

Consumer's Guide to Auto Insurance Rates

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



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2021 Edition

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Insurance Commissioner's Message

Dear Fellow Nevadan:

I am pleased to present the 2021 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 on the auto insurance market.

This year Nevada, as the rest of the country, has seen tremendous changes in the personal auto insurance policy options due to the COVID-19 pandemic on personal driving habits. Many Nevada citizens are working from home and everyone is driving less overall. There have been premium reductions provided by many auto insurance carriers as there have been fewer claims given there are fewer vehicles traveling on Nevada's roads. This is a great time to take the initiative to shop for products sold by alternative insurance companies you have not purchased from in the past. This is also a good opportunity to research whether you can take advantage of potential premium decreases based on the state's new driving habits.

The Nevada personal auto insurance market is very competitive with well over 160 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 2019. 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, Country Preferred Insurance Company, CSAA General Insurance Company, Encompass Home & Auto Insurance Company, Esurance Property & Casualty Insurance Company, Farmers Insurance Exchange, Garrison Property & Casualty 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, Metropolitan Group Property & Casualty 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 2018 National Association of Insurance Commissioners (NAIC) report found that, across the U.S. in 2016, the average premium people paid for private passenger auto insurance was \$936 for each vehicle insured for one year. Nevada, by comparison, had an average premium per vehicle of \$1,026 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 collision and comprehensive coverages 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 2018 National Association of Insurance Commissioners: 2012-2016 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 creditworthiness 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. If all other policy and consumer attributes are held constant, 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 \$20,000 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 are beyond your control, such as age and gender. Other characteristics relating to lifestyle and income, such as your credit score, 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 Utilized 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 carpools.

- 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.

Prohibition on Premium Increases Due to Changes in Credit Due to COVID-19 Pandemic

The COVID-19 emergency has resulted in numerous sudden mandatory closures of businesses and the inability of many businesses to earn revenue using their typical business models. Consequently, numerous Nevadans have lost their jobs or self-employment income, experienced reduced working hours, and/or needed to draw upon personal savings to satisfy financial

obligations. Large numbers of Nevadans, who have relied on the expectation of regular income from their occupations to pay their creditors, now face the need to make difficult trade-offs regarding which credit obligations and other financial needs to prioritize with a dwindling amount of resources.

The Nevada Division of Insurance adopted Regulation R087-20 as a consumer-protection measure to address the effects of the COVID-19 pandemic on consumer credit information. The regulation applies to personal lines of insurance, including personal automobile insurance. The text of Regulation R087-20 can be found at <https://www.leg.state.nv.us/Register/2020Register/R087-20AP.pdf>.

Regulation R087-20 prohibits an insurer from using changes in consumer credit information to increase a policyholder's premium if the changes occurred between March 1, 2020, and the date which is 2 years after the termination date of the Declaration of Emergency for COVID-19 issued by the Governor on March 12, 2020. The regulation also requires an insurer that increased a policyholder's premium under certain circumstances to revise the premium and refund the amount of overpayment that resulted from the increase. Regulation R087-20 was enacted because any changes in consumer credit information during the pandemic are most likely the result of the pandemic and response measures taken to contain it, not the result of individual decisions about financial management. Thus, changes in consumer credit information during the pandemic do not have any relationship to the risk of insurance loss.

If you experienced any financial hardship during the COVID-19 pandemic, including a loss of income or employment, which led to a deterioration in your credit history, you should be protected from any premium increases as a result of such changes. If your insurer already increased your premium during 2020 because of these changes to your credit information, then the insurer is required to refund you the amount of the increase attributable to such credit-related changes. You do not need to apply to the insurer for such a refund or provide any proof or demonstration of hardship. The protection from premium increases due to credit information applies to you automatically, and if you already experienced such an increase, the insurer is required to provide a refund automatically to comply with Regulation R087-20. If an insurer has increased your premium due to changes in credit information that occurred during the pandemic and has not yet refunded the amount of the increase, please contact the insurer to inquire about the status of your refund. The insurer may *not* require you to follow the conventional path of requesting an extraordinary-life-event exception to receive this refund. If the insurer insists on requiring you to affirmatively request an exception, you may contact the Division's Consumer Services Section and file a consumer complaint using the following page: <https://doi.nv.gov/Consumers/File-A-Complaint/>.

