualty Insurance Company	$477	$491	$411	$619	$686	$687	$497	$474	$478
USAA General Indemnity Company	$487	$486	$422	$619	$698	$690	$507	$494	$497

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE H - Liability OPTION 2 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

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

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 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 and Casualty Insurance Company	$703	$712	$689	$1,053	$1,425	$1,496	$853	$727	$703
Allstate Indemnity Company	$1,200	$1,332	$1,225	$1,916	$2,223	$2,536	$1,369	$1,448	$1,332
American Family Insurance Company	$731	$1,006	$813	$1,132	$1,627	$1,697	$1,096	$830	$685
CSAA General Insurance Company	$1,148	$1,113	$1,138	$1,913	$2,270	$2,490	$1,587	$1,178	$1,505
Encompass Home and Auto Insurance Company	$892	$866	$901	$1,312	$1,558	$1,695	$1,176	$938	$916
Farmers Insurance Exchange	$874	$850	$753	$1,857	$1,899	$2,314	$1,989	$1,018	$978
Garrison Property and Casualty Insurance Company	$711	$688	$596	$968	$1,083	$1,080	$727	$753	$705
GEICO Advantage Insurance Company	$568	$519	$507	$694	$830	$882	$583	**$519**	$581
GEICO Choice Insurance Company	$699	$640	$627	$867	$1,041	$1,104	$719	$640	$716
GEICO Secure Insurance Company	$976	$890	$870	$1,177	$1,396	$1,484	$998	$890	$998
Hartford Insurance Company of the Midwest	$535	$516	$492	$757	$953	$946	$696	$526	$583
Liberty Mutual General Insurance Company	***$1,604***	***$1,590***	***$2,218***	***$3,961***	***$5,187***	***$5,994***	***$3,891***	***$2,694***	***$2,476***
Nevada Capital Insurance Company	$614	$564	$564	$1,019	$1,377	$1,727	$564	$660	$799
Progressive Direct Insurance Company	$686	$584	$645	$1,135	$1,454	$1,579	$1,035	$811	$681
Progressive Northern Insurance Company	$929	$813	$853	$1,716	$2,258	$2,389	$1,350	$1,066	$943
Safeco Insurance Company of Illinois	$874	$898	$824	$1,480	$1,749	$2,025	$1,251	$915	$808
State Farm Fire and Casualty Company	$1,039	$953	$896	$1,575	$2,172	$2,057	$1,080	$968	$1,253
State Farm Mutual Automobile Insurance Company	$659	$606	$568	$982	$1,363	$1,277	$695	$616	$808
United Services Automobile Association	**$495**	**$491**	**$431**	**$654**	**$736**	**$741**	**$517**	$527	**$490**
USAA Casualty Insurance Company	$561	$569	$485	$760	$842	$843	$593	$558	$554
USAA General Indemnity Company	$539	$533	$465	$712	$803	$796	$568	$544	$540

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE I - Liability OPTION 1 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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.

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 and Casualty Insurance Company	$887	$888	$856	$1,266	$1,676	$1,782	$1,112	$919	$887
Allstate Indemnity Company	$1,193	$1,370	$1,265	$1,746	$1,996	$2,307	$1,390	$1,424	$1,370
American Access Casualty Company	$1,431	***$3,627***	***$1,931***	$1,860	$2,071	$2,430	$1,669	$1,762	
American Family Insurance Company	$968	$1,344	$1,074	$1,505	$2,144	$2,219	$1,435	$1,094	$894
CSAA General Insurance Company	$1,074	$1,051	$1,072	$1,706	$2,012	$2,165	$1,445	$1,120	$1,419
Encompass Home and Auto Insurance Company	$781	$771	$799	$1,094	$1,335	$1,438	$1,033	$831	$813
Farmers Insurance Exchange	$648	$597	$524	$922	$1,035	$1,107	$987	$605	$671
Garrison Property and Casualty Insurance Company	$745	$717	$609	$1,012	$1,130	$1,127	$752	$793	$740
GEICO Advantage Insurance Company	$668	$576	$570	$792	$946	$988	$670	$576	$693
GEICO Choice Insurance Company	$668	$576	$570	$792	$946	$988	$670	$576	$693
GEICO Secure Insurance Company	$744	$639	$632	$827	$951	$998	$738	$639	$769
Hartford Insurance Company of the Midwest	$569	$531	$509	$723	$866	$856	$677	$537	$603
Key Insurance Company	$1,634	$1,664	$1,664	$1,814	$2,084	$2,384	$1,928	$1,490	***$1,904***
Liberty Mutual General Insurance Company	$940	$976	$1,370	$2,293	***$2,842***	***$3,096***	$2,144	$1,615	$1,562
National Direct Insurance Company	**$315**	**$249**	**$283**	**$423**	**$544**	**$425**	**$423**	**$394**	**$283**
Nevada Capital Insurance Company	$555	$505	$505	$901	$1,188	$1,495	$505	$595	$734
Nevada General Insurance Company	$1,364	$1,505	$1,504	$1,787	$2,219	$2,366	$1,847	$1,448	$1,503
Primero Insurance Company	***$1,806***	$1,806	$1,722	***$2,484***	$2,736	$2,736	***$2,484***	***$1,908***	$1,722
Progressive Direct Insurance Company	$550	$500	$528	$784	$954	$1,025	$746	$634	$572
Progressive Northern Insurance Company	$818	$738	$765	$1,307	$1,659	$1,764	$1,108	$929	$858
Safeco Insurance Company of Illinois	$894	$914	$827	$1,455	$1,674	$1,909	$1,222	$943	$820
State Farm Fire and Casualty Company	$907	$851	$798	$1,301	$1,800	$1,675	$963	$859	$1,143
State Farm Mutual Automobile Insurance Company	$603	$567	$530	$858	$1,189	$1,097	$644	$571	$768
The Standard Fire Insurance Company	$729	$720	$674	$1,134	$1,386	$1,574	$1,001	$812	$984
United Services Automobile Association	$544	$540	$461	$726	$819	$824	$563	$588	$544
USAA Casualty Insurance Company	$621	$632	$522	$849	$945	$945	$652	$625	$619
USAA General Indemnity Company	$640	$631	$537	$860	$972	$961	$669	$654	$649

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE I - Liability OPTION 2 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

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

Seventy-eight year-old married retired female. Husband does not drive. Pleasure use of vehicle. Wife has a clean driving record. Annual mileage is 4,000.

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 and Casualty Insurance Company	$952	$951	$922	$1,452	$1,977	$2,089	$1,217	$982	$952
Allstate Indemnity Company	***$1,334***	$1,491	$1,373	$2,085	$2,409	$2,759	$1,529	$1,604	$1,491
American Family Insurance Company	$1,085	***$1,556***	$1,222	$1,776	$2,645	$2,754	$1,682	$1,242	$990
CSAA General Insurance Company	$1,231	$1,190	$1,213	$2,058	$2,453	$2,645	$1,695	$1,272	$1,624
Encompass Home and Auto Insurance Company	$859	$842	$873	$1,248	$1,503	$1,626	$1,133	$905	$886
Farmers Insurance Exchange	$827	$762	$675	$1,396	$1,496	$1,699	$1,496	$845	$884
Garrison Property and Casualty Insurance Company	$969	$930	$796	$1,389	$1,557	$1,553	$995	$1,038	$955
GEICO Advantage Insurance Company	$902	$804	$798	$1,161	$1,414	$1,503	$927	$804	$927
GEICO Choice Insurance Company	$902	$804	$798	$1,161	$1,414	$1,503	$927	$804	$927
GEICO Secure Insurance Company	$932	$821	$813	$1,115	$1,310	$1,398	$941	$821	$958
Hartford Insurance Company of the Midwest	**$582**	**$540**	**$519**	**$777**	**$942**	**$937**	$726	**$545**	**$614**
Liberty Mutual General Insurance Company	$1,257	$1,255	***$1,762***	***$3,173***	***$4,080***	***$4,515***	***$3,023***	***$2,134***	***$1,983***
Nevada Capital Insurance Company	$631	$578	$578	$1,052	$1,424	$1,782	**$578**	$675	$816
Progressive Direct Insurance Company	$712	$621	$676	$1,116	$1,407	$1,527	$1,037	$841	$723
Progressive Northern Insurance Company	$1,117	$989	$1,032	$1,959	$2,550	$2,710	$1,584	$1,286	$1,149
Safeco Insurance Company of Illinois	$1,048	$1,063	$958	$1,825	$2,159	$2,498	$1,536	$1,085	$947
State Farm Fire and Casualty Company	$1,180	$1,083	$1,018	$1,780	$2,460	$2,321	$1,233	$1,100	$1,432
State Farm Mutual Automobile Insurance Company	$756	$695	$651	$1,123	$1,561	$1,457	$799	$707	$931
The Standard Fire Insurance Company	$840	$821	$763	$1,398	$1,764	$2,011	$1,215	$957	$1,193
United Services Automobile Association	$646	$633	$548	$904	$1,020	$1,028	$681	$698	$633
USAA Casualty Insurance Company	$737	$740	$622	$1,053	$1,176	$1,176	$788	$737	$722
USAA General Indemnity Company	$718	$704	$605	$1,009	$1,141	$1,133	$765	$731	$719

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE I - Liability OPTION 1 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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.

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 and Casualty Insurance Company	$930	$935	$900	$1,327	$1,757	$1,874	$1,166	$967	$930
Allstate Indemnity Company	$1,331	$1,482	$1,367	$1,989	$2,275	$2,616	$1,523	$1,598	$1,482
American Access Casualty Company	***$1,727***	***$4,456***	***$2,242***	$2,134	$2,316	$2,744	$1,961	$2,042	
American Family Insurance Company	$964	$1,347	$1,072	$1,494	$2,109	$2,176	$1,429	$1,091	$894
CSAA General Insurance Company	$1,079	$1,050	$1,072	$1,706	$2,014	$2,165	$1,447	$1,122	$1,424
Encompass Home and Auto Insurance Company	$935	$911	$951	$1,323	$1,608	$1,739	$1,249	$996	$972
Farmers Insurance Exchange	$937	$892	$774	$1,759	$1,882	$2,150	$1,790	$996	$1,043
Garrison Property and Casualty Insurance Company	$711	$685	$582	$955	$1,066	$1,062	$715	$754	$707
GEICO Advantage Insurance Company	$847	$733	$717	$982	$1,171	$1,227	$851	$733	$877
GEICO Choice Insurance Company	$847	$733	$717	$982	$1,171	$1,227	$851	$733	$877
GEICO Secure Insurance Company	$943	$811	$794	$1,026	$1,179	$1,244	$937	$811	$973
Hartford Insurance Company of the Midwest	$561	$548	$519	$760	$949	$937	$701	$557	$617
Key Insurance Company	$1,706	$1,724	$1,724	$1,874	$2,156	$2,474	$2,012	$1,544	***$1,988***
Liberty Mutual General Insurance Company	$1,219	$1,256	$1,744	***$2,925***	***$3,678***	***$4,167***	***$2,802***	***$2,070***	$1,965
National Direct Insurance Company	**$315**	**$249**	**$283**	**$423**	**$544**	**$425**	**$423**	**$394**	**$283**
Nevada Capital Insurance Company	$654	$593	$593	$1,056	$1,379	$1,741	$593	$704	$871
Nevada General Insurance Company	$1,581	$1,733	$1,731	$2,013	$2,482	$2,660	$2,096	$1,660	$1,728
Primero Insurance Company	$1,074	$1,074	$1,020	$1,596	$1,752	$1,752	$1,596	$1,134	$1,020
Progressive Direct Insurance Company	$614	$546	$583	$903	$1,110	$1,183	$848	$701	$634
Progressive Northern Insurance Company	$906	$803	$837	$1,484	$1,890	$1,982	$1,235	$1,012	$947
Safeco Insurance Company of Illinois	$982	$1,008	$911	$1,569	$1,795	$2,046	$1,323	$1,044	$904
State Farm Fire and Casualty Company	$993	$924	$866	$1,431	$1,986	$1,834	$1,054	$933	$1,250
State Farm Mutual Automobile Insurance Company	$663	$618	$579	$948	$1,320	$1,210	$709	$624	$843
United Services Automobile Association	$523	$518	$445	$686	$776	$780	$538	$561	$522
USAA Casualty Insurance Company	$594	$605	$501	$802	$890	$889	$623	$594	$592
USAA General Indemnity Company	$611	$603	$515	$809	$916	$904	$638	$622	$620

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE I - Liability OPTION 2 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

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

Seventy-eight year-old married retired female. Husband does not drive. Pleasure use of vehicle. Wife has a clean driving record. Annual mileage is 4,000.

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 and Casualty Insurance Company	$984	$985	$953	$1,495	$2,031	$2,152	$1,252	$1,017	$984
Allstate Indemnity Company	$1,515	***$1,649***	$1,517	$2,412	$2,791	$3,193	$1,713	$1,834	$1,649
American Family Insurance Company	$1,068	$1,545	$1,208	$1,744	$2,573	$2,668	$1,655	$1,226	$978
CSAA General Insurance Company	$1,228	$1,183	$1,206	$2,043	$2,436	$2,626	$1,683	$1,268	$1,620
Encompass Home and Auto Insurance Company	$1,011	$979	$1,021	$1,476	$1,770	$1,924	$1,346	$1,067	$1,042
Farmers Insurance Exchange	$993	$963	$845	$2,095	$2,170	$2,598	$2,175	$1,140	$1,134
Garrison Property and Casualty Insurance Company	$913	$876	$749	$1,290	$1,446	$1,442	$934	$975	$901
GEICO Advantage Insurance Company	$1,096	$975	$959	$1,378	$1,682	$1,777	$1,125	$975	$1,128
GEICO Choice Insurance Company	$1,096	$975	$959	$1,378	$1,682	$1,777	$1,125	$975	$1,128
GEICO Secure Insurance Company	$1,142	$1,002	$985	$1,331	$1,564	$1,664	$1,151	$1,002	$1,174
Hartford Insurance Company of the Midwest	**$575**	**$556**	$529	**$818**	$1,029	$1,020	$749	**$566**	$630
Liberty Mutual General Insurance Company	***$1,661***	$1,646	***$2,270***	***$4,110***	***$5,353***	***$6,189***	***$4,005***	***$2,780***	***$2,517***
Nevada Capital Insurance Company	$737	$671	$671	$1,222	$1,634	$2,049	$671	$791	$960
Progressive Direct Insurance Company	$814	$695	$765	$1,315	$1,670	$1,802	$1,205	$955	$821
Progressive Northern Insurance Company	$1,250	$1,092	$1,146	$2,235	$2,915	$3,073	$1,784	$1,422	$1,282
Safeco Insurance Company of Illinois	$1,108	$1,133	$1,020	$1,888	$2,214	$2,556	$1,578	$1,159	$1,007
State Farm Fire and Casualty Company	$1,284	$1,170	$1,100	$1,940	$2,689	$2,519	$1,343	$1,191	$1,559
State Farm Mutual Automobile Insurance Company	$828	$757	$710	$1,235	$1,721	$1,596	$878	$770	$1,020
United Services Automobile Association	$611	$600	**$519**	$842	**$950**	**$956**	**$641**	$657	**$601**
USAA Casualty Insurance Company	$697	$700	$590	$983	$1,094	$1,094	$742	$696	$684
USAA General Indemnity Company	$674	$663	$571	$934	$1,056	$1,047	$716	$685	$677