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.insureonline.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 \$428 to \$2,758 every six months in Las Vegas or \$285 to \$1,864 in Reno to insure a 2017 Jeep Wrangler.

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, [Nevada Division of Insurance \(nv.gov\)](http://Nevada Division of Insurance (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 51 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-eight 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

2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 4WD, 4-door

Vehicle Two

2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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 - 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 4WD, 4-door

Liability Option One: 25/50/2037
Liability Option Two: 100/300/50.....38

Vehicle two - 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/2039
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 - 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 4WD, 4-door

Liability Option One: 25/50/2041
Liability Option Two: 100/300/50.....42

Vehicle two - 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/2043
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 - 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 4WD, 4-door

Liability Option One: 25/50/2045
Liability Option Two: 100/300/50.....46

Vehicle two - 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/2047
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 - 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 4WD, 4-door

Liability Option One: 25/50/2049
Liability Option Two: 100/300/50.....50

Vehicle two - 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/2051
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 - 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 4WD, 4-door

Liability Option One: 25/50/2053
Liability Option Two: 100/300/50.....54

Vehicle two - 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/2055
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 - 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 4WD, 4-door

Liability Option One: 25/50/2057
Liability Option Two: 100/300/50.....58

Vehicle two - 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/2059
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 - 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 4WD, 4-door

Liability Option One: 25/50/2061
Liability Option Two: 100/300/50.....62

Vehicle two - 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/2063
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 - 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 4WD, 4-door

Liability Option One: 25/50/2065
Liability Option Two: 100/300/50.....66

Vehicle two - 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/2067
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 - 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 4WD, 4-door

Liability Option One: 25/50/2069

Liability Option Two: 100/300/50.....70

Vehicle two - 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/2071

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 - 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 4WD, 4-door

Liability Option One: 25/50/2073

Liability Option Two: 100/300/50.....74

Vehicle two - 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/2075

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 - 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 4WD, 4-door

Liability Option One: 25/50/2077
Liability Option Two: 100/300/50.....78

Vehicle two - 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/2079
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 - 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 4WD, 4-door

Liability Option One: 25/50/2081
Liability Option Two: 100/300/50.....82

Vehicle two - 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/2083
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 - 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 4WD, 4-door

Liability Option One: 25/50/2085

Liability Option Two: 100/300/50.....86

Vehicle two - 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/2087

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 - 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 4WD, 4-door

Liability Option One: 25/50/2089

Liability Option Two: 100/300/50.....90

Vehicle two - 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/2091

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 - 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 4WD, 4-door

Liability Option One: 25/50/2093
Liability Option Two: 100/300/50.....94

Vehicle two - 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/2095
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 - 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 4WD, 4-door

Liability Option One: 25/50/2097
Liability Option Two: 100/300/50.....98

Vehicle two - 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/2099
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 - 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 4WD, 4-door

Liability Option One: 25/50/20101

Liability Option Two: 100/300/50.....102

Vehicle two - 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/20103

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 - 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 4WD, 4-door

Liability Option One: 25/50/20105

Liability Option Two: 100/300/50.....106

Vehicle two - 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, Automatic Transmission, 2WD, 4-door

Liability Option One: 25/50/20107

Liability Option Two: 100/300/50.....108

EXAMPLE A - Liability OPTION 1 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,165	\$1,160	\$1,120	\$1,735	\$2,324	\$2,475	\$1,471	\$1,206	\$1,165
Allstate Indemnity Company	\$2,014	\$2,223	\$2,047	\$3,050	\$3,480	\$3,975	\$2,287	\$2,425	\$2,223
American Access Casualty Company	\$2,562	\$5,134	\$3,368	\$3,310	\$4,388	\$4,317	\$3,339	\$3,409	
American Family Insurance Company	\$1,284	\$1,904	\$1,464	\$2,115	\$3,054	\$3,163	\$2,001	\$1,501	\$1,190
Country Preferred Insurance Company	\$1,008	\$907	\$886	\$1,529	\$1,941	\$1,948	\$1,250	\$1,112	\$1,081
CSAA General Insurance Company	\$1,436	\$1,469	\$1,499	\$2,410	\$2,878	\$3,068	\$2,024	\$1,581	\$2,026
Encompass Home and Auto Insurance Company	\$1,813	\$1,732	\$1,818	\$2,598	\$3,108	\$3,347	\$2,384	\$1,933	\$1,878
Esurance Property & Casualty Insurance Company	\$1,745	\$1,572	\$1,656	\$3,212	\$4,203	\$4,450	\$2,880	\$2,075	\$2,011
Farmers Insurance Exchange	\$1,238	\$1,100	\$1,022	\$2,342	\$2,439	\$2,870	\$2,546	\$1,338	\$1,343
Garrison Property and Casualty Insurance Company	\$1,504	\$1,446	\$1,227	\$2,019	\$2,266	\$2,256	\$1,508	\$1,595	\$1,492
GEICO Advantage Insurance Company	\$795	\$705	\$691	\$971	\$1,148	\$1,213	\$821	\$705	\$827
GEICO Choice Insurance Company	\$884	\$789	\$774	\$1,095	\$1,299	\$1,367	\$915	\$789	\$919
GEICO Secure Insurance Company	\$1,071	\$952	\$932	\$1,328	\$1,576	\$1,661	\$1,108	\$952	\$1,114
Key Insurance Company	\$4,516	\$4,792	\$4,792	\$5,494	\$6,544	\$7,156	\$5,308	\$4,228	\$5,470
Liberty Mutual General Insurance Company	\$2,003	\$2,066	\$2,584	\$3,688	\$4,048	\$4,527	\$3,337	\$2,804	\$2,823
Metropolitan Group Property & Casualty Insurance	\$610	\$568	\$548	\$827	\$997	\$1,100	\$705	\$628	\$621
Nevada Capital Insurance Company	\$1,122	\$1,142	\$1,130	\$1,570	\$2,026	\$2,179	\$1,389	\$1,321	\$1,422
Nevada General Insurance Company	\$4,512	\$4,992	\$4,644	\$5,700	\$7,266	\$8,136	\$6,282	\$4,728	\$5,160
Primero Insurance Company	\$3,048	\$3,048	\$2,850	\$4,476	\$5,016	\$5,016	\$4,476	\$3,240	\$2,850
Progressive Direct Insurance Company	\$762	\$734	\$724	\$1,127	\$1,604	\$1,514	\$1,103	\$976	\$877
Progressive Northern Insurance Company	\$897	\$859	\$851	\$1,367	\$1,973	\$1,858	\$1,333	\$1,161	\$1,033
Safeco Insurance Company of Illinois	\$1,758	\$1,819	\$1,611	\$3,115	\$3,613	\$4,164	\$2,487	\$1,842	\$1,589
State Farm Fire and Casualty Company	\$2,461	\$2,278	\$2,010	\$3,895	\$5,363	\$5,251	\$2,696	\$2,329	\$3,058
State Farm Mutual Automobile Insurance Company	\$1,581	\$1,456	\$1,283	\$2,519	\$3,473	\$3,392	\$1,737	\$1,491	\$1,958
The Standard Fire Insurance Company	\$1,294	\$1,280	\$1,182	\$2,110	\$2,611	\$2,976	\$1,837	\$1,464	\$1,822
United Services Automobile Association	\$1,133	\$1,121	\$952	\$1,505	\$1,715	\$1,726	\$1,166	\$1,222	\$1,133
USAA Casualty Insurance Company	\$1,157	\$1,185	\$963	\$1,577	\$1,766	\$1,764	\$1,212	\$1,157	\$1,155
USAA General Indemnity Company	\$1,247	\$1,228	\$1,046	\$1,669	\$1,903	\$1,873	\$1,304	\$1,269	\$1,262