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE J - Liability OPTION 1 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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 and Casualty Insurance Company	$695	$705	$678	$933	$1,205	$1,279	$837	$723	$695
Allstate Indemnity Company	$1,084	$1,282	$1,184	$1,558	$1,785	$2,066	$1,283	$1,286	$1,282
American Access Casualty Company	$1,529	***$3,909***	***$2,060***	$1,982	$2,203	$2,590	$1,780	***$1,878***	
American Family Insurance Company	$609	$801	$665	$894	$1,229	$1,288	$880	$687	$581
CSAA General Insurance Company	$858	$870	$889	$1,336	$1,547	$1,718	$1,165	$899	$1,129
Encompass Home and Auto Insurance Company	$579	$580	$598	$812	$991	$1,067	$772	$619	$602
Farmers Insurance Exchange	$580	$529	$460	$817	$927	$970	$859	$534	$598
Garrison Property and Casualty Insurance Company	$567	$554	$473	$733	$817	$815	$572	$598	$569
GEICO Advantage Insurance Company	$434	$388	$380	**$489**	**$564**	$592	$436	$388	$446
GEICO Choice Insurance Company	$434	$388	$380	**$489**	**$564**	$592	$436	$388	$446
GEICO Secure Insurance Company	$555	$501	$492	$617	$702	$737	$557	$501	$568
Key Insurance Company	$1,400	$1,460	$1,460	$1,598	$1,832	$2,096	$1,658	$1,298	$1,616
Liberty Mutual General Insurance Company	$558	$596	$869	$1,345	$1,648	$1,732	$1,260	$985	$1,019
National Direct Insurance Company	$396	**$319**	$363	$561	$727	**$557**	$561	$509	**$363**
Nevada Capital Insurance Company	**$352**	**$319**	**$319**	$565	$735	$923	**$319**	**$375**	$464
Nevada General Insurance Company	$1,559	$1,706	$1,704	$2,026	***$2,507***	***$2,673***	$2,085	$1,646	***$1,703***
Primero Insurance Company	***$1,614***	$1,614	$1,542	***$2,196***	$2,418	$2,418	***$2,196***	$1,704	$1,542
Progressive Direct Insurance Company	$481	$455	$469	$637	$755	$814	$615	$541	$494
Progressive Northern Insurance Company	$576	$534	$545	$896	$1,134	$1,216	$771	$651	$599
Safeco Insurance Company of Illinois	$642	$665	$616	$1,005	$1,145	$1,312	$860	$684	$606
State Farm Fire and Casualty Company	$823	$780	$730	$1,180	$1,619	$1,525	$867	$785	$1,027
The Standard Fire Insurance Company	$408	$408	$383	$602	$724	$825	$539	$450	$530
United Services Automobile Association	$468	$469	$406	$591	$666	$671	$480	$497	$471
USAA Casualty Insurance Company	$477	$494	$411	$617	$683	$685	$498	$475	$479
USAA General Indemnity Company	$507	$507	$437	$646	$730	$724	$528	$516	$518

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE J - Liability OPTION 2 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

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

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 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 and Casualty Insurance Company	$802	$812	$785	$1,178	$1,588	$1,688	$1,025	$830	$802
Allstate Indemnity Company	***$1,276***	***$1,469***	***$1,355***	***$1,966***	$2,283	***$2,611***	$1,484	***$1,531***	$1,469
American Family Insurance Company	$662	$891	$729	$1,012	$1,449	$1,526	$989	$753	$624
CSAA General Insurance Company	$1,175	$1,162	$1,189	***$1,966***	***$2,314***	$2,584	$1,647	$1,207	***$1,540***
Encompass Home and Auto Insurance Company	$624	$618	$638	$902	$1,091	$1,179	$830	$660	$642
Farmers Insurance Exchange	$640	$595	$526	$1,000	$1,090	$1,216	$1,078	$630	$675
Garrison Property and Casualty Insurance Company	$714	$694	$596	$974	$1,090	$1,088	$731	$758	$709
GEICO Advantage Insurance Company	$582	$533	$525	$712	$840	$895	$595	$533	$594
GEICO Choice Insurance Company	$582	$533	$525	$712	$840	$895	$595	$533	$594
GEICO Secure Insurance Company	$712	$655	$646	$855	$995	$1,067	$727	$655	$727
Liberty Mutual General Insurance Company	$713	$734	$1,067	$1,805	$2,292	$2,425	***$1,708***	$1,250	$1,236
Nevada Capital Insurance Company	**$391**	**$356**	**$356**	**$647**	$862	$1,074	**$356**	**$419**	**$507**
Progressive Direct Insurance Company	$582	$529	$561	$840	$1,029	$1,118	$793	$668	$588
Progressive Northern Insurance Company	$768	$695	$718	$1,312	$1,702	$1,822	$1,075	$881	$786
Safeco Insurance Company of Illinois	$743	$764	$702	$1,249	$1,466	$1,701	$1,065	$778	$689
State Farm Fire and Casualty Company	$1,107	$1,022	$962	$1,676	$2,296	$2,194	$1,140	$1,035	$1,324
The Standard Fire Insurance Company	$459	$455	$425	$732	$911	$1,040	$641	$519	$634
United Services Automobile Association	$542	$539	$471	$720	**$812**	**$818**	$568	$578	$537
USAA Casualty Insurance Company	$553	$563	$476	$746	$830	$829	$584	$550	$547
USAA General Indemnity Company	$577	$571	$497	$770	$870	$863	$610	$584	$581

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE J - Liability OPTION 1 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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 and Casualty Insurance Company	$742	$755	$726	$992	$1,285	$1,366	$891	$773	$742
Allstate Indemnity Company	$1,168	$1,334	$1,232	$1,714	$1,961	$2,259	$1,356	$1,393	$1,334
American Access Casualty Company	***$1,854***	***$4,821***	***$2,403***	***$2,286***	$2,474	$2,938	$2,102	***$2,187***	
American Family Insurance Company	$604	$800	$661	$880	$1,189	$1,241	$872	$682	$580
CSAA General Insurance Company	$848	$850	$870	$1,312	$1,517	$1,684	$1,143	$882	$1,111
Encompass Home and Auto Insurance Company	$691	$680	$707	$978	$1,188	$1,285	$928	$737	$716
Farmers Insurance Exchange	$694	$662	$573	$1,236	$1,341	$1,509	$1,257	$715	$760
Garrison Property and Casualty Insurance Company	$551	$539	$464	$699	$781	$779	$555	$577	$552
GEICO Advantage Insurance Company	$550	$495	$478	$604	$697	$738	$555	$495	$565
GEICO Choice Insurance Company	$550	$495	$478	$604	$697	$738	$555	$495	$565
GEICO Secure Insurance Company	$692	$629	$608	$751	$857	$909	$699	$629	$708
Key Insurance Company	$1,454	$1,502	$1,502	$1,646	$1,892	$2,168	$1,724	$1,340	$1,691
Liberty Mutual General Insurance Company	$700	$747	$1,084	$1,665	$2,060	$2,225	$1,590	$1,230	$1,266
National Direct Insurance Company	**$362**	**$290**	**$329**	**$505**	$655	**$506**	$505	$462	**$329**
Nevada Capital Insurance Company	$399	$361	$361	$638	$824	$1,038	**$361**	**$425**	$528
Nevada General Insurance Company	$1,800	$1,960	$1,958	$2,280	***$2,800***	***$3,003***	***$2,364***	$1,882	***$1,955***
Primero Insurance Company	$936	$936	$888	$1,374	$1,512	$1,512	$1,374	$990	$888
Progressive Direct Insurance Company	$509	$469	$491	$698	$836	$890	$663	$568	$522
Progressive Northern Insurance Company	$614	$556	$573	$980	$1,244	$1,315	$827	$683	$640
Safeco Insurance Company of Illinois	$703	$733	$679	$1,084	$1,228	$1,409	$932	$757	$668
State Farm Fire and Casualty Company	$898	$843	$792	$1,290	$1,773	$1,659	$946	$851	$1,117
United Services Automobile Association	$458	$462	$402	$567	**$640**	$645	$470	$485	$463
USAA Casualty Insurance Company	$465	$483	$403	$591	$656	$657	$484	$462	$468
USAA General Indemnity Company	$495	$496	$428	$618	$699	$692	$516	$502	$505

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE J - Liability OPTION 2 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

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

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 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 and Casualty Insurance Company	$845	$859	$830	$1,236	$1,664	$1,773	$1,077	$876	$845
Allstate Indemnity Company	***$1,394***	***$1,556***	***$1,434***	$2,191	$2,544	$2,906	$1,596	***$1,684***	***$1,556***
American Family Insurance Company	$649	$880	$718	$985	$1,386	$1,453	$967	$740	$616
CSAA General Insurance Company	$1,153	$1,131	$1,158	$1,916	$2,255	$2,516	$1,606	$1,179	$1,507
Encompass Home and Auto Insurance Company	$733	$716	$745	$1,067	$1,285	$1,395	$985	$776	$755
Farmers Insurance Exchange	$725	$703	$616	$1,456	$1,526	$1,803	$1,510	$808	$815
Garrison Property and Casualty Insurance Company	$685	$666	$575	$916	$1,027	$1,025	$698	$724	$681
GEICO Advantage Insurance Company	$704	$646	$629	$837	$990	$1,054	$721	$646	$719
GEICO Choice Insurance Company	$704	$646	$629	$837	$990	$1,054	$721	$646	$719
GEICO Secure Insurance Company	$856	$788	$766	$999	$1,165	$1,247	$875	$788	$873
Liberty Mutual General Insurance Company	$904	$928	$1,336	***$2,250***	***$2,885***	***$3,149***	***$2,169***	$1,572	$1,535
Nevada Capital Insurance Company	**$441**	**$401**	**$401**	$727	$960	$1,198	**$401**	**$472**	$574
Progressive Direct Insurance Company	$633	$562	$603	$947	$1,172	$1,263	$881	$724	$637
Progressive Northern Insurance Company	$829	$737	$764	$1,446	$1,878	$1,989	$1,167	$938	$848
Safeco Insurance Company of Illinois	$788	$817	$752	$1,298	$1,510	$1,751	$1,101	$834	$737
State Farm Fire and Casualty Company	$1,196	$1,096	$1,034	$1,811	$2,486	$2,360	$1,235	$1,113	$1,431
United Services Automobile Association	$524	$523	$459	**$682**	**$769**	**$775**	$546	$557	**$521**
USAA Casualty Insurance Company	$534	$545	$463	$709	$786	$786	$563	$530	$530
USAA General Indemnity Company	$553	$549	$479	$723	$818	$811	$582	$558	$558

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE K - Liability OPTION 1 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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. Rate 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 and Casualty Insurance Company	$911	$926	$889	$1,264	$1,666	$1,769	$1,118	$950	$911
Allstate Indemnity Company	$1,274	$1,523	$1,402	$1,819	$2,092	$2,426	$1,518	$1,514	$1,523
American Access Casualty Company	$1,529	***$3,909***	***$2,060***	$1,982	$2,203	$2,590	$1,780	$1,878	
American Family Insurance Company	$929	$1,231	$1,017	$1,355	$1,838	$1,912	$1,333	$1,045	$887
CSAA General Insurance Company	$1,322	$1,335	$1,364	$2,125	$2,478	$2,736	$1,821	$1,387	$1,757
Encompass Home and Auto Insurance Company	$807	$808	$833	$1,133	$1,380	$1,485	$1,069	$862	$838
Farmers Insurance Exchange	$882	$814	$712	$1,254	$1,412	$1,504	$1,335	$822	$916
Garrison Property and Casualty Insurance Company	$774	$757	$647	$1,000	$1,117	$1,116	$780	$816	$777
GEICO Advantage Insurance Company	$695	$613	$601	$792	$924	$974	$698	$613	$716
GEICO Choice Insurance Company	$695	$613	$601	$792	$924	$974	$698	$613	$716
GEICO Secure Insurance Company	$855	$761	$745	$964	$1,115	$1,177	$859	$761	$878
Key Insurance Company	$1,400	$1,460	$1,460	$1,598	$1,832	$2,096	$1,658	$1,298	$1,616
Liberty Mutual General Insurance Company	$1,305	$1,375	$1,965	***$3,160***	***$3,922***	***$4,240***	***$2,990***	***$2,274***	***$2,268***
National Direct Insurance Company	**$396**	**$319**	**$363**	**$561**	**$727**	**$557**	**$561**	**$509**	**$363**
Nevada Capital Insurance Company	$764	$691	$691	$1,243	$1,623	$2,043	$691	$816	$1,014
Nevada General Insurance Company	$1,559	$1,706	$1,704	$2,026	$2,507	$2,673	$2,085	$1,646	$1,703
Primero Insurance Company	***$2,022***	$2,022	$1,932	$2,742	$3,024	$3,024	$2,742	$2,136	$1,932
Progressive Direct Insurance Company	$744	$693	$724	$1,032	$1,246	$1,353	$990	$855	$765
Progressive Northern Insurance Company	$1,010	$933	$955	$1,596	$2,027	$2,177	$1,361	$1,148	$1,049
Safeco Insurance Company of Illinois	$1,003	$1,044	$959	$1,631	$1,874	$2,163	$1,381	$1,076	$942
State Farm Fire and Casualty Company	$1,450	$1,389	$1,296	$2,026	$2,772	$2,606	$1,546	$1,396	$1,821
The Standard Fire Insurance Company	$732	$733	$681	$1,119	$1,361	$1,561	$992	$816	$975
United Services Automobile Association	$636	$641	$552	$799	$904	$913	$652	$677	$644
USAA Casualty Insurance Company	$667	$693	$572	$866	$961	$965	$696	$664	$671
USAA General Indemnity Company	$785	$787	$674	$1,011	$1,143	$1,133	$820	$800	$803

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE K - Liability OPTION 2 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

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

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000. Rate 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 and Casualty Insurance Company	$1,080	$1,094	$1,057	$1,652	$2,264	$2,405	$1,408	$1,119	$1,080
Allstate Indemnity Company	$1,498	$1,738	$1,599	$2,285	$2,664	$3,051	$1,750	$1,800	$1,738
American Family Insurance Company	$1,007	$1,370	$1,115	$1,538	$2,182	$2,283	$1,500	$1,145	$950
CSAA General Insurance Company	***$1,877***	***$1,841***	$1,882	$3,220	$3,810	$4,220	$2,651	$1,927	$2,469
Encompass Home and Auto Insurance Company	$881	$874	$901	$1,281	$1,540	$1,665	$1,162	$931	$908
Farmers Insurance Exchange	$887	$827	$732	$1,424	$1,540	$1,738	$1,543	$887	$939
Garrison Property and Casualty Insurance Company	$992	$966	$833	$1,352	$1,514	$1,513	$1,018	$1,053	$987
GEICO Advantage Insurance Company	$955	$868	$856	$1,184	$1,410	$1,507	$979	$868	$976
GEICO Choice Insurance Company	$955	$868	$856	$1,184	$1,410	$1,507	$979	$868	$976
GEICO Secure Insurance Company	$1,133	$1,032	$1,016	$1,385	$1,631	$1,757	$1,159	$1,032	$1,158
Liberty Mutual General Insurance Company	$1,737	$1,755	***$2,505***	***$4,378***	***$5,633***	***$6,162***	***$4,199***	***$2,987***	***$2,849***
Nevada Capital Insurance Company	$854	$775	$775	$1,429	$1,907	$2,386	$775	$914	$1,113
Progressive Direct Insurance Company	$945	$845	$904	$1,433	$1,788	$1,955	$1,340	$1,106	$950
Progressive Northern Insurance Company	$1,400	$1,260	$1,306	$2,436	$3,171	$3,398	$1,976	$1,610	$1,425
Safeco Insurance Company of Illinois	$1,178	$1,215	$1,108	$2,053	$2,428	$2,835	$1,734	$1,238	$1,085
State Farm Fire and Casualty Company	$1,827	$1,710	$1,601	$2,687	$3,689	$3,505	$1,925	$1,734	$2,221
The Standard Fire Insurance Company	$834	$824	$764	$1,375	$1,727	$1,982	$1,197	$951	$1,175
United Services Automobile Association	**$736**	**$732**	**$639**	**$974**	**$1,101**	**$1,111**	**$770**	$786	**$730**
USAA Casualty Insurance Company	$779	$799	$673	$1,059	$1,178	$1,180	$827	**$776**	$773
USAA General Indemnity Company	$902	$895	$774	$1,217	$1,376	$1,367	$957	$916	$911

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE K - Liability OPTION 1 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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. Rate 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 and Casualty Insurance Company	$973	$993	$952	$1,343	$1,771	$1,884	$1,189	$1,017	$973
Allstate Indemnity Company	$1,364	$1,570	$1,448	$1,990	$2,282	$2,635	$1,590	$1,628	$1,570
American Access Casualty Company	***$1,854***	***$4,821***	$2,403	$2,286	$2,474	$2,938	$2,102	$2,187	
American Family Insurance Company	$932	$1,242	$1,023	$1,351	$1,811	$1,878	$1,337	$1,050	$894
CSAA General Insurance Company	$1,303	$1,303	$1,334	$2,083	$2,430	$2,680	$1,787	$1,361	$1,726
Encompass Home and Auto Insurance Company	$960	$947	$983	$1,361	$1,650	$1,784	$1,283	$1,025	$996
Farmers Insurance Exchange	$964	$923	$799	$1,750	$1,889	$2,141	$1,786	$1,006	$1,060
Garrison Property and Casualty Insurance Company	$751	$735	$631	$952	$1,065	$1,064	$756	$787	$754
GEICO Advantage Insurance Company	$900	$803	$773	$994	$1,158	$1,230	$909	$803	$925
GEICO Choice Insurance Company	$900	$803	$773	$994	$1,158	$1,230	$909	$803	$925
GEICO Secure Insurance Company	$1,098	$987	$949	$1,202	$1,389	$1,480	$1,109	$987	$1,126
Key Insurance Company	$1,454	$1,502	$1,502	$1,646	$1,892	$2,168	$1,724	$1,340	$1,691
Liberty Mutual General Insurance Company	$1,686	$1,765	***$2,500***	***$4,017***	***$5,048***	***$5,654***	***$3,882***	***$2,907***	***$2,859***
National Direct Insurance Company	**$362**	**$290**	**$329**	**$505**	**$655**	**$506**	**$505**	**$462**	**$329**
Nevada Capital Insurance Company	$867	$783	$783	$1,403	$1,821	$2,300	$783	$932	$1,158
Nevada General Insurance Company	$1,800	$1,960	$1,958	$2,280	$2,800	$3,003	$2,364	$1,882	$1,955
Primero Insurance Company	$1,170	$1,170	$1,110	$1,716	$1,896	$1,896	$1,716	$1,200	$1,110
Progressive Direct Insurance Company	$793	$721	$761	$1,137	$1,388	$1,493	$1,072	$904	$813
Progressive Northern Insurance Company	$1,071	$967	$1,000	$1,736	$2,212	$2,343	$1,454	$1,201	$1,111
Safeco Insurance Company of Illinois	$1,108	$1,162	$1,068	$1,768	$2,017	$2,331	$1,506	$1,204	$1,048
State Farm Fire and Casualty Company	$1,581	$1,499	$1,403	$2,221	$3,049	$2,842	$1,685	$1,510	$1,980
United Services Automobile Association	$623	$631	$545	$766	$869	$877	$638	$659	$633
USAA Casualty Insurance Company	$647	$677	$561	$823	$917	$920	$675	$642	$654
USAA General Indemnity Company	$764	$769	$661	$963	$1,091	$1,080	$797	$775	$783

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE K - Liability OPTION 2 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

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

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000. Rate 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 and Casualty Insurance Company	$1,134	$1,154	$1,113	$1,723	$2,357	$2,511	$1,470	$1,178	$1,134
Allstate Indemnity Company	$1,626	$1,827	$1,681	$2,536	$2,954	$3,379	$1,870	$1,967	$1,827
American Family Insurance Company	$998	$1,368	$1,109	$1,516	$2,122	$2,212	$1,486	$1,137	$948
CSAA General Insurance Company	$1,836	$1,789	$1,833	$3,136	$3,713	$4,106	$2,586	$1,881	$2,413
Encompass Home and Auto Insurance Company	$1,031	$1,009	$1,048	$1,507	$1,806	$1,960	$1,374	$1,092	$1,062
Farmers Insurance Exchange	$1,019	$992	$870	$2,090	$2,176	$2,596	$2,183	$1,153	$1,148
Garrison Property and Casualty Insurance Company	$950	$925	$798	$1,268	$1,420	$1,419	$969	$1,001	$945
GEICO Advantage Insurance Company	$1,171	$1,068	$1,038	$1,404	$1,675	$1,787	$1,201	$1,068	$1,197
GEICO Choice Insurance Company	$1,171	$1,068	$1,038	$1,404	$1,675	$1,787	$1,201	$1,068	$1,197
GEICO Secure Insurance Company	$1,385	$1,266	$1,228	$1,637	$1,931	$2,075	$1,419	$1,266	$1,416
Liberty Mutual General Insurance Company	***$2,275***	***$2,284***	***$3,209***	***$5,625***	***$7,321***	***$8,337***	***$5,505***	***$3,864***	***$3,608***
Nevada Capital Insurance Company	$963	$875	$875	$1,603	$2,124	$2,664	$875	$1,036	$1,265
Progressive Direct Insurance Company	$1,040	$905	$984	$1,632	$2,057	$2,234	$1,507	$1,213	$1,042
Progressive Northern Insurance Company	$1,501	$1,326	$1,387	$2,661	$3,471	$3,684	$2,133	$1,710	$1,526
Safeco Insurance Company of Illinois	$1,255	$1,307	$1,194	$2,137	$2,505	$2,921	$1,798	$1,335	$1,167
State Farm Fire and Casualty Company	$1,984	$1,842	$1,727	$2,928	$4,031	$3,799	$2,092	$1,871	$2,410
United Services Automobile Association	**$708**	**$709**	**$620**	**$917**	**$1,036**	**$1,045**	**$737**	$752	**$706**
USAA Casualty Insurance Company	$747	$768	$647	$995	$1,107	$1,110	$789	**$742**	$743
USAA General Indemnity Company	$864	$859	$745	$1,140	$1,288	$1,279	$911	$872	$873

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE L - Liability OPTION 1 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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 and Casualty Insurance Company	$1,532	$1,564	$1,501	$2,251	$3,054	$3,241	$1,918	$1,599	$1,532
Allstate Indemnity Company	$1,485	$1,791	$1,649	$2,110	$2,431	$2,825	$1,781	$1,768	$1,791
American Access Casualty Company	$1,529	$3,909	$2,060	$1,982	$2,203	$2,590	$1,780	$1,878	
American Family Insurance Company	$1,220	$1,613	$1,337	$1,766	$2,377	$2,466	$1,742	$1,367	$1,168
CSAA General Insurance Company	$2,254	$2,261	$2,306	$3,724	$4,376	$4,770	$3,131	$2,370	$3,015
Encompass Home and Auto Insurance Company	$1,379	$1,390	$1,431	$1,944	$2,388	$2,577	$1,858	$1,477	$1,434
Farmers Insurance Exchange	$1,644	$1,541	$1,341	$2,379	$2,659	$2,862	$2,559	$1,549	$1,696
Garrison Property and Casualty Insurance Company	$1,490	$1,464	$1,254	$1,917	$2,144	$2,145	$1,506	$1,567	$1,495
GEICO Advantage Insurance Company	$1,039	$910	$890	$1,190	$1,398	$1,475	$1,043	$910	$1,071
GEICO Choice Insurance Company	$1,039	$910	$890	$1,190	$1,398	$1,475	$1,043	$910	$1,071
GEICO Secure Insurance Company	$1,250	$1,102	$1,077	$1,421	$1,657	$1,755	$1,257	$1,102	$1,287
Key Insurance Company	$1,400	$1,460	$1,460	$1,598	$1,832	$2,096	$1,658	$1,298	$1,616
Liberty Mutual General Insurance Company	$4,178	$4,431	$6,408	$9,535	$11,936	$13,656	***$9,432***	$7,195	$7,417
National Direct Insurance Company	**$396**	**$319**	**$363**	**$561**	**$727**	**$557**	**$561**	**$509**	**$363**
Nevada Capital Insurance Company	$1,230	$1,112	$1,112	$2,009	$2,631	$3,314	$1,112	$1,316	$1,634
Nevada General Insurance Company	$1,559	$1,706	$1,704	$2,026	$2,507	$2,673	$2,085	$1,646	$1,703
Primero Insurance Company	$2,580	$2,580	$2,460	$3,516	$3,876	$3,876	$3,516	$2,724	$2,460
Progressive Direct Insurance Company	$1,096	$1,025	$1,067	$1,519	$1,837	$2,002	$1,467	$1,273	$1,136
Progressive Northern Insurance Company	$1,499	$1,391	$1,422	$2,319	$2,928	$3,152	$2,002	$1,709	$1,565
Safeco Insurance Company of Illinois	$1,131	$1,179	$1,081	$1,853	$2,132	$2,464	$1,566	$1,215	$1,060
State Farm Fire and Casualty Company	***$7,983***	***$7,720***	***$7,165***	***$11,014***	***$15,210***	***$14,202***	$8,672	***$7,768***	***$10,221***
The Standard Fire Insurance Company	$890	$889	$827	$1,378	$1,690	$1,946	$1,218	$995	$1,187
United Services Automobile Association	$1,292	$1,312	$1,122	$1,592	$1,809	$1,828	$1,320	$1,373	$1,320
USAA Casualty Insurance Company	$1,545	$1,631	$1,324	$1,984	$2,215	$2,225	$1,613	$1,542	$1,566
USAA General Indemnity Company	$1,137	$1,140	$973	$1,467	$1,663	$1,650	$1,189	$1,161	$1,162

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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EXAMPLE L - Liability OPTION 2 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

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

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 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 and Casualty Insurance Company	$1,896	$1,928	$1,865	$3,109	$4,390	$4,647	$2,519	$1,963	$1,896
Allstate Indemnity Company	$1,742	$2,038	$1,874	$2,638	$3,084	$3,539	$2,047	$2,101	$2,038
American Family Insurance Company	$1,311	$1,785	$1,454	$1,993	$2,810	$2,931	$1,948	$1,486	$1,240
CSAA General Insurance Company	$3,307	$3,212	$3,284	$5,790	$6,887	$7,511	$4,686	$3,396	$4,355
Encompass Home and Auto Insurance Company	$1,467	$1,462	$1,509	$2,130	$2,599	$2,814	$1,982	$1,557	$1,514
Farmers Insurance Exchange	$1,709	$1,620	$1,431	$2,874	$3,056	$3,530	$3,157	$1,759	$1,806
Garrison Property and Casualty Insurance Company	$1,989	$1,940	$1,688	$2,692	$3,009	$3,015	$2,043	$2,103	$1,973
GEICO Advantage Insurance Company	$1,446	$1,310	$1,290	$1,804	$2,160	$2,312	$1,483	$1,310	$1,479
GEICO Choice Insurance Company	$1,446	$1,310	$1,290	$1,804	$2,160	$2,312	$1,483	$1,310	$1,479
GEICO Secure Insurance Company	$1,686	$1,528	$1,502	$2,081	$2,467	$2,664	$1,727	$1,528	$1,725
Liberty Mutual General Insurance Company	$5,639	$5,704	$8,171	$13,376	$17,352	***$20,208***	***$13,350***	***$9,502***	$9,286
Nevada Capital Insurance Company	$1,377	$1,251	$1,251	$2,309	$3,093	$3,869	**$1,251**	$1,477	$1,797
Progressive Direct Insurance Company	$1,389	$1,246	$1,330	$2,104	$2,626	$2,877	$1,978	$1,639	$1,406
Progressive Northern Insurance Company	$2,039	$1,842	$1,908	$3,478	$4,507	$4,839	$2,851	$2,350	$2,085
Safeco Insurance Company of Illinois	$1,332	$1,374	$1,251	$2,338	$2,769	$3,236	$1,971	$1,401	**$1,225**
State Farm Fire and Casualty Company	***$9,403***	***$8,943***	***$8,282***	***$13,515***	***$18,798***	$17,686	$10,238	$9,084	***$11,785***
The Standard Fire Insurance Company	**$1,038**	**$1,021**	**$944**	**$1,730**	$2,186	$2,522	$1,501	**$1,185**	$1,460
United Services Automobile Association	$1,473	$1,476	$1,282	$1,922	$2,181	$2,205	$1,535	$1,572	$1,474
USAA Casualty Insurance Company	$2,092	$2,169	$1,803	$2,823	$3,151	$3,164	$2,218	$2,086	$2,086
USAA General Indemnity Company	$1,318	$1,307	$1,130	$1,783	**$2,019**	**$2,007**	$1,401	$1,337	$1,328

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE L - Liability OPTION 1 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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 and Casualty Insurance Company	$1,649	$1,694	$1,622	$2,400	$3,249	$3,457	$2,054	$1,727	$1,649
Allstate Indemnity Company	$1,579	$1,834	$1,689	$2,293	$2,636	$3,049	$1,852	$1,889	$1,834
American Access Casualty Company	$1,854	$4,821	$2,403	$2,286	$2,474	$2,938	$2,102	$2,187	
American Family Insurance Company	$1,231	$1,635	$1,353	$1,774	$2,364	$2,447	$1,761	$1,382	$1,185
CSAA General Insurance Company	$2,219	$2,203	$2,254	$3,650	$4,289	$4,675	$3,074	$2,325	$2,962
Encompass Home and Auto Insurance Company	$1,650	$1,635	$1,697	$2,347	$2,867	$3,108	$2,239	$1,765	$1,713
Farmers Insurance Exchange	$1,793	$1,735	$1,498	$3,283	$3,517	$4,026	$3,422	$1,892	$1,950
Garrison Property and Casualty Insurance Company	$1,442	$1,418	$1,219	$1,816	$2,034	$2,036	$1,455	$1,506	$1,448
GEICO Advantage Insurance Company	$1,360	$1,207	$1,160	$1,506	$1,764	$1,877	$1,373	$1,207	$1,399
GEICO Choice Insurance Company	$1,360	$1,207	$1,160	$1,506	$1,764	$1,877	$1,373	$1,207	$1,399
GEICO Secure Insurance Company	$1,630	$1,457	$1,397	$1,793	$2,086	$2,230	$1,648	$1,457	$1,675
Key Insurance Company	$1,454	$1,502	$1,502	$1,646	$1,892	$2,168	$1,724	$1,340	$1,691
Liberty Mutual General Insurance Company	$5,655	$5,926	***$8,466***	***$12,698***	$16,144	***$19,270***	***$12,835***	***$9,588***	$9,700
National Direct Insurance Company	**$362**	**$290**	**$329**	**$505**	**$655**	**$506**	**$505**	**$462**	**$329**
Nevada Capital Insurance Company	$1,395	$1,264	$1,264	$2,269	$2,948	$3,729	$1,264	$1,498	$1,869
Nevada General Insurance Company	$1,800	$1,960	$1,958	$2,280	$2,800	$3,003	$2,364	$1,882	$1,955
Primero Insurance Company	$1,500	$1,500	$1,416	$2,202	$2,424	$2,424	$2,202	$1,584	$1,416
Progressive Direct Insurance Company	$1,159	$1,056	$1,114	$1,662	$2,031	$2,193	$1,579	$1,336	$1,199
Progressive Northern Insurance Company	$1,568	$1,425	$1,469	$2,491	$3,155	$3,355	$2,112	$1,765	$1,634
Safeco Insurance Company of Illinois	$1,252	$1,314	$1,206	$2,010	$2,297	$2,657	$1,709	$1,361	$1,183
State Farm Fire and Casualty Company	***$8,737***	***$8,340***	$7,761	$12,156	***$16,834***	$15,593	$9,467	$8,412	***$11,146***
United Services Automobile Association	$1,273	$1,300	$1,115	$1,527	$1,742	$1,761	$1,297	$1,341	$1,304
USAA Casualty Insurance Company	$1,501	$1,593	$1,298	$1,889	$2,111	$2,122	$1,564	$1,489	$1,526
USAA General Indemnity Company	$1,106	$1,111	$952	$1,394	$1,585	$1,570	$1,154	$1,120	$1,131