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE A - Liability OPTION 2 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,258	\$1,249	\$1,213	\$2,028	\$2,799	\$2,958	\$1,606	\$1,296	\$1,258
Allstate Indemnity Company	\$2,309	\$2,495	\$2,292	\$3,726	\$4,301	\$4,893	\$2,594	\$2,798	\$2,495
American Family Insurance Company	\$1,461	\$2,221	\$1,687	\$2,507	\$3,759	\$3,909	\$2,349	\$1,722	\$1,338
Country Preferred Insurance Company	\$1,096	\$982	\$960	\$1,680	\$2,141	\$2,148	\$1,358	\$1,210	\$1,234
CSAA General Insurance Company	\$1,583	\$1,605	\$1,632	\$2,777	\$3,347	\$3,550	\$2,272	\$1,735	\$2,234
Encompass Home and Auto Insurance Company	\$1,879	\$1,796	\$1,881	\$2,796	\$3,325	\$3,617	\$2,503	\$1,980	\$1,928
Esurance Property & Casualty Insurance Company	\$2,373	\$2,091	\$2,252	\$4,802	\$6,340	\$6,824	\$4,286	\$2,783	\$2,691
Farmers Insurance Exchange	\$1,390	\$1,267	\$1,194	\$3,034	\$3,008	\$3,781	\$3,453	\$1,667	\$1,524
Garrison Property and Casualty Insurance Company	\$1,822	\$1,744	\$1,489	\$2,591	\$2,917	\$2,908	\$1,862	\$1,946	\$1,791
GEICO Advantage Insurance Company	\$1,050	\$954	\$939	\$1,390	\$1,684	\$1,801	\$1,118	\$954	\$1,083
GEICO Choice Insurance Company	\$1,177	\$1,075	\$1,060	\$1,580	\$1,920	\$2,044	\$1,257	\$1,075	\$1,213
GEICO Secure Insurance Company	\$1,393	\$1,262	\$1,242	\$1,856	\$2,247	\$2,398	\$1,478	\$1,262	\$1,439
Liberty Mutual General Insurance Company	\$2,537	\$2,545	\$3,438	\$6,921	\$8,834	\$9,234	\$6,402	\$4,427	\$3,888
Metropolitan Group Property & Casualty Insurance	\$622	\$581	\$560	\$872	\$1,067	\$1,188	\$734	\$647	\$635
Nevada Capital Insurance Company	\$1,312	\$1,338	\$1,337	\$1,902	\$2,504	\$2,690	\$1,657	\$1,561	\$1,682
Progressive Direct Insurance Company	\$1,008	\$940	\$949	\$1,624	\$2,407	\$2,274	\$1,567	\$1,299	\$1,123
Progressive Northern Insurance Company	\$1,295	\$1,196	\$1,213	\$2,154	\$3,235	\$3,037	\$2,071	\$1,682	\$1,439
Safeco Insurance Company of Illinois	\$2,248	\$2,320	\$2,041	\$4,240	\$5,026	\$5,878	\$3,394	\$2,317	\$2,004
State Farm Fire and Casualty Company	\$3,012	\$2,745	\$2,427	\$4,896	\$6,761	\$6,653	\$3,301	\$2,830	\$3,657
State Farm Mutual Automobile Insurance Company	\$1,921	\$1,743	\$1,538	\$3,138	\$4,340	\$4,257	\$2,117	\$1,800	\$2,330
The Standard Fire Insurance Company	\$1,451	\$1,421	\$1,309	\$2,521	\$3,207	\$3,664	\$2,164	\$1,679	\$2,148
United Services Automobile Association	\$1,348	\$1,320	\$1,132	\$1,894	\$2,161	\$2,175	\$1,417	\$1,459	\$1,322
USAA Casualty Insurance Company	\$1,373	\$1,384	\$1,141	\$1,977	\$2,219	\$2,217	\$1,464	\$1,367	\$1,347
USAA General Indemnity Company	\$1,428	\$1,394	\$1,198	\$2,013	\$2,296	\$2,271	\$1,520	\$1,448	\$1,426