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE L - Liability OPTION 2 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

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

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 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 and Casualty Insurance Company	$1,994	$2,039	$1,967	$3,235	$4,551	$4,836	$2,628	$2,072	$1,994
Allstate Indemnity Company	$1,881	$2,127	$1,954	$2,914	$3,402	$3,897	$2,171	$2,279	$2,127
American Family Insurance Company	$1,309	$1,793	$1,457	$1,980	$2,759	$2,869	$1,946	$1,486	**$1,246**
CSAA General Insurance Company	$3,233	$3,121	$3,194	$5,639	$6,709	$7,309	$4,570	$3,315	$4,255
Encompass Home and Auto Insurance Company	$1,734	$1,702	$1,770	$2,532	$3,071	$3,342	$2,360	$1,840	$1,788
Farmers Insurance Exchange	$1,985	$1,956	$1,718	$4,219	$4,324	$5,264	$4,511	$2,312	$2,225
Garrison Property and Casualty Insurance Company	$1,885	$1,843	$1,602	$2,494	$2,790	$2,794	$1,928	$1,982	$1,875
GEICO Advantage Insurance Company	$1,784	$1,623	$1,575	$2,150	$2,574	$2,750	$1,831	$1,623	$1,825
GEICO Choice Insurance Company	$1,784	$1,623	$1,575	$2,150	$2,574	$2,750	$1,831	$1,623	$1,825
GEICO Secure Insurance Company	$2,081	$1,895	$1,835	$2,476	$2,937	$3,163	$2,134	$1,895	$2,129
Liberty Mutual General Insurance Company	$7,789	$7,788	***$10,934***	***$18,089***	***$23,788***	***$29,037***	***$18,434***	***$12,886***	$12,255
Nevada Capital Insurance Company	$1,551	$1,411	$1,411	$2,592	$3,442	$4,319	$1,411	$1,671	$2,042
Progressive Direct Insurance Company	$1,517	$1,325	$1,437	$2,379	$2,999	$3,266	$2,205	$1,784	$1,528
Progressive Northern Insurance Company	$2,165	$1,923	$2,004	$3,770	$4,899	$5,216	$3,052	$2,471	$2,209
Safeco Insurance Company of Illinois	$1,420	$1,480	$1,350	$2,435	$2,857	$3,335	$2,044	$1,513	$1,320
State Farm Fire and Casualty Company	***$10,313***	***$9,692***	$8,995	$14,928	$20,815	$19,428	$11,208	$9,866	***$12,888***
United Services Automobile Association	$1,416	$1,428	$1,241	$1,798	$2,045	$2,065	$1,469	$1,500	$1,424
USAA Casualty Insurance Company	$1,998	$2,080	$1,729	$2,635	$2,943	$2,955	$2,111	$1,979	$1,999
USAA General Indemnity Company	**$1,257**	**$1,252**	**$1,084**	**$1,664**	**$1,886**	**$1,872**	**$1,329**	**$1,271**	$1,271

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE M - Liability OPTION 1 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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 for husband. 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 and Casualty Insurance Company	$454	$460	$447	$623	$809	$843	$522	$469	$454
Allstate Indemnity Company	$829	$976	$904	$1,273	$1,454	$1,666	$974	$975	$976
American Access Casualty Company	$1,282	***$3,193***	$1,709	$1,646	$1,823	$2,134	$1,483	$1,563	
American Family Insurance Company	$445	$581	$486	$656	$916	$967	$651	$503	$426
CSAA General Insurance Company	$729	$738	$752	$1,121	$1,298	$1,437	$980	$763	$954
Encompass Home and Auto Insurance Company	$422	$425	$436	$598	$717	$773	$549	$448	$437
Farmers Insurance Exchange	$550	$516	$454	$847	$925	$1,027	$927	$538	$570
Garrison Property and Casualty Insurance Company	$374	$363	$316	$476	$530	$529	$376	$392	$374
GEICO Advantage Insurance Company	**$185**	**$166**	**$162**	**$205**	**$235**	**$248**	**$187**	**$166**	**$190**
GEICO Choice Insurance Company	$270	$242	$236	$305	$354	$374	$272	$242	$277
GEICO Secure Insurance Company	$344	$310	$303	$386	$444	$468	$346	$310	$352
Key Insurance Company	***$2,392***	$2,506	***$2,506***	***$2,710***	***$3,094***	***$3,538***	***$2,842***	***$2,218***	***$2,764***
Liberty Mutual General Insurance Company	$346	$373	$552	$822	$1,003	$1,057	$776	$615	$653
National Direct Insurance Company	$327	$258	$293	$444	$564	$429	$444	$415	$293
Nevada Capital Insurance Company	$235	$214	$214	$373	$490	$615	$214	$251	$305
Nevada General Insurance Company	$988	$1,067	$1,066	$1,267	$1,554	$1,659	$1,293	$1,032	$1,065
Primero Insurance Company	$1,026	$1,026	$978	$1,440	$1,584	$1,584	$1,440	$1,080	$978
Progressive Direct Insurance Company	$241	$225	$235	$341	$418	$457	$327	$281	$249
Progressive Northern Insurance Company	$332	$311	$316	$526	$671	$724	$449	$378	$343
Safeco Insurance Company of Illinois	$373	$386	$357	$600	$693	$798	$513	$396	$350
State Farm Fire and Casualty Company	$454	$432	$403	$655	$901	$854	$477	$434	$567
State Farm Mutual Automobile Insurance Company	$295	$280	$261	$419	$578	$543	$313	$281	$373
The Standard Fire Insurance Company	$275	$275	$258	$419	$511	$584	$371	$305	$365
United Services Automobile Association	$313	$314	$275	$390	$436	$439	$322	$331	$315
USAA Casualty Insurance Company	$339	$350	$294	$431	$476	$478	$352	$338	$340
USAA General Indemnity Company	$293	$294	$256	$365	$408	$404	$304	$298	$299

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE M - Liability OPTION 2 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

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

Married couple, both 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 for husband. 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 and Casualty Insurance Company	$499	$504	$492	$765	$1,034	$1,071	$578	$513	$499
Allstate Indemnity Company	***$952***	***$1,081***	***$1,003***	***$1,599***	***$1,836***	***$2,072***	$1,092	***$1,120***	$1,081
American Family Insurance Company	$486	$648	$535	$745	$1,080	$1,145	$732	$554	$460
CSAA General Insurance Company	$857	$848	$867	$1,398	$1,639	$1,826	***$1,181***	$880	***$1,114***
Encompass Home and Auto Insurance Company	$436	$434	$445	$651	$761	$825	$556	$456	$447
Farmers Insurance Exchange	$490	$463	$414	$859	$895	$1,057	$966	$519	$513
Garrison Property and Casualty Insurance Company	$470	$455	$396	$629	$703	$702	$479	$495	$466
GEICO Advantage Insurance Company	**$250**	**$230**	**$225**	**$301**	**$353**	**$380**	$256	**$230**	**$255**
GEICO Choice Insurance Company	$372	$342	$336	$459	$543	$586	$382	$342	$379
GEICO Secure Insurance Company	$450	$413	$406	$545	$640	$687	$460	$413	$459
Liberty Mutual General Insurance Company	$444	$459	$677	$1,104	$1,398	$1,481	$1,052	$777	$790
Nevada Capital Insurance Company	$266	$244	$244	$435	$590	$735	**$244**	$285	$339
Progressive Direct Insurance Company	$311	$277	$298	$485	$615	$675	$454	$370	$315
Progressive Northern Insurance Company	$456	$416	$427	$800	$1,046	$1,124	$648	$527	$465
Safeco Insurance Company of Illinois	$450	$460	$422	$780	$930	$1,085	$668	$469	$414
State Farm Fire and Casualty Company	$625	$577	$543	$956	$1,308	$1,256	$640	$584	$745
State Farm Mutual Automobile Insurance Company	$384	$357	$334	$577	$793	$753	$401	$361	$467
The Standard Fire Insurance Company	$318	$314	$293	$527	$666	$760	$458	$365	$451
United Services Automobile Association	$365	$361	$320	$475	$532	$535	$380	$387	$362
USAA Casualty Insurance Company	$383	$387	$334	$507	$559	$560	$403	$381	$379
USAA General Indemnity Company	$322	$318	$280	$416	$464	$461	$335	$326	$323

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE M - Liability OPTION 1 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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 for husband. 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 and Casualty Insurance Company	$482	$492	$475	$660	$854	$894	$555	$499	$482
Allstate Indemnity Company	$889	$1,011	$936	$1,384	$1,580	$1,804	$1,025	$1,052	$1,011
American Access Casualty Company	$1,542	***$3,922***	$1,980	$1,885	$2,036	$2,407	$1,740	$1,807	
American Family Insurance Company	$438	$576	$480	$639	$875	$919	$638	$495	$422
CSAA General Insurance Company	$721	$723	$738	$1,103	$1,275	$1,412	$964	$751	$938
Encompass Home and Auto Insurance Company	$495	$490	$507	$706	$845	$915	$651	$525	$512
Farmers Insurance Exchange	$531	$510	$448	$1,000	$1,051	$1,229	$1,078	$575	$569
Garrison Property and Casualty Insurance Company	$364	$355	$308	$457	$506	$507	$366	$380	$364
GEICO Advantage Insurance Company	**$241**	**$220**	**$210**	**$257**	**$295**	**$316**	**$245**	**$220**	**$247**
GEICO Choice Insurance Company	$349	$317	$303	$382	$442	$472	$354	$317	$358
GEICO Secure Insurance Company	$440	$402	$385	$479	$552	$589	$447	$402	$451
Key Insurance Company	***$2,392***	$2,506	***$2,506***	***$2,710***	***$3,094***	***$3,538***	***$2,842***	***$2,218***	***$2,764***
Liberty Mutual General Insurance Company	$455	$491	$723	$1,061	$1,310	$1,414	$1,024	$803	$853
National Direct Insurance Company	$308	$241	$274	$411	$528	$413	$411	$384	$274
Nevada Capital Insurance Company	$279	$254	$254	$442	$574	$723	$254	$297	$365
Nevada General Insurance Company	$926	$994	$993	$1,157	$1,409	$1,513	$1,189	$957	$992
Primero Insurance Company	$636	$636	$606	$966	$1,062	$1,062	$966	$672	$606
Progressive Direct Insurance Company	$265	$241	$255	$389	$480	$517	$366	$306	$272
Progressive Northern Insurance Company	$360	$326	$336	$584	$745	$792	$490	$403	$373
Safeco Insurance Company of Illinois	$406	$423	$391	$642	$735	$847	$549	$436	$384
State Farm Fire and Casualty Company	$491	$462	$432	$712	$981	$921	$517	$466	$611
State Farm Mutual Automobile Insurance Company	$320	$302	$282	$459	$635	$590	$341	$304	$405
The Standard Fire Insurance Company	$337	$343	$320	$507	$614	$708	$451	$376	$445
United Services Automobile Association	$308	$310	$273	$375	$421	$423	$316	$324	$310
USAA Casualty Insurance Company	$332	$343	$292	$417	$459	$458	$344	$329	$334
USAA General Indemnity Company	$289	$289	$253	$351	$392	$389	$298	$291	$294

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE M - Liability OPTION 2 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

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

Married couple, both 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 for husband. 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 and Casualty Insurance Company	$524	$534	$519	$797	$1,073	$1,115	$606	$541	$524
Allstate Indemnity Company	***$1,036***	***$1,144***	***$1,061***	***$1,759***	***$2,018***	***$2,279***	$1,172	***$1,229***	***$1,144***
American Family Insurance Company	$472	$635	$522	$717	$1,019	$1,075	$709	$539	$451
CSAA General Insurance Company	$842	$827	$847	$1,367	$1,602	$1,783	$1,155	$864	$1,093
Encompass Home and Auto Insurance Company	$498	$490	$506	$746	$872	$949	$645	$523	$511
Farmers Insurance Exchange	$567	$555	$495	$1,243	$1,250	$1,551	$1,374	$680	$624
Garrison Property and Casualty Insurance Company	$450	$439	$382	$596	$663	$663	$460	$475	$449
GEICO Advantage Insurance Company	**$307**	**$284**	$274	**$357**	**$418**	$451	$316	**$284**	**$313**
GEICO Choice Insurance Company	$454	$420	$406	$541	$641	$690	$468	$420	$463
GEICO Secure Insurance Company	$550	$509	$491	$645	$759	$815	$565	$509	$561
Liberty Mutual General Insurance Company	$585	$605	$885	$1,431	$1,830	$1,996	***$1,390***	$1,019	$1,028
Nevada Capital Insurance Company	$312	$286	$286	$510	$683	$853	**$286**	$334	$402
Progressive Direct Insurance Company	$351	$305	$333	$566	$721	$786	$522	$417	$352
Progressive Northern Insurance Company	$502	$446	$464	$899	$1,178	$1,250	$719	$574	$512
Safeco Insurance Company of Illinois	$471	$487	$447	$799	$944	$1,098	$678	$496	$437
State Farm Fire and Casualty Company	$669	$613	$578	$1,025	$1,405	$1,340	$686	$622	$798
State Farm Mutual Automobile Insurance Company	$414	$382	$359	$626	$864	$813	$435	$389	$504
The Standard Fire Insurance Company	$376	$377	$349	$612	$768	$883	$533	$430	$528
United Services Automobile Association	$354	$352	$314	$453	$507	$509	$368	$373	$353
USAA Casualty Insurance Company	$371	$379	$326	$485	$534	$535	$391	$369	$368
USAA General Indemnity Company	$310	$309	**$273**	$393	$441	**$436**	$324	$313	$314

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE N - Liability OPTION 1 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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 for husband. 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 and Casualty Insurance Company	$584	$592	$574	$850	$1,132	$1,183	$681	$604	$584
Allstate Indemnity Company	$967	$1,152	$1,063	$1,463	$1,675	$1,926	$1,146	$1,141	$1,152
American Access Casualty Company	$1,282	***$3,193***	$1,709	$1,646	$1,823	$2,134	$1,483	$1,563	
American Family Insurance Company	$658	$870	$722	$965	$1,326	$1,388	$957	$743	$632
CSAA General Insurance Company	$1,102	$1,110	$1,133	$1,757	$2,049	$2,262	$1,507	$1,153	$1,458
Encompass Home and Auto Insurance Company	$578	$581	$596	$823	$981	$1,057	$744	$613	$599
Farmers Insurance Exchange	$677	$633	$559	$1,042	$1,131	$1,263	$1,152	$663	$695
Garrison Property and Casualty Insurance Company	$502	$492	$424	$644	$717	$715	$507	$528	$504
GEICO Advantage Insurance Company	**$299**	$266	**$259**	**$333**	**$386**	**$410**	**$302**	**$266**	$308
GEICO Choice Insurance Company	$440	$391	$380	$502	$587	$624	$444	$391	$453
GEICO Secure Insurance Company	$544	$485	$472	$618	$721	$763	$549	$485	$560
Key Insurance Company	***$2,392***	$2,506	***$2,506***	***$2,710***	***$3,094***	***$3,538***	***$2,842***	***$2,218***	***$2,764***
Liberty Mutual General Insurance Company	$796	$844	$1,223	$1,896	$2,346	$2,539	$1,808	$1,389	$1,423
National Direct Insurance Company	$327	**$258**	$293	$444	$564	$429	$444	$415	**$293**
Nevada Capital Insurance Company	$502	$456	$456	$812	$1,074	$1,350	$456	$536	$660
Nevada General Insurance Company	$988	$1,067	$1,066	$1,267	$1,554	$1,659	$1,293	$1,032	$1,065
Primero Insurance Company	$1,338	$1,338	$1,278	$1,872	$2,052	$2,052	$1,872	$1,416	$1,278
Progressive Direct Insurance Company	$363	$335	$352	$533	$661	$725	$506	$428	$372
Progressive Northern Insurance Company	$520	$484	$494	$847	$1,086	$1,171	$712	$595	$538
Safeco Insurance Company of Illinois	$590	$613	$562	$984	$1,143	$1,324	$832	$631	$551
State Farm Fire and Casualty Company	$764	$733	$682	$1,084	$1,497	$1,411	$816	$737	$967
State Farm Mutual Automobile Insurance Company	$508	$487	$451	$714	$988	$924	$546	$489	$648
The Standard Fire Insurance Company	$487	$487	$451	$764	$939	$1,080	$673	$548	$660
United Services Automobile Association	$416	$419	$364	$518	$581	$587	$427	$440	$421
USAA Casualty Insurance Company	$466	$484	$405	$598	$662	$664	$486	$466	$469
USAA General Indemnity Company	$460	$460	$399	$578	$653	$646	$478	$467	$469

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE N - Liability OPTION 2 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

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

Married couple, both 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 for husband. 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 and Casualty Insurance Company	$666	$673	$656	$1,098	$1,530	$1,582	$781	$685	$666
Allstate Indemnity Company	$1,099	$1,259	$1,166	$1,810	$2,086	$2,363	$1,266	$1,299	$1,259
American Family Insurance Company	$716	$970	$794	$1,097	$1,573	$1,655	$1,078	$816	$679
CSAA General Insurance Company	***$1,317***	***$1,296***	$1,322	$2,225	$2,630	$2,919	$1,846	$1,351	$1,726
Encompass Home and Auto Insurance Company	$612	$610	$625	$926	$1,072	$1,162	$769	$640	$628
Farmers Insurance Exchange	$686	$650	$583	$1,243	$1,281	$1,535	$1,405	$741	$719
Garrison Property and Casualty Insurance Company	$644	$627	$545	$869	$970	$969	$660	$682	$640
GEICO Advantage Insurance Company	**$413**	**$377**	**$370**	**$503**	**$594**	**$642**	**$424**	**$377**	**$421**
GEICO Choice Insurance Company	$619	$567	$557	$774	$921	$997	$638	$567	$632
GEICO Secure Insurance Company	$731	$667	$654	$899	$1,067	$1,149	$750	$667	$747
Liberty Mutual General Insurance Company	$1,061	$1,075	***$1,559***	***$2,637***	***$3,385***	***$3,703***	***$2,544***	***$1,824***	***$1,788***
Nevada Capital Insurance Company	$573	$524	$524	$953	$1,298	$1,622	$524	$612	$737
Progressive Direct Insurance Company	$494	$435	$471	$804	$1,030	$1,134	$743	$595	$494
Progressive Northern Insurance Company	$753	$680	$703	$1,363	$1,794	$1,924	$1,088	$875	$765
Safeco Insurance Company of Illinois	$723	$740	$674	$1,293	$1,552	$1,818	$1,099	$754	$660
State Farm Fire and Casualty Company	$985	$922	$860	$1,473	$2,034	$1,938	$1,036	$934	$1,202
State Farm Mutual Automobile Insurance Company	$630	$594	$551	$931	$1,291	$1,218	$673	$600	$781
The Standard Fire Insurance Company	$571	$564	$521	$971	$1,232	$1,417	$837	$658	$824
United Services Automobile Association	$485	$484	$426	$634	$712	$719	$508	$516	$482
USAA Casualty Insurance Company	$531	$541	$463	$708	$785	$786	$560	$528	$526
USAA General Indemnity Company	$509	$503	$441	$668	$751	$746	$535	$514	$511

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE N - Liability OPTION 1 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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 for husband. 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 and Casualty Insurance Company	$621	$634	$613	$898	$1,195	$1,251	$724	$645	$621
Allstate Indemnity Company	$1,030	$1,183	$1,091	$1,586	$1,813	$2,076	$1,195	$1,222	$1,183
American Access Casualty Company	$1,542	***$3,922***	$1,980	$1,885	$2,036	$2,407	$1,740	$1,807	
American Family Insurance Company	$657	$874	$724	$957	$1,295	$1,351	$955	$743	$635
CSAA General Insurance Company	$1,088	$1,084	$1,109	$1,725	$2,013	$2,219	$1,482	$1,133	$1,435
Encompass Home and Auto Insurance Company	$674	$668	$690	$965	$1,150	$1,245	$878	$715	$698
Farmers Insurance Exchange	$744	$716	$630	$1,436	$1,496	$1,768	$1,557	$819	$799
Garrison Property and Casualty Insurance Company	$488	$479	$415	$614	$685	$684	$492	$511	$490
GEICO Advantage Insurance Company	$397	$360	$342	$426	**$493**	$529	**$404**	**$360**	$407
GEICO Choice Insurance Company	$580	$523	$499	$637	$743	$796	$588	$523	$595
GEICO Secure Insurance Company	$714	$647	$617	$783	$912	$976	$725	$647	$733
Key Insurance Company	***$2,392***	$2,506	***$2,506***	***$2,710***	$3,094	***$3,538***	***$2,842***	***$2,218***	***$2,764***
Liberty Mutual General Insurance Company	$1,072	$1,131	$1,629	$2,514	***$3,148***	$3,526	$2,447	$1,856	$1,883
National Direct Insurance Company	**$308**	**$241**	**$274**	**$411**	$528	**$413**	$411	$384	**$274**
Nevada Capital Insurance Company	$599	$544	$544	$965	$1,263	$1,594	$544	$643	$795
Nevada General Insurance Company	$926	$994	$993	$1,157	$1,409	$1,513	$1,189	$957	$992
Primero Insurance Company	$834	$834	$786	$1,254	$1,380	$1,380	$1,254	$882	$786
Progressive Direct Insurance Company	$401	$359	$383	$608	$760	$824	$569	$468	$412
Progressive Northern Insurance Company	$563	$511	$526	$937	$1,205	$1,282	$777	$636	$582
Safeco Insurance Company of Illinois	$647	$677	$622	$1,055	$1,217	$1,410	$896	$700	$609
State Farm Fire and Casualty Company	$829	$788	$734	$1,185	$1,642	$1,535	$887	$793	$1,049
State Farm Mutual Automobile Insurance Company	$555	$527	$490	$785	$1,090	$1,012	$595	$529	$707
The Standard Fire Insurance Company	$604	$615	$568	$928	$1,132	$1,312	$820	$679	$810
United Services Automobile Association	$409	$413	$361	$497	$560	$566	$418	$431	$416
USAA Casualty Insurance Company	$455	$473	$397	$572	$636	$636	$473	$452	$458
USAA General Indemnity Company	$449	$451	$393	$554	$624	$619	$468	$456	$460

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE N - Liability OPTION 2 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

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

Married couple, both 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 for husband. 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 and Casualty Insurance Company	$698	$709	$690	$1,135	$1,577	$1,634	$816	$720	$698
Allstate Indemnity Company	$1,191	$1,325	$1,225	$1,987	$2,290	$2,593	$1,354	$1,418	$1,325
American Family Insurance Company	$706	$964	$786	$1,075	$1,516	$1,588	$1,062	$806	$674
CSAA General Insurance Company	$1,291	$1,261	$1,290	$2,171	$2,565	$2,845	$1,802	$1,322	$1,690
Encompass Home and Auto Insurance Company	$695	$685	$706	$1,051	$1,219	$1,325	$886	$729	$713
Farmers Insurance Exchange	$806	$791	$708	$1,811	$1,806	$2,266	$2,018	$985	$889
Garrison Property and Casualty Insurance Company	$618	$602	$525	$819	$913	$911	$631	$651	$614
GEICO Advantage Insurance Company	$514	$474	$456	**$601**	$710	$766	$529	**$474**	$524
GEICO Choice Insurance Company	$764	$704	$680	$918	$1,093	$1,180	$788	$704	$780
GEICO Secure Insurance Company	$908	$835	$804	$1,076	$1,276	$1,374	$933	$835	$927
Liberty Mutual General Insurance Company	***$1,444***	***$1,457***	***$2,081***	***$3,521***	***$4,568***	***$5,197***	***$3,464***	***$2,455***	***$2,364***
Nevada Capital Insurance Company	$676	$618	$618	$1,120	$1,505	$1,887	$618	$726	$879
Progressive Direct Insurance Company	$564	$482	$532	$944	$1,218	$1,333	$863	$678	$563
Progressive Northern Insurance Company	$829	$734	$764	$1,528	$2,014	$2,141	$1,207	$956	$843
Safeco Insurance Company of Illinois	$759	$785	$717	$1,326	$1,575	$1,842	$1,116	$802	$701
State Farm Fire and Casualty Company	$1,066	$988	$924	$1,598	$2,213	$2,094	$1,122	$1,003	$1,300
State Farm Mutual Automobile Insurance Company	$688	$640	$596	$1,019	$1,417	$1,328	$732	$650	$849
The Standard Fire Insurance Company	$680	$680	$627	$1,130	$1,426	$1,647	$980	$781	$969
United Services Automobile Association	**$471**	**$470**	**$415**	$602	**$674**	**$679**	**$488**	$497	**$468**
USAA Casualty Insurance Company	$511	$523	$448	$670	$742	$743	$538	$507	$507
USAA General Indemnity Company	$489	$486	$428	$630	$708	$702	$514	$493	$494

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE O - Liability OPTION 1 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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 for husband. 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 and Casualty Insurance Company	$992	$1,012	$979	$1,616	$2,257	$2,348	$1,175	$1,029	$992
Allstate Indemnity Company	$1,121	$1,348	$1,240	$1,673	$1,923	$2,216	$1,338	$1,325	$1,348
American Access Casualty Company	$1,282	$3,193	$1,709	$1,646	$1,823	$2,134	$1,483	$1,563	
American Family Insurance Company	$853	$1,128	$939	$1,244	$1,693	$1,767	$1,238	$960	$822
CSAA General Insurance Company	$1,864	$1,865	$1,902	$3,061	$3,600	$3,925	$2,578	$1,956	$2,484
Encompass Home and Auto Insurance Company	$987	$998	$1,024	$1,407	$1,702	$1,840	$1,304	$1,051	$1,024
Farmers Insurance Exchange	$1,313	$1,246	$1,100	$2,137	$2,271	$2,606	$2,408	$1,331	$1,340
Garrison Property and Casualty Insurance Company	$952	$934	$806	$1,220	$1,360	$1,361	$962	$1,000	$954
GEICO Advantage Insurance Company	$449	$397	$385	$502	$585	$623	$453	**$397**	$463
GEICO Choice Insurance Company	$664	$586	$570	$761	$894	$951	$669	$586	$683
GEICO Secure Insurance Company	$808	$715	$695	$924	$1,084	$1,151	$815	$715	$832
Key Insurance Company	$2,392	$2,506	$2,506	$2,710	$3,094	$3,538	$2,842	$2,218	$2,764
Liberty Mutual General Insurance Company	$2,485	$2,657	$3,922	$5,558	$6,954	***$7,984***	***$5,569***	$4,301	$4,606
National Direct Insurance Company	**$327**	**$258**	**$293**	**$444**	**$564**	**$429**	**$444**	$415	**$293**
Nevada Capital Insurance Company	$803	$728	$728	$1,309	$1,734	$2,186	$728	$859	$1,061
Nevada General Insurance Company	$988	$1,067	$1,066	$1,267	$1,554	$1,659	$1,293	$1,032	$1,065
Primero Insurance Company	$1,716	$1,716	$1,632	$2,400	$2,634	$2,634	$2,400	$1,806	$1,632
Progressive Direct Insurance Company	$486	$451	$474	$709	$876	$963	$677	$574	$499
Progressive Northern Insurance Company	$681	$637	$648	$1,093	$1,396	$1,510	$927	$781	$704
Safeco Insurance Company of Illinois	$667	$693	$635	$1,119	$1,303	$1,511	$945	$714	$622
State Farm Fire and Casualty Company	***$4,521***	***$4,402***	***$4,087***	***$6,175***	***$8,470***	$7,950	$4,907	***$4,424***	***$5,755***
State Farm Mutual Automobile Insurance Company	$3,184	$3,092	$2,882	$4,303	$5,871	$5,484	$3,445	$3,107	$4,038
The Standard Fire Insurance Company	$611	$609	$565	$960	$1,186	$1,368	$845	$686	$824
United Services Automobile Association	$824	$834	$719	$1,011	$1,147	$1,157	$841	$873	$839
USAA Casualty Insurance Company	$1,060	$1,114	$914	$1,355	$1,508	$1,515	$1,107	$1,056	$1,071
USAA General Indemnity Company	$654	$656	$565	$830	$937	$929	$682	$666	$667

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE O - Liability OPTION 2 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

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

Married couple, both 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 for husband. 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 and Casualty Insurance Company	$1,223	$1,241	$1,210	$2,302	$3,354	$3,448	$1,444	$1,257	$1,223
Allstate Indemnity Company	$1,261	$1,457	$1,347	$2,043	$2,362	$2,684	$1,465	$1,497	$1,457
American Family Insurance Company	$922	$1,252	$1,025	$1,407	$2,002	$2,099	$1,387	$1,048	$878
CSAA General Insurance Company	$2,279	$2,219	$2,270	$3,950	$4,695	$5,146	$3,219	$2,340	$2,998
Encompass Home and Auto Insurance Company	$998	$998	$1,024	$1,497	$1,771	$1,922	$1,298	$1,049	$1,025
Farmers Insurance Exchange	$1,387	$1,334	$1,202	$2,710	$2,723	$3,368	$3,120	$1,574	$1,450
Garrison Property and Casualty Insurance Company	$1,278	$1,246	$1,090	$1,715	$1,912	$1,916	$1,310	$1,348	$1,266
GEICO Advantage Insurance Company	**$627**	**$571**	**$560**	**$769**	**$911**	**$987**	**$644**	**$571**	**$641**
GEICO Choice Insurance Company	$944	$862	$846	$1,186	$1,418	$1,537	$973	$862	$964
GEICO Secure Insurance Company	$1,100	$1,000	$980	$1,365	$1,627	$1,756	$1,130	$1,000	$1,126
Liberty Mutual General Insurance Company	$3,369	$3,423	***$5,006***	***$7,861***	$10,191	***$11,890***	***$7,921***	***$5,684***	$5,762
Nevada Capital Insurance Company	$918	$840	$840	$1,535	$2,098	$2,626	$840	$984	$1,186
Progressive Direct Insurance Company	$660	$582	$631	$1,066	$1,361	$1,502	$990	$795	$661
Progressive Northern Insurance Company	$982	$890	$919	$1,757	$2,306	$2,479	$1,410	$1,143	$998
Safeco Insurance Company of Illinois	$817	$836	$761	$1,468	$1,764	$2,068	$1,247	$853	$745
State Farm Fire and Casualty Company	***$5,311***	***$5,081***	$4,710	$7,567	***$10,462***	$9,889	$5,774	$5,155	***$6,622***
State Farm Mutual Automobile Insurance Company	$3,686	$3,522	$3,274	$5,187	$7,140	$6,703	$4,001	$3,570	$4,593
The Standard Fire Insurance Company	$730	$717	$663	$1,242	$1,584	$1,829	$1,074	$841	$1,043
United Services Automobile Association	$953	$954	$836	$1,237	$1,396	$1,412	$993	$1,015	$952
USAA Casualty Insurance Company	$1,508	$1,559	$1,309	$2,018	$2,245	$2,253	$1,596	$1,501	$1,502
USAA General Indemnity Company	$729	$725	$633	$967	$1,090	$1,084	$771	$739	$736