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE A - Liability OPTION 1 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,275	\$1,299	\$1,245	\$1,804	\$2,397	\$2,546	\$1,555	\$1,332	\$1,275
Allstate Indemnity Company	\$2,853	\$3,279	\$3,049	\$4,008	\$4,532	\$5,267	\$3,326	\$3,374	\$3,279
American Access Casualty Company	\$5,083	\$11,523	\$6,111	\$5,902	\$7,154	\$7,598	\$5,938	\$6,065	
American Family Insurance Company	\$1,345	\$1,978	\$1,528	\$2,175	\$3,085	\$3,197	\$2,076	\$1,576	\$1,261
Country Preferred Insurance Company	\$1,496	\$1,393	\$1,360	\$2,016	\$2,467	\$2,486	\$1,743	\$1,620	\$1,623
CSAA General Insurance Company	\$1,911	\$2,026	\$2,077	\$3,154	\$3,671	\$3,973	\$2,740	\$2,144	\$2,733
Encompass Home and Auto Insurance Company	\$2,068	\$2,067	\$2,129	\$2,809	\$3,441	\$3,653	\$2,624	\$2,215	\$2,182
Esurance Property & Casualty Insurance Company	\$2,004	\$1,859	\$1,932	\$3,534	\$4,566	\$4,929	\$3,226	\$2,372	\$2,335
Farmers Insurance Exchange	\$1,699	\$1,632	\$1,451	\$3,399	\$3,522	\$4,188	\$3,730	\$1,909	\$1,862
Garrison Property and Casualty Insurance Company	\$1,613	\$1,588	\$1,337	\$2,068	\$2,316	\$2,319	\$1,622	\$1,704	\$1,631
GEICO Advantage Insurance Company	\$1,050	\$941	\$918	\$1,189	\$1,361	\$1,465	\$1,074	\$941	\$1,076
GEICO Choice Insurance Company	\$1,128	\$1,014	\$991	\$1,287	\$1,479	\$1,584	\$1,151	\$1,014	\$1,157
GEICO Secure Insurance Company	\$1,392	\$1,247	\$1,217	\$1,590	\$1,829	\$1,964	\$1,423	\$1,247	\$1,427
Key Insurance Company	\$2,218	\$2,692	\$2,692	\$3,394	\$3,946	\$4,456	\$2,710	\$2,326	\$2,368
Liberty Mutual General Insurance Company	\$3,025	\$3,154	\$4,260	\$7,680	\$9,595	\$10,357	\$7,293	\$5,227	\$4,740
Metropolitan Group Property & Casualty Insurance	\$834	\$788	\$760	\$1,060	\$1,257	\$1,396	\$933	\$841	\$849
Nevada Capital Insurance Company	\$1,104	\$1,130	\$1,112	\$1,534	\$1,968	\$2,127	\$1,371	\$1,298	\$1,395
Nevada General Insurance Company	\$4,512	\$4,992	\$4,644	\$5,700	\$7,266	\$8,136	\$6,282	\$4,728	\$5,160
Primero Insurance Company	\$4,032	\$4,032	\$3,798	\$5,670	\$6,324	\$6,324	\$5,670	\$4,278	\$3,798
Progressive Direct Insurance Company	\$976	\$973	\$963	\$1,379	\$1,951	\$1,881	\$1,380	\$1,255	\$1,125
Progressive Northern Insurance Company	\$1,133	\$1,127	\$1,120	\$1,641	\$2,354	\$2,262	\$1,639	\$1,468	\$1,305
Safeco Insurance Company of Illinois	\$1,665	\$1,721	\$1,528	\$2,852	\$3,316	\$3,846	\$2,362	\$1,760	\$1,509
State Farm Fire and Casualty Company	\$2,976	\$2,873	\$2,554	\$4,353	\$5,908	\$5,792	\$3,176	\$2,866	\$3,895
State Farm Mutual Automobile Insurance Company	\$1,878	\$1,803	\$1,602	\$2,762	\$3,757	\$3,672	\$2,010	\$1,801	\$2,452
The Standard Fire Insurance Company	\$2,113	\$2,177	\$1,975	\$3,172	\$3,845	\$4,510	\$2,848	\$2,383	\$2,838
United Services Automobile Association	\$1,227	\$1,241	\$1,045	\$1,554	\$1,767	\$1,783	\$1,253	\$1,315	\$1,252
USAA Casualty Insurance Company	\$1,241	\$1,313	\$1,046	\$1,612	\$1,801	\$1,810	\$1,294	\$1,247	\$1,264
USAA General Indemnity Company	\$1,329	\$1,335	\$1,131	\$1,697	\$1,932	\$1,914	\$1,384	\$1,360	\$1,364