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE O - Liability OPTION 1 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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 for husband. 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 and Casualty Insurance Company	$1,065	$1,093	$1,056	$1,705	$2,374	$2,476	$1,257	$1,107	$1,065
Allstate Indemnity Company	$1,185	$1,374	$1,267	$1,803	$2,070	$2,376	$1,383	$1,409	$1,374
American Access Casualty Company	$1,542	$3,922	$1,980	$1,885	$2,036	$2,407	$1,740	$1,807	
American Family Insurance Company	$859	$1,141	$948	$1,245	$1,675	$1,743	$1,249	$968	$833
CSAA General Insurance Company	$1,835	$1,820	$1,861	$3,004	$3,533	$3,850	$2,532	$1,920	$2,444
Encompass Home and Auto Insurance Company	$1,163	$1,158	$1,198	$1,669	$2,014	$2,186	$1,552	$1,238	$1,206
Farmers Insurance Exchange	$1,457	$1,419	$1,254	$2,939	$3,000	$3,637	$3,288	$1,664	$1,549
Garrison Property and Casualty Insurance Company	$924	$909	$786	$1,159	$1,293	$1,294	$932	$965	$928
GEICO Advantage Insurance Company	$603	$544	$516	$648	$752	$809	$613	$544	$619
GEICO Choice Insurance Company	$882	$793	$756	$973	$1,139	$1,222	$896	$793	$907
GEICO Secure Insurance Company	$1,074	$969	$921	$1,183	$1,384	$1,485	$1,092	$969	$1,103
Key Insurance Company	$2,392	$2,506	$2,506	$2,710	$3,094	$3,538	$2,842	$2,218	$2,764
Liberty Mutual General Insurance Company	$3,798	$3,995	***$5,804***	***$8,775***	***$11,296***	***$13,112***	***$8,876***	***$6,577***	***$6,729***
National Direct Insurance Company	**$308**	**$241**	**$274**	**$411**	**$528**	**$413**	**$411**	**$384**	**$274**
Nevada Capital Insurance Company	$959	$871	$871	$1,556	$2,042	$2,581	$871	$1,030	$1,276
Nevada General Insurance Company	$926	$994	$993	$1,157	$1,409	$1,513	$1,189	$957	$992
Primero Insurance Company	$1,068	$1,068	$1,008	$1,608	$1,764	$1,764	$1,608	$1,122	$1,008
Progressive Direct Insurance Company	$533	$481	$511	$801	$1,000	$1,089	$756	$627	$548
Progressive Northern Insurance Company	$729	$665	$684	$1,201	$1,540	$1,642	$1,000	$827	$754
Safeco Insurance Company of Illinois	$733	$767	$704	$1,202	$1,387	$1,610	$1,018	$793	$689
State Farm Fire and Casualty Company	***$4,923***	***$4,731***	$4,403	$6,787	$9,342	$8,694	$5,330	$4,767	$6,249
State Farm Mutual Automobile Insurance Company	$3,468	$3,326	$3,105	$4,734	$6,483	$6,007	$3,745	$3,349	$4,387
The Standard Fire Insurance Company	$754	$765	$707	$1,161	$1,422	$1,654	$1,025	$846	$1,006
United Services Automobile Association	$811	$826	$715	$972	$1,104	$1,115	$828	$855	$829
USAA Casualty Insurance Company	$1,030	$1,089	$897	$1,291	$1,439	$1,445	$1,075	$1,022	$1,046
USAA General Indemnity Company	$638	$642	$557	$794	$896	$889	$664	$646	$654

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE O - Liability OPTION 2 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

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

Married couple, both 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 for husband. 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 and Casualty Insurance Company	$1,284	$1,309	$1,274	$2,372	$3,440	$3,546	$1,506	$1,324	$1,284
Allstate Indemnity Company	$1,360	$1,525	$1,408	$2,238	$2,588	$2,938	$1,554	$1,625	$1,525
American Family Insurance Company	$918	$1,255	$1,025	$1,392	$1,954	$2,042	$1,382	$1,045	$880
CSAA General Insurance Company	$2,232	$2,160	$2,212	$3,853	$4,579	$5,013	$3,143	$2,287	$2,935
Encompass Home and Auto Insurance Company	$1,151	$1,136	$1,174	$1,727	$2,042	$2,226	$1,515	$1,212	$1,182
Farmers Insurance Exchange	$1,665	$1,650	$1,491	$3,956	$3,856	$4,974	$4,536	$2,129	$1,821
Garrison Property and Casualty Insurance Company	$1,216	$1,189	$1,041	$1,597	$1,780	$1,782	$1,242	$1,277	$1,209
GEICO Advantage Insurance Company	$785	$723	$695	$922	$1,093	$1,181	$809	$723	$802
GEICO Choice Insurance Company	$1,172	$1,077	$1,039	$1,413	$1,688	$1,823	$1,209	$1,077	$1,197
GEICO Secure Insurance Company	$1,378	$1,263	$1,216	$1,641	$1,955	$2,109	$1,418	$1,263	$1,409
Liberty Mutual General Insurance Company	$4,842	$4,873	***$6,989***	***$11,064***	***$14,535***	***$17,762***	***$11,378***	***$8,039***	***$7,948***
Nevada Capital Insurance Company	$1,083	$991	$991	$1,806	$2,436	$3,057	$991	$1,166	$1,413
Progressive Direct Insurance Company	$749	**$644**	$707	$1,245	$1,604	$1,758	$1,143	$901	$748
Progressive Northern Insurance Company	$1,073	$954	$993	$1,958	$2,578	$2,746	$1,553	$1,240	$1,089
Safeco Insurance Company of Illinois	$858	$889	$811	$1,505	$1,790	$2,095	$1,267	$908	$792
State Farm Fire and Casualty Company	***$5,797***	***$5,480***	$5,090	$8,325	$11,547	$10,823	$6,291	$5,572	$7,213
State Farm Mutual Automobile Insurance Company	$4,028	$3,804	$3,542	$5,718	$7,899	$7,357	$4,368	$3,864	$5,008
The Standard Fire Insurance Company	$860	$860	$791	$1,434	$1,815	$2,104	$1,245	$991	$1,220
United Services Automobile Association	$918	$923	$810	$1,160	$1,311	$1,325	$951	$969	$921
USAA Casualty Insurance Company	$1,441	$1,498	$1,259	$1,886	$2,100	$2,109	$1,521	$1,429	$1,441
USAA General Indemnity Company	**$700**	$698	**$610**	**$908**	**$1,024**	**$1,016**	**$739**	**$707**	**$708**

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE P - Liability OPTION 1 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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 and Casualty Insurance Company	$484	$488	$473	$643	$822	$866	$569	$500	$484
Allstate Indemnity Company	$835	$978	$903	$1,230	$1,408	$1,624	$982	$991	$978
American Access Casualty Company	***$1,569***	***$4,009***	***$2,069***	***$1,980***	***$2,172***	***$2,562***	***$1,800***	***$1,886***	
American Family Insurance Company	$454	$595	$495	$678	$959	$1,008	$660	$510	$427
CSAA General Insurance Company	$657	$656	$670	$1,004	$1,164	$1,277	$873	$685	$856
Encompass Home and Auto Insurance Company	$472	$468	$484	$661	$802	$865	$623	$502	$490
Farmers Insurance Exchange	$611	$564	$496	$874	$977	$1,050	$942	$573	$631
Garrison Property and Casualty Insurance Company	$426	$412	$355	$558	$621	$618	$428	$449	$424
GEICO Advantage Insurance Company	**$207**	**$187**	**$184**	**$236**	**$272**	**$284**	$208	**$187**	**$213**
GEICO Choice Insurance Company	$289	$260	$256	$334	$388	$404	$290	$260	$297
GEICO Secure Insurance Company	$394	$356	$352	$445	$509	$530	$395	$356	$404
Hartford Insurance Company of the Midwest	$427	$400	$385	$528	$630	$621	$498	$406	$450
Key Insurance Company	$1,358	$1,388	$1,388	$1,502	$1,724	$1,976	$1,598	$1,238	***$1,580***
Liberty Mutual General Insurance Company	$382	$404	$584	$926	$1,139	$1,204	$866	$670	$683
National Direct Insurance Company	$343	$273	$311	$468	$603	$466	$468	$433	$234
Nevada Capital Insurance Company	$211	$193	$193	$333	$438	$551	**$193**	$224	$272
Nevada General Insurance Company	$1,040	$1,135	$1,134	$1,352	$1,671	$1,780	$1,387	$1,096	$1,133
Primero Insurance Company	$1,290	$1,290	$1,230	$1,770	$1,944	$1,944	$1,770	$1,363	$1,230
Progressive Direct Insurance Company	$310	$288	$300	$432	$520	$560	$410	$352	$317
Progressive Northern Insurance Company	$371	$339	$349	$597	$763	$815	$504	$420	$387
Safeco Insurance Company of Illinois	$483	$496	$462	$752	$862	$981	$643	$505	$455
State Farm Fire and Casualty Company	$441	$413	$389	$646	$884	$837	$458	$416	$543
State Farm Mutual Automobile Insurance Company	$280	$266	$248	$405	$556	$522	$295	$266	$351
The Standard Fire Insurance Company	$347	$346	$324	$507	$607	$685	$454	$382	$448
United Services Automobile Association	$327	$326	$285	$420	$472	$474	$337	$349	$328
USAA Casualty Insurance Company	$357	$365	$308	$468	$517	$518	$374	$357	$357
USAA General Indemnity Company	$320	$318	$277	$409	$458	$452	$332	$326	$325

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE P - Liability OPTION 2 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

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

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 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 and Casualty Insurance Company	$514	$520	$504	$736	$973	$1,018	$617	$530	$514
Allstate Indemnity Company	***$934***	***$1,060***	***$978***	***$1,480***	***$1,709***	***$1,951***	$1,076	***$1,114***	***$1,060***
American Family Insurance Company	$500	$672	$551	$778	$1,145	$1,209	$752	$567	$466
CSAA General Insurance Company	$759	$747	$762	$1,228	$1,442	$1,589	$1,035	$782	$986
Encompass Home and Auto Insurance Company	$526	$518	$535	$765	$914	$990	$690	$553	$541
Farmers Insurance Exchange	$539	$501	$447	$882	$943	$1,078	$967	$546	$568
Garrison Property and Casualty Insurance Company	$543	$523	$452	$749	$838	$835	$555	$576	$536
GEICO Advantage Insurance Company	$282	$260	$257	**$348**	**$410**	**$436**	$289	$260	**$288**
GEICO Choice Insurance Company	$398	$367	$364	$499	$592	$629	$408	$367	$406
GEICO Secure Insurance Company	$515	$475	$470	$625	$731	$775	$525	$475	$526
Hartford Insurance Company of the Midwest	$430	$401	$385	$561	$674	$670	$524	$408	$452
Liberty Mutual General Insurance Company	$496	$506	$732	$1,262	$1,609	$1,715	***$1,194***	$864	$843
Nevada Capital Insurance Company	**$239**	**$221**	**$221**	$391	$534	$664	**$221**	**$256**	$304
Progressive Direct Insurance Company	$396	$352	$379	$609	$761	$829	$566	$462	$398
Progressive Northern Insurance Company	$515	$461	$479	$914	$1,194	$1,274	$735	$592	$527
Safeco Insurance Company of Illinois	$577	$586	$541	$967	$1,147	$1,325	$827	$593	$532
State Farm Fire and Casualty Company	$634	$577	$547	$983	$1,339	$1,287	$636	$583	$743
State Farm Mutual Automobile Insurance Company	$379	$349	$328	$577	$792	$752	$390	$353	$454
The Standard Fire Insurance Company	$392	$386	$362	$617	$766	$867	$543	$440	$537
United Services Automobile Association	$387	$383	$337	$520	$583	$586	$405	$414	$381
USAA Casualty Insurance Company	$420	$423	$363	$574	$635	$636	$446	$419	$414
USAA General Indemnity Company	$355	$349	$308	$471	$529	$525	$372	$358	$354

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE P - Liability OPTION 1 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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 and Casualty Insurance Company	$510	$518	$501	$677	$866	$914	$600	$529	$510
Allstate Indemnity Company	$908	$1,030	$950	$1,367	$1,565	$1,795	$1,049	$1,086	$1,030
American Access Casualty Company	***$1,929***	***$5,000***	***$2,442***	***$2,310***	***$2,468***	***$2,941***	***$2,151***	***$2,221***	
American Family Insurance Company	$443	$586	$485	$656	$913	$955	$642	$499	$420
CSAA General Insurance Company	$655	$649	$663	$995	$1,154	$1,266	$867	$681	$850
Encompass Home and Auto Insurance Company	$562	$550	$573	$795	$961	$1,041	$749	$597	$583
Farmers Insurance Exchange	$662	$632	$551	$1,202	$1,289	$1,472	$1,251	$695	$720
Garrison Property and Casualty Insurance Company	$412	$400	$345	$532	$592	$590	$413	$433	$410
GEICO Advantage Insurance Company	$254	**$230**	**$224**	**$283**	**$328**	**$344**	$257	**$230**	**$261**
GEICO Choice Insurance Company	$353	$319	$310	$400	$466	$489	$357	$319	$363
GEICO Secure Insurance Company	$480	$435	$424	$532	$610	$641	$484	$435	$492
Hartford Insurance Company of the Midwest	$420	$416	$393	$556	$690	$682	$517	$421	$464
Key Insurance Company	$1,412	$1,436	$1,436	$1,556	$1,790	$2,042	$1,664	$1,280	***$1,646***
Liberty Mutual General Insurance Company	$541	$566	$809	$1,376	$1,750	$1,850	$1,304	$962	$934
National Direct Insurance Company	$315	$249	$283	$423	$544	$425	$423	$394	$283
Nevada Capital Insurance Company	**$253**	$231	$231	$401	$523	$658	**$231**	$271	$331
Nevada General Insurance Company	$1,199	$1,303	$1,301	$1,518	$1,863	$1,997	$1,571	$1,251	$1,299
Primero Insurance Company	$762	$762	$726	$1,146	$1,248	$1,248	$1,146	$816	$726
Progressive Direct Insurance Company	$338	$305	$325	$485	$590	$632	$455	$381	$346
Progressive Northern Insurance Company	$407	$363	$378	$672	$859	$903	$558	$456	$423
Safeco Insurance Company of Illinois	$517	$534	$497	$795	$907	$1,032	$681	$547	$489
State Farm Fire and Casualty Company	$475	$444	$416	$697	$958	$901	$494	$446	$586
State Farm Mutual Automobile Insurance Company	$304	$285	$267	$440	$608	$565	$320	$288	$381
United Services Automobile Association	$319	$319	$280	$402	$451	$456	$330	$338	$321
USAA Casualty Insurance Company	$348	$356	$300	$449	$496	$495	$362	$346	$347
USAA General Indemnity Company	$310	$309	$272	$390	$437	$432	$322	$316	$316

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE P - Liability OPTION 2 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

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

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 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 and Casualty Insurance Company	$536	$542	$526	$761	$1,003	$1,054	$640	$554	$536
Allstate Indemnity Company	***$1,036***	***$1,143***	***$1,052***	***$1,670***	$1,930	$2,200	$1,177	***$1,246***	***$1,143***
American Family Insurance Company	$482	$655	$534	$746	$1,079	$1,133	$724	$548	$452
CSAA General Insurance Company	$752	$736	$751	$1,210	$1,420	$1,565	$1,022	$772	$976
Encompass Home and Auto Insurance Company	$614	$598	$622	$898	$1,071	$1,165	$815	$647	$632
Farmers Insurance Exchange	$619	$600	$530	$1,285	$1,325	$1,597	$1,365	$709	$691
Garrison Property and Casualty Insurance Company	$519	$500	$433	$706	$787	$786	$528	$548	$513
GEICO Advantage Insurance Company	$332	$306	$299	**$400**	**$473**	$501	$340	$306	**$339**
GEICO Choice Insurance Company	$467	$430	$422	$573	$682	$722	$479	$430	$477
GEICO Secure Insurance Company	$606	$557	$546	$720	$845	$895	$619	$557	$619
Hartford Insurance Company of the Midwest	$426	$415	$395	$591	$738	$733	$544	$422	$467
Liberty Mutual General Insurance Company	$632	$642	$918	$1,580	***$2,036***	***$2,245***	***$1,524***	$1,090	$1,047
Nevada Capital Insurance Company	**$285**	**$262**	**$262**	$464	$626	$781	**$262**	**$305**	$366
Progressive Direct Insurance Company	$443	$383	$419	$703	$886	$958	$644	$515	$444
Progressive Northern Insurance Company	$570	$500	$524	$1,031	$1,351	$1,427	$819	$651	$581
Safeco Insurance Company of Illinois	$599	$613	$567	$987	$1,161	$1,339	$838	$621	$556
State Farm Fire and Casualty Company	$675	$612	$580	$1,047	$1,430	$1,367	$681	$619	$794
State Farm Mutual Automobile Insurance Company	$409	$372	$351	$620	$854	$808	$420	$378	$490
United Services Automobile Association	$374	$369	$326	$491	$552	$555	$390	$397	$369
USAA Casualty Insurance Company	$406	$410	$352	$545	$603	$603	$428	$403	$402
USAA General Indemnity Company	$338	$336	$295	$444	$498	**$493**	$356	$342	$342