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE A - Liability OPTION 2 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,352	\$1,371	\$1,322	\$2,078	\$2,846	\$3,001	\$1,672	\$1,405	\$1,352
Allstate Indemnity Company	\$3,104	\$3,486	\$3,239	\$4,630	\$5,290	\$6,101	\$3,572	\$3,698	\$3,486
American Family Insurance Company	\$1,514	\$2,280	\$1,741	\$2,548	\$3,758	\$3,909	\$2,408	\$1,788	\$1,403
Country Preferred Insurance Company	\$1,579	\$1,464	\$1,430	\$2,156	\$2,654	\$2,673	\$1,843	\$1,711	\$1,715
CSAA General Insurance Company	\$2,049	\$2,139	\$2,187	\$3,538	\$4,174	\$4,488	\$2,979	\$2,281	\$2,919
Encompass Home and Auto Insurance Company	\$2,027	\$2,009	\$2,072	\$2,884	\$3,499	\$3,755	\$2,619	\$2,146	\$2,113
Esurance Property & Casualty Insurance Company	\$2,747	\$2,482	\$2,646	\$5,385	\$6,980	\$7,705	\$4,877	\$3,189	\$3,145
Farmers Insurance Exchange	\$1,936	\$1,889	\$1,717	\$4,490	\$4,420	\$5,627	\$5,135	\$2,419	\$2,147
Garrison Property and Casualty Insurance Company	\$1,900	\$1,857	\$1,577	\$2,586	\$2,903	\$2,911	\$1,941	\$2,022	\$1,897
GEICO Advantage Insurance Company	\$1,304	\$1,189	\$1,166	\$1,608	\$1,894	\$2,054	\$1,370	\$1,189	\$1,332
GEICO Choice Insurance Company	\$1,413	\$1,293	\$1,270	\$1,757	\$2,077	\$2,242	\$1,483	\$1,293	\$1,443
GEICO Secure Insurance Company	\$1,711	\$1,556	\$1,525	\$2,114	\$2,494	\$2,700	\$1,790	\$1,556	\$1,749
Liberty Mutual General Insurance Company	\$4,105	\$4,082	\$5,627	\$11,059	\$14,362	\$15,589	\$10,632	\$7,060	\$6,231
Metropolitan Group Property & Casualty Insurance	\$800	\$751	\$727	\$1,053	\$1,272	\$1,411	\$911	\$817	\$815
Nevada Capital Insurance Company	\$1,296	\$1,328	\$1,322	\$1,872	\$2,454	\$2,648	\$1,646	\$1,541	\$1,658
Progressive Direct Insurance Company	\$1,294	\$1,238	\$1,253	\$2,016	\$2,990	\$2,872	\$1,976	\$1,668	\$1,439
Progressive Northern Insurance Company	\$1,610	\$1,532	\$1,556	\$2,583	\$3,874	\$3,698	\$2,525	\$2,091	\$1,786
Safeco Insurance Company of Illinois	\$2,134	\$2,189	\$1,934	\$3,910	\$4,660	\$5,473	\$3,243	\$2,213	\$1,903
State Farm Fire and Casualty Company	\$3,519	\$3,336	\$2,973	\$5,336	\$7,277	\$7,188	\$3,757	\$3,360	\$4,478
State Farm Mutual Automobile Insurance Company	\$2,197	\$2,076	\$1,847	\$3,345	\$4,572	\$4,499	\$2,361	\$2,094	\$2,799
The Standard Fire Insurance Company	\$2,248	\$2,279	\$2,067	\$3,619	\$4,521	\$5,276	\$3,188	\$2,582	\$3,169
United Services Automobile Association	\$1,414	\$1,413	\$1,205	\$1,902	\$2,164	\$2,186	\$1,475	\$1,524	\$1,413
USAA Casualty Insurance Company	\$1,425	\$1,481	\$1,202	\$1,960	\$2,197	\$2,207	\$1,513	\$1,427	\$1,425
USAA General Indemnity Company	\$1,481	\$1,472	\$1,263	\$2,005	\$2,283	\$2,268	\$1,572	\$1,510	\$1,498

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE B - Liability OPTION 1 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,320	\$1,311	\$1,266	\$1,963	\$2,630	\$2,808	\$1,676	\$1,368	\$1,320
Allstate Indemnity Company	\$2,413	\$2,657	\$2,446	\$3,632	\$4,144	\$4,748	\$2,738	\$2,906	\$2,657
American Access Casualty Company	\$3,065	\$6,205	\$4,050	\$3,981	\$5,293	\$5,206	\$4,015	\$4,099	
American Family Insurance Company	\$2,246	\$3,328	\$2,555	\$3,637	\$5,133	\$5,294	\$3,454	\$2,629	\$2,097
CSAA General Insurance Company	\$2,094	\$2,135	\$2,175	\$3,555	\$4,261	\$4,515	\$2,962	\$2,308	\$2,967
Encompass Home and Auto Insurance Company	\$2,515	\$2,394	\$2,520	\$3,605	\$4,342	\$4,675	\$3,343	\$2,688	\$2,608
Esurance Property & Casualty Insurance Company	\$2,021	\$1,820	\$1,919	\$3,717	\$4,861	\$5,156	\$3,334	\$2,403	\$2,332
Farmers Insurance Exchange	\$1,503	\$1,323	\$1,228	\$2,762	\$2,902	\$3,371	\$2,976	\$1,592	\$1,623
Garrison Property and Casualty Insurance Company	\$1,867	\$1,793	\$1,519	\$2,513	\$2,823	\$2,810	\$1,872	\$1,978	\$1,852
GEICO Advantage Insurance Company	\$1,383	\$1,222	\$1,198	\$1,687	\$1,992	\$2,105	\$1,426	\$1,222	\$1,442
GEICO Choice Insurance Company	\$1,091	\$969	\$951	\$1,360	\$1,618	\$1,700	\$1,129	\$969	\$1,136
GEICO Secure Insurance Company	\$1,327	\$1,173	\$1,150	\$1,653	\$1,966	\$2,069	\$1,371	\$1,173	\$1,382
Key Insurance Company	\$4,516	\$4,792	\$4,792	\$5,494	\$6,544	\$7,156	\$5,308	\$4,228	\$2,032
Liberty Mutual General Insurance Company	\$2,933	\$3,036	\$4,079	\$7,541	\$9,231	\$9,526	\$6,843	\$5,084	\$4,649
Metropolitan Group Property & Casualty Insurance	\$1,051	\$979	\$942	\$1,424	\$1,711	\$1,904	\$1,213	\$1,079	\$1,070
Nevada Capital Insurance Company	\$1,333	\$1,355	\$1,342	\$1,861	\$2,402	\$2,581	\$1,640	\$1,570	\$1,691
Nevada General Insurance Company	\$4,788	\$5,310	\$4,944	\$6,090	\$7,764	\$8,700	\$6,702	\$5,040	\$5,496
Primero Insurance Company	\$3,048	\$3,048	\$2,850	\$4,476	\$5,016	\$5,016	\$4,476	\$3,240	\$2,850
Progressive Direct Insurance Company	\$953	\$917	\$905	\$1,420	\$2,028	\$1,917	\$1,388	\$1,226	\$1,099
Progressive Northern Insurance Company	\$1,139	\$1,092	\$1,081	\$1,728	\$2,492	\$2,346	\$1,688	\$1,474	\$1,318
Safeco Insurance Company of Illinois	\$1,953	\$2,016	\$1,779	\$3,448	\$3,998	\$4,607	\$2,764	\$2,048	\$1,759
State Farm Fire and Casualty Company	\$3,989	\$3,696	\$3,259	\$6,313	\$8,697	\$8,519	\$4,379	\$3,779	\$4,962
State Farm Mutual Automobile Insurance Company	\$2,370	\$2,178	\$1,918	\$3,776	\$5,213	\$5,090	\$2,607	\$2,230	\$2,936
The Standard Fire Insurance Company	\$1,407	\$1,391	\$1,287	\$2,285	\$2,818	\$3,213	\$1,991	\$1,586	\$1,969
United Services Automobile Association	\$1,444	\$1,427	\$1,209	\$1,926	\$2,197	\$2,210	\$1,485	\$1,559	\$1,443
USAA Casualty Insurance Company	\$1,475	\$1,509	\$1,220	\$2,020	\$2,263	\$2,260	\$1,545	\$1,475	\$1,473
USAA General Indemnity Company	\$1,591	\$1,562	\$1,327	\$2,136	\$2,439	\$2,398	\$1,661	\$1,618	\$1,608