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE Q - Liability OPTION 1 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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 and Casualty Insurance Company	$621	$628	$607	$861	$1,130	$1,191	$745	$643	$621
Allstate Indemnity Company	$978	$1,159	$1,066	$1,431	$1,642	$1,899	$1,159	$1,164	$1,159
American Access Casualty Company	$1,569	***$4,009***	***$2,069***	$1,980	$2,172	$2,562	$1,800	***$1,886***	
American Family Insurance Company	$681	$903	$745	$1,010	$1,408	$1,468	$982	$763	$642
CSAA General Insurance Company	$989	$986	$1,004	$1,570	$1,839	$2,009	$1,339	$1,033	$1,306
Encompass Home and Auto Insurance Company	$660	$655	$676	$926	$1,121	$1,209	$866	$701	$685
Farmers Insurance Exchange	$740	$682	$600	$1,080	$1,200	$1,299	$1,164	$701	$765
Garrison Property and Casualty Insurance Company	$576	$557	$479	$757	$844	$841	$580	$609	$574
GEICO Advantage Insurance Company	**$323**	$287	**$282**	**$373**	**$437**	**$457**	**$325**	**$287**	$333
GEICO Choice Insurance Company	$453	$402	$396	$533	$627	$657	$456	$402	$468
GEICO Secure Insurance Company	$602	$536	$527	$691	$804	$842	$605	$536	$619
Hartford Insurance Company of the Midwest	$525	$490	$470	$662	$792	$783	$621	$497	$555
Key Insurance Company	$1,358	$1,388	$1,388	$1,502	$1,724	$1,976	$1,598	$1,238	$1,580
Liberty Mutual General Insurance Company	$892	$929	$1,320	$2,168	***$2,706***	***$2,955***	$2,052	$1,541	$1,516
National Direct Insurance Company	$343	**$273**	$311	$468	$603	$466	$468	$433	**$311**
Nevada Capital Insurance Company	$447	$407	$407	$723	$960	$1,206	$407	$478	$588
Nevada General Insurance Company	$1,040	$1,135	$1,134	$1,352	$1,671	$1,780	$1,387	$1,096	$1,133
Primero Insurance Company	***$1,680***	$1,680	$1,602	***$2,304***	$2,538	$2,538	***$2,304***	$1,770	***$1,602***
Progressive Direct Insurance Company	$449	$410	$434	$649	$797	$864	$614	$517	$457
Progressive Northern Insurance Company	$580	$530	$544	$953	$1,223	$1,305	$796	$661	$601
Safeco Insurance Company of Illinois	$725	$747	$689	$1,186	$1,376	$1,580	$1,001	$764	$677
State Farm Fire and Casualty Company	$723	$687	$642	$1,038	$1,431	$1,346	$766	$692	$910
State Farm Mutual Automobile Insurance Company	$475	$452	$422	$674	$933	$870	$508	$455	$605
The Standard Fire Insurance Company	$614	$611	$570	$933	$1,131	$1,286	$827	$680	$815
United Services Automobile Association	$437	$436	$378	$560	$630	$635	$450	$465	$439
USAA Casualty Insurance Company	$493	$506	$423	$649	$722	$722	$517	$493	$493
USAA General Indemnity Company	$503	$500	$433	$651	$734	$726	$525	$513	$511

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE Q - Liability OPTION 2 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

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

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 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 and Casualty Insurance Company	$678	$684	$664	$1,023	$1,390	$1,454	$829	$699	$678
Allstate Indemnity Company	$1,087	***$1,244***	$1,147	$1,703	$1,974	$2,257	$1,261	$1,302	$1,244
American Family Insurance Company	$746	$1,019	$827	$1,162	$1,692	$1,774	$1,121	$846	$695
CSAA General Insurance Company	$1,160	$1,133	$1,156	$1,946	$2,308	$2,535	$1,612	$1,194	$1,523
Encompass Home and Auto Insurance Company	$749	$738	$761	$1,095	$1,301	$1,409	$971	$786	$770
Farmers Insurance Exchange	$751	$701	$625	$1,266	$1,341	$1,553	$1,394	$774	$793
Garrison Property and Casualty Insurance Company	$748	$721	$624	$1,036	$1,158	$1,154	$766	$796	$740
GEICO Advantage Insurance Company	**$455**	**$416**	**$411**	**$570**	**$680**	**$725**	**$466**	**$416**	**$465**
GEICO Choice Insurance Company	$646	$592	$585	$823	$987	$1,052	$664	$592	$661
GEICO Secure Insurance Company	$816	$744	$736	$1,010	$1,195	$1,273	$834	$744	$834
Hartford Insurance Company of the Midwest	$537	$498	$479	$718	$869	$865	$669	$506	$566
Liberty Mutual General Insurance Company	***$1,212***	$1,211	***$1,720***	***$3,059***	***$3,957***	***$4,380***	***$2,941***	***$2,066***	***$1,947***
Nevada Capital Insurance Company	$513	$471	$471	$855	$1,171	$1,463	$471	$549	$659
Progressive Direct Insurance Company	$606	$529	$576	$972	$1,236	$1,351	$896	$719	$604
Progressive Northern Insurance Company	$843	$750	$781	$1,530	$2,011	$2,145	$1,216	$977	$855
Safeco Insurance Company of Illinois	$888	$904	$827	$1,563	$1,873	$2,179	$1,320	$915	$810
State Farm Fire and Casualty Company	$963	$891	$836	$1,457	$2,005	$1,912	$998	$904	$1,161
State Farm Mutual Automobile Insurance Company	$605	$562	$527	$900	$1,247	$1,177	$638	$570	$744
The Standard Fire Insurance Company	$702	$690	$643	$1,151	$1,441	$1,644	$1,003	$799	$987
United Services Automobile Association	$517	$511	$449	$696	$783	$788	$543	$554	$510
USAA Casualty Insurance Company	$587	$594	$506	$807	$895	$897	$623	$584	$578
USAA General Indemnity Company	$564	$556	$487	$762	$859	$852	$598	$572	$567

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE Q - Liability OPTION 1 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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 and Casualty Insurance Company	$656	$667	$643	$906	$1,188	$1,254	$786	$681	$656
Allstate Indemnity Company	$1,058	$1,209	$1,113	$1,580	$1,814	$2,085	$1,227	$1,268	$1,209
American Access Casualty Company	***$1,929***	***$5,000***	***$2,442***	$2,310	$2,468	$2,941	$2,151	$2,221	
American Family Insurance Company	$675	$900	$741	$996	$1,369	$1,422	$972	$757	$639
CSAA General Insurance Company	$985	$972	$992	$1,555	$1,821	$1,987	$1,329	$1,024	$1,296
Encompass Home and Auto Insurance Company	$783	$767	$798	$1,109	$1,339	$1,450	$1,038	$832	$812
Farmers Insurance Exchange	$812	$775	$676	$1,499	$1,599	$1,837	$1,563	$861	$886
Garrison Property and Casualty Insurance Company	$556	$540	$465	$720	$803	$800	$559	$585	$554
GEICO Advantage Insurance Company	$405	$363	$351	$457	**$535**	$563	**$410**	**$363**	$418
GEICO Choice Insurance Company	$567	$506	$491	$650	$766	$806	$573	$506	$585
GEICO Secure Insurance Company	$754	$674	$654	$845	$983	$1,037	$760	$674	$775
Hartford Insurance Company of the Midwest	$517	$508	$481	$698	$873	$860	$645	$517	$570
Key Insurance Company	$1,412	$1,436	$1,436	$1,556	$1,790	$2,042	$1,664	$1,280	$1,646
Liberty Mutual General Insurance Company	$1,303	$1,338	$1,872	***$3,297***	***$4,249***	***$4,664***	***$3,168***	***$2,272***	***$2,118***
National Direct Insurance Company	**$315**	**$249**	**$283**	**$423**	$544	**$425**	$423	$394	**$283**
Nevada Capital Insurance Company	$543	$494	$494	$875	$1,148	$1,448	$494	$583	$719
Nevada General Insurance Company	$1,199	$1,303	$1,301	$1,518	$1,863	$1,997	$1,571	$1,251	$1,299
Primero Insurance Company	$1,002	$1,002	$948	$1,482	$1,632	$1,632	$1,482	$1,056	$948
Progressive Direct Insurance Company	$494	$440	$471	$739	$913	$982	$688	$566	$503
Progressive Northern Insurance Company	$631	$564	$586	$1,062	$1,364	$1,439	$873	$711	$654
Safeco Insurance Company of Illinois	$785	$814	$750	$1,261	$1,453	$1,669	$1,067	$835	$737
State Farm Fire and Casualty Company	$787	$740	$692	$1,132	$1,565	$1,462	$833	$744	$987
State Farm Mutual Automobile Insurance Company	$519	$488	$456	$741	$1,027	$951	$554	$493	$660
United Services Automobile Association	$425	$425	$370	$535	$603	$607	$436	$451	$428
USAA Casualty Insurance Company	$477	$491	$411	$619	$686	$687	$497	$474	$478
USAA General Indemnity Company	$487	$486	$422	$619	$698	$690	$507	$494	$497

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE Q - Liability OPTION 2 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

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

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 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 and Casualty Insurance Company	$703	$712	$689	$1,053	$1,425	$1,496	$853	$727	$703
Allstate Indemnity Company	$1,200	$1,332	$1,225	$1,916	$2,223	$2,536	$1,369	$1,448	$1,332
American Family Insurance Company	$731	$1,006	$813	$1,132	$1,627	$1,697	$1,096	$830	$685
CSAA General Insurance Company	$1,148	$1,113	$1,138	$1,913	$2,270	$2,490	$1,587	$1,178	$1,505
Encompass Home and Auto Insurance Company	$870	$847	$880	$1,277	$1,515	$1,648	$1,142	$916	$895
Farmers Insurance Exchange	$874	$850	$753	$1,857	$1,899	$2,314	$1,989	$1,018	$978
Garrison Property and Casualty Insurance Company	$711	$688	$596	$968	$1,083	$1,080	$727	$753	$705
GEICO Advantage Insurance Company	$542	$496	$485	$662	$791	$841	$556	**$496**	$555
GEICO Choice Insurance Company	$767	$702	$687	$953	$1,146	$1,216	$789	$702	$785
GEICO Secure Insurance Company	$976	$890	$870	$1,177	$1,396	$1,484	$998	$890	$998
Hartford Insurance Company of the Midwest	$535	$516	$492	$757	$953	$946	$696	$526	$583
Liberty Mutual General Insurance Company	***$1,604***	***$1,590***	***$2,218***	***$3,961***	***$5,187***	***$5,994***	***$3,891***	***$2,694***	***$2,476***
Nevada Capital Insurance Company	$614	$564	$564	$1,019	$1,377	$1,727	$564	$660	$799
Progressive Direct Insurance Company	$686	$584	$645	$1,135	$1,454	$1,579	$1,035	$811	$681
Progressive Northern Insurance Company	$929	$813	$853	$1,716	$2,258	$2,389	$1,350	$1,066	$943
Safeco Insurance Company of Illinois	$925	$951	$871	$1,597	$1,897	$2,203	$1,338	$964	$852
State Farm Fire and Casualty Company	$1,039	$953	$896	$1,575	$2,172	$2,057	$1,080	$968	$1,253
State Farm Mutual Automobile Insurance Company	$659	$606	$568	$982	$1,363	$1,277	$695	$616	$808
United Services Automobile Association	**$495**	**$491**	**$431**	**$654**	**$736**	**$741**	**$517**	$527	**$490**
USAA Casualty Insurance Company	$561	$569	$485	$760	$842	$843	$593	$558	$554
USAA General Indemnity Company	$539	$533	$465	$712	$803	$796	$568	$544	$540

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE R - Liability OPTION 1 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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 and Casualty Insurance Company	$1,021	$1,038	$1,001	$1,534	$2,093	$2,203	$1,255	$1,060	$1,021
Allstate Indemnity Company	$1,137	$1,360	$1,248	$1,647	$1,899	$2,200	$1,356	$1,354	$1,360
American Access Casualty Company	$1,569	$4,009	$2,069	$1,980	$2,172	$2,562	$1,800	$1,886	
American Family Insurance Company	$887	$1,175	$971	$1,306	$1,804	$1,874	$1,272	$990	$838
CSAA General Insurance Company	$1,674	$1,658	$1,690	$2,750	$3,250	$3,509	$2,303	$1,756	$2,235
Encompass Home and Auto Insurance Company	$1,112	$1,107	$1,145	$1,566	$1,917	$2,072	$1,488	$1,184	$1,156
Farmers Insurance Exchange	$1,394	$1,305	$1,143	$2,100	$2,303	$2,537	$2,297	$1,346	$1,432
Garrison Property and Casualty Insurance Company	$1,090	$1,063	$913	$1,437	$1,605	$1,602	$1,104	$1,152	$1,087
GEICO Advantage Insurance Company	$475	$418	$411	$554	$653	$685	$477	**$418**	$491
GEICO Choice Insurance Company	$670	$590	$580	$794	$942	$988	$674	$590	$692
GEICO Secure Insurance Company	$876	$772	$758	$1,015	$1,192	$1,252	$880	$772	$902
Hartford Insurance Company of the Midwest	$1,118	$1,040	$1,000	$1,483	$1,791	$1,779	$1,386	$1,051	$1,181
Key Insurance Company	$1,358	$1,388	$1,388	$1,502	$1,724	$1,976	$1,598	$1,238	$1,580
Liberty Mutual General Insurance Company	$2,776	$2,897	***$4,154***	***$6,357***	***$8,041***	***$9,371***	***$6,312***	***$4,722***	$4,776
National Direct Insurance Company	**$343**	**$273**	**$311**	**$468**	**$603**	**$466**	**$468**	$433	**$311**
Nevada Capital Insurance Company	$715	$650	$650	$1,164	$1,548	$1,951	$650	$765	$940
Nevada General Insurance Company	$1,040	$1,135	$1,134	$1,352	$1,671	$1,780	$1,387	$1,096	$1,133
Primero Insurance Company	$2,148	$2,148	$2,052	$2,952	$3,246	$3,246	$2,952	$2,268	$2,052
Progressive Direct Insurance Company	$589	$541	$569	$850	$1,039	$1,128	$805	$683	$603
Progressive Northern Insurance Company	$756	$695	$714	$1,223	$1,561	$1,672	$1,030	$864	$783
Safeco Insurance Company of Illinois	$811	$837	$770	$1,342	$1,559	$1,794	$1,128	$856	$756
State Farm Fire and Casualty Company	***$4,185***	***$4,044***	$3,769	$5,727	$7,848	$7,335	$4,522	$4,069	***$5,309***
State Farm Mutual Automobile Insurance Company	$2,952	$2,848	$2,662	$3,991	$5,439	$5,060	$3,180	$2,863	$3,730
The Standard Fire Insurance Company	$746	$742	$691	$1,149	$1,401	$1,603	$1,016	$830	$992
United Services Automobile Association	$863	$866	$745	$1,093	$1,237	$1,249	$884	$920	$873
USAA Casualty Insurance Company	$1,120	$1,164	$956	$1,476	$1,642	$1,647	$1,173	$1,120	$1,126
USAA General Indemnity Company	$719	$716	$616	$938	$1,059	$1,048	$752	$733	$732