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE B - Liability OPTION 2 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,413	\$1,401	\$1,359	\$2,262	\$3,117	\$3,304	\$1,817	\$1,457	\$1,413
Allstate Indemnity Company	\$2,759	\$2,976	\$2,733	\$4,417	\$5,102	\$5,821	\$3,102	\$3,347	\$2,976
American Family Insurance Company	\$2,532	\$3,845	\$2,917	\$4,274	\$6,279	\$6,504	\$4,019	\$2,987	\$2,335
CSAA General Insurance Company	\$2,318	\$2,341	\$2,380	\$4,108	\$4,966	\$5,231	\$3,335	\$2,547	\$3,285
Encompass Home and Auto Insurance Company	\$2,534	\$2,411	\$2,536	\$3,755	\$4,521	\$4,916	\$3,442	\$2,680	\$2,604
Esurance Property & Casualty Insurance Company	\$2,751	\$2,426	\$2,612	\$5,565	\$7,339	\$7,916	\$4,972	\$3,225	\$3,123
Farmers Insurance Exchange	\$1,660	\$1,498	\$1,409	\$3,506	\$3,510	\$4,354	\$3,953	\$1,943	\$1,814
Garrison Property and Casualty Insurance Company	\$2,259	\$2,162	\$1,842	\$3,223	\$3,631	\$3,621	\$2,310	\$2,416	\$2,220
GEICO Advantage Insurance Company	\$1,816	\$1,643	\$1,619	\$2,400	\$2,904	\$3,106	\$1,929	\$1,643	\$1,876
GEICO Choice Insurance Company	\$1,448	\$1,316	\$1,299	\$1,955	\$2,380	\$2,530	\$1,546	\$1,316	\$1,495
GEICO Secure Insurance Company	\$1,719	\$1,551	\$1,528	\$2,302	\$2,792	\$2,975	\$1,825	\$1,551	\$1,779
Liberty Mutual General Insurance Company	\$3,687	\$3,719	\$5,030	\$10,107	\$12,862	\$13,257	\$9,299	\$6,479	\$5,679
Metropolitan Group Property & Casualty Insurance	\$1,086	\$1,012	\$976	\$1,524	\$1,861	\$2,073	\$1,277	\$1,132	\$1,104
Nevada Capital Insurance Company	\$1,562	\$1,589	\$1,589	\$2,257	\$2,974	\$3,194	\$1,963	\$1,859	\$2,003
Progressive Direct Insurance Company	\$1,252	\$1,165	\$1,178	\$2,028	\$3,015	\$2,844	\$1,957	\$1,618	\$1,396
Progressive Northern Insurance Company	\$1,610	\$1,487	\$1,507	\$2,681	\$4,028	\$3,782	\$2,578	\$2,094	\$1,791
Safeco Insurance Company of Illinois	\$2,488	\$2,562	\$2,248	\$4,676	\$5,539	\$6,477	\$3,761	\$2,568	\$2,211
State Farm Fire and Casualty Company	\$4,852	\$4,429	\$3,909	\$7,884	\$10,899	\$10,732	\$5,336	\$4,567	\$5,904
State Farm Mutual Automobile Insurance Company	\$2,862	\$2,596	\$2,286	\$4,678	\$6,480	\$6,357	\$3,164	\$2,682	\$3,477
The Standard Fire Insurance Company	\$1,570	\$1,537	\$1,418	\$2,714	\$3,444	\$3,934	\$2,331	\$1,810	\$2,308
United Services Automobile Association	\$1,709	\$1,672	\$1,428	\$2,413	\$2,757	\$2,775	\$1,797	\$1,853	\$1,676
USAA Casualty Insurance Company	\$1,742	\$1,757	\$1,440	\$2,520	\$2,833	\$2,831	\$1,859	\$1,736	\$1,710
USAA General Indemnity Company	\$1,811	\$1,765	\$1,508	\$2,565	\$2,931	\$2,896	\$1,926	\$1,835	\$1,808

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE B - Liability OPTION 1 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,445	\$1,472	\$1,409	\$2,041	\$2,713	\$2,886	\$1,773	\$1,512	\$1,445
Allstate Indemnity Company	\$3,430	\$3,925	\$3,656	\$4,792	\$5,413	\$6,306	\$3,994	\$4,055	\$3,925
American Access Casualty Company	\$6,045	\$13,774	\$7,280	\$7,027	\$8,530	\$9,063	\$7,073	\$7,224	
American Family Insurance Company	\$2,370	\$3,483	\$2,687	\$3,765	\$5,213	\$5,381	\$3,610	\$2,783	\$2,237
CSAA General Insurance Company	\$2,762	\$2,912	\$2,985	\$4,604	\$5,375	\$5,783	\$3,969	\$3,100	\$3,961
Encompass Home and Auto Insurance Company	\$2,875	\$2,869	\$2,961	\$3,898	\$4,808	\$5,102	\$3,678	\$3,085	\$3,039
Esurance Property & Casualty Insurance Company	\$2,330	\$2,166	\$2