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Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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EXAMPLE R - Liability OPTION 2 - SUBARU FORESTER

Vehicle 1: 2018 Subaru Forester; 205i Premium; Automatic Transmission; 2.5L, 4-Cylinder Engine; Four Wheel Drive; Four Door

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

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 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 and Casualty Insurance Company	$1,171	$1,186	$1,151	$1,965	$2,784	$2,899	$1,460	$1,208	$1,171
Allstate Indemnity Company	$1,256	$1,450	$1,333	$1,948	$2,266	$2,594	$1,464	$1,507	$1,450
American Family Insurance Company	$960	$1,316	$1,067	$1,491	$2,157	$2,253	$1,440	$1,086	$897
CSAA General Insurance Company	$2,008	$1,947	$1,985	$3,467	$4,141	$4,491	$2,818	$2,072	$2,658
Encompass Home and Auto Insurance Company	$1,223	$1,207	$1,248	$1,784	$2,156	$2,338	$1,630	$1,289	$1,260
Farmers Insurance Exchange	$1,469	$1,394	$1,243	$2,627	$2,726	$3,244	$2,942	$1,572	$1,548
Garrison Property and Casualty Insurance Company	$1,482	$1,438	$1,253	$2,047	$2,286	$2,289	$1,525	$1,572	$1,462
GEICO Advantage Insurance Company	**$681**	**$620**	**$613**	**$862**	**$1,034**	**$1,105**	**$699**	**$620**	**$698**
GEICO Choice Insurance Company	$971	$886	$877	$1,249	$1,506	$1,608	$1,000	$886	$995
GEICO Secure Insurance Company	$1,211	$1,098	$1,085	$1,515	$1,805	$1,928	$1,239	$1,098	$1,239
Hartford Insurance Company of the Midwest	$1,205	$1,108	$1,070	$1,706	$2,090	$2,091	$1,581	$1,123	$1,270
Liberty Mutual General Insurance Company	$3,872	$3,848	***$5,473***	***$9,180***	***$12,018***	***$14,267***	***$9,211***	***$6,429***	***$6,170***
Nevada Capital Insurance Company	$822	$755	$755	$1,375	$1,891	$2,367	$755	$882	$1,059
Progressive Direct Insurance Company	$797	$696	$757	$1,273	$1,616	$1,768	$1,177	$947	$797
Progressive Northern Insurance Company	$1,094	$977	$1,018	$1,957	$2,566	$2,744	$1,568	$1,268	$1,110
Safeco Insurance Company of Illinois	$999	$1,017	$928	$1,775	$2,131	$2,483	$1,496	$1,030	$909
State Farm Fire and Casualty Company	***$4,947***	***$4,698***	$4,371	$7,066	$9,759	$9,193	$5,347	$4,769	$6,142
State Farm Mutual Automobile Insurance Company	$3,430	$3,256	$3,037	$4,829	$6,641	$6,215	$3,705	$3,301	$4,256
The Standard Fire Insurance Company	$873	$855	$794	$1,445	$1,822	$2,087	$1,257	$994	$1,224
United Services Automobile Association	$1,015	$1,009	$881	$1,358	$1,537	$1,551	$1,062	$1,088	$1,006
USAA Casualty Insurance Company	$1,675	$1,717	$1,440	$2,307	$2,570	$2,578	$1,781	$1,671	$1,658
USAA General Indemnity Company	$816	$805	$701	$1,110	$1,251	$1,243	$866	$827	$819

Allstate Fire and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Indemnity Company gives customer the Good Payer/Responsible Payer Discount.

Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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

EXAMPLE R - Liability OPTION 1 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

Coverages:
$25,000 per person/$50,000 per accident Bodily Injury Liability, $20,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $25,000 per person/$50,000 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 and Casualty Insurance Company	$1,086	$1,111	$1,069	$1,615	$2,197	$2,319	$1,328	$1,132	$1,086
Allstate Indemnity Company	$1,222	$1,407	$1,293	$1,812	$2,085	$2,405	$1,425	$1,466	$1,407
American Access Casualty Company	$1,929	***$5,000***	$2,442	$2,310	$2,468	$2,941	$2,151	$2,221	
American Family Insurance Company	$885	$1,180	$973	$1,298	$1,774	$1,837	$1,271	$990	$841
CSAA General Insurance Company	$1,665	$1,634	$1,669	$2,721	$3,215	$3,470	$2,281	$1,740	$2,218
Encompass Home and Auto Insurance Company	$1,331	$1,307	$1,361	$1,892	$2,304	$2,502	$1,796	$1,417	$1,382
Farmers Insurance Exchange	$1,533	$1,480	$1,291	$2,893	$3,046	$3,558	$3,095	$1,659	$1,654
Garrison Property and Casualty Insurance Company	$1,049	$1,024	$882	$1,355	$1,514	$1,513	$1,057	$1,101	$1,048
GEICO Advantage Insurance Company	$604	$537	$519	$685	$807	$852	$611	$537	$623
GEICO Choice Insurance Company	$848	$752	$729	$978	$1,159	$1,222	$857	$752	$875
GEICO Secure Insurance Company	$1,114	$989	$957	$1,256	$1,473	$1,558	$1,123	$989	$1,146
Hartford Insurance Company of the Midwest	$1,096	$1,064	$1,007	$1,618	$2,076	$2,064	$1,472	$1,083	$1,211
Key Insurance Company	$1,412	$1,436	$1,436	$1,556	$1,790	$2,042	$1,664	$1,280	$1,646
Liberty Mutual General Insurance Company	$4,144	$4,244	***$5,975***	***$9,792***	***$12,745***	***$15,035***	***$9,833***	***$7,043***	***$6,764***
National Direct Insurance Company	**$315**	**$249**	**$283**	**$423**	**$544**	**$425**	**$423**	**$394**	**$283**
Nevada Capital Insurance Company	$869	$791	$791	$1,409	$1,853	$2,342	$791	$933	$1,153
Nevada General Insurance Company	$1,199	$1,303	$1,301	$1,518	$1,863	$1,997	$1,571	$1,251	$1,299
Primero Insurance Company	$1,278	$1,278	$1,212	$1,902	$2,088	$2,088	$1,902	$1,350	$1,212
Progressive Direct Insurance Company	$644	$576	$616	$958	$1,182	$1,275	$896	$742	$658
Progressive Northern Insurance Company	$814	$733	$758	$1,350	$1,726	$1,828	$1,117	$919	$843
Safeco Insurance Company of Illinois	$880	$913	$840	$1,428	$1,648	$1,897	$1,204	$938	$825
State Farm Fire and Casualty Company	***$4,567***	$4,358	$4,071	$6,301	$8,665	$8,035	$4,924	$4,394	$5,778
State Farm Mutual Automobile Insurance Company	$3,220	$3,070	$2,877	$4,396	$6,011	$5,551	$3,463	$3,094	$4,060
United Services Automobile Association	$840	$848	$731	$1,039	$1,180	$1,191	$859	$889	$852
USAA Casualty Insurance Company	$1,079	$1,127	$927	$1,395	$1,555	$1,560	$1,128	$1,075	$1,088
USAA General Indemnity Company	$695	$694	$598	$888	$1,005	$995	$725	$705	$708

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Allstate Property and Casualty Insurance Company gives customer the Good Payer/Responsible Payer Discount.

American Access Casualty Company Comprehensive deductible is $500. They do not offer split deductibles.

Key Insurance Company Comprehensive deductible is $500

Nevada Capital Insurance Company used $25,000 per accident Property Damage Liability.

Primero Insurance Company Comprehensive deductible is $500.

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EXAMPLE R - Liability OPTION 2 - FORD F-150

Vehicle 2: 2016 Ford F-150 XLT; 2.7L, 6 Cylinder Engine; Automatic Transmission; Two wheel drive; Four Door

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

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 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 and Casualty Insurance Company	$1,216	$1,238	$1,199	$2,015	$2,844	$2,971	$1,502	$1,259	$1,216
Allstate Indemnity Company	$1,379	$1,544	$1,416	$2,186	$2,541	$2,907	$1,582	$1,667	$1,544
American Family Insurance Company	$949	$1,309	$1,058	$1,466	$2,097	$2,181	$1,422	$1,075	$891
CSAA General Insurance Company	$1,983	$1,910	$1,952	$3,406	$4,069	$4,409	$2,773	$2,041	$2,622
Encompass Home and Auto Insurance Company	$1,438	$1,402	$1,460	$2,108	$2,537	$2,765	$1,935	$1,518	$1,481
Farmers Insurance Exchange	$1,735	$1,709	$1,520	$3,857	$3,871	$4,832	$4,243	$2,098	$1,931
Garrison Property and Casualty Insurance Company	$1,397	$1,357	$1,182	$1,891	$2,112	$2,113	$1,431	$1,475	$1,384
GEICO Advantage Insurance Company	$818	**$746**	$728	**$1,006**	$1,209	$1,286	$841	**$746**	$838
GEICO Choice Insurance Company	$1,162	$1,059	$1,037	$1,454	$1,756	$1,866	$1,196	$1,059	$1,190
GEICO Secure Insurance Company	$1,462	$1,327	$1,295	$1,776	$2,120	$2,258	$1,496	$1,327	$1,497
Hartford Insurance Company of the Midwest	$1,196	$1,133	$1,079	$1,852	$2,383	$2,386	$1,676	$1,158	$1,302
Liberty Mutual General Insurance Company	***$5,437***	***$5,338***	***$7,416***	***$12,602***	***$16,734***	***$20,862***	***$12,922***	***$8,851***	***$8,228***
Nevada Capital Insurance Company	$987	$904	$904	$1,643	$2,226	$2,794	$904	$1,062	$1,283
Progressive Direct Insurance Company	$898	$768	$846	$1,479	$1,891	$2,060	$1,352	$1,065	$893
Progressive Northern Insurance Company	$1,195	$1,052	$1,100	$2,179	$2,863	$3,037	$1,725	$1,373	$1,213
Safeco Insurance Company of Illinois	$1,042	$1,071	$979	$1,813	$2,159	$2,511	$1,516	$1,086	$957
State Farm Fire and Casualty Company	$5,405	$5,076	$4,731	$7,777	$10,771	$10,070	$5,836	$5,164	$6,699
State Farm Mutual Automobile Insurance Company	$3,752	$3,523	$3,291	$5,327	$7,348	$6,826	$4,048	$3,580	$4,649
United Services Automobile Association	$965	$963	$841	$1,262	$1,427	$1,439	$1,007	$1,028	$962
USAA Casualty Insurance Company	$1,586	$1,631	$1,367	$2,139	$2,384	$2,390	$1,679	$1,575	$1,575
USAA General Indemnity Company	**$775**	$767	**$668**	$1,033	**$1,166**	**$1,157**	**$819**	$782	**$780**

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List of Insurers Offering Auto Insurance in Nevada

The following is a list of the 145 insurers who wrote business for personal auto insurance in Nevada in 2018. 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 America Insurance Company
21st Century Premier Insurance Company
Acuity A Mutual Insurance Company
AIG Property Casualty 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 Insurance Company of Florida
American European Insurance Company
American Family Insurance Company
American Family Mutual Insurance Company, S. I.
American Hallmark Insurance Company of Texas
American Modern Home Insurance Company
American Modern Property & Casualty Insurance Co
American Modern Select Insurance Company
American National General Insurance Company
American National Property & Casualty Company
American Reliable Insurance Company
American Standard Insurance Company of Wisconsin
Americas Insurance Company
Amica Mutual Insurance Company
AXA Insurance Company
Badger Mutual Insurance Company
Bankers Standard Insurance Company
California Casualty Indemnity Exchange
Central Mutual Insurance Company
Century National Insurance Company
Chubb Custom Insurance Company
Civil Service Employees Insurance Company
Coast National Insurance Company
Country Casualty Insurance Company
Country Mutual Insurance Company

Company Name

Country Preferred Insurance Company
Crestbrook Insurance Company
CSAA General 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
Financial Indemnity Company
First Colonial Insurance Company
First Liberty Insurance Corporation
Foremost Insurance Company Grand Rapids Michigan
Foremost Property & Casualty Insurance Company
Garrison Property & Casualty Insurance Company
GEICO Advantage Insurance Company
Geico Casualty Company
GEICO Choice Insurance Company
Geico General Insurance Company
Geico Indemnity Company
GEICO Secure Insurance Company
GoAuto Insurance Company
Government Employees 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 Company
IDS Property Casualty Insurance Company
Infinity Auto Insurance Company
Infinity Insurance Company

Company Name
Integon National 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 American Insurance Company
Mendakota Insurance Company
Merastar Insurance Company
Mercury Casualty Company
Metropolitan Group Property & Casualty Insurance Co
Metropolitan Property & Casualty Insurance Company
MIC General Insurance Corporation
Mid-Century Insurance Company
Midvale Indemnity Company
Midwest Family Mutual Insurance Company
National Direct Insurance Company
National General Assurance Company
National General Insurance Company
National Interstate Insurance Company
Nationwide Affinity Insurance Company of America
Nationwide Insurance Company of America
Nationwide Mutual Insurance Company
Nevada Capital Insurance Company
Nevada General Insurance Company
Pacific Independent 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
Response Insurance Company
Safeco Insurance Company of America
SafeCo Insurance Company of Illinois

Company Name
Sentinel Insurance Company LTD
Sentry Select Insurance Company
Shelter Mutual Insurance Company
Standard Fire Insurance Company
State Farm Fire & Casualty Company
State Farm Mutual Automobile Insurance Company
State National Insurance Company Incorporated
Stillwater Insurance Company
Teachers Insurance Company
The Cincinnati Insurance Company
Titan Indemnity Company
Travco Insurance Company
Travelers Home & Marine Insurance Company
Trumbull Insurance Company
Twin City Fire Insurance Company
United Services Automobile Association
Unitrin Direct Property & Casualty Company
USAA Casualty Insurance Company
USAA General Indemnity Company
Victoria Fire & Casualty Company
Vigilant Insurance Company
Viking Insurance Company of Wisconsin
Voyager Indemnity Insurance Company
Western General Insurance Company
Young America 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	_____	_____	_____	_____
SUBTOTAL A:	_____	_____	_____	_____
Other Charges or Discounts:				
Membership Policy Fees	_____	_____	_____	_____
SR22 Filing Fees	_____	_____	_____	_____
Discounts (subtract)	_____	_____	_____	_____
Other	_____	_____	_____	_____
Other	_____	_____	_____	_____
Other	_____	_____	_____	_____
SUBTOTAL B:	_____	_____	_____	_____
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_____

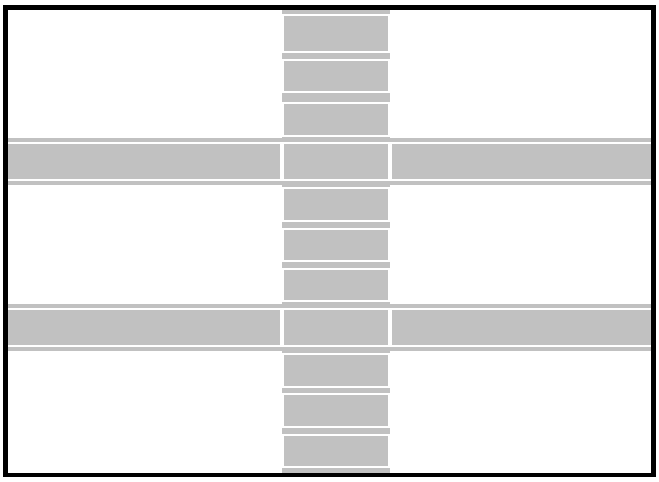
Towing Service:

Name_____

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

Phone_____

Draw accident scene, including street names and addresses:



Notes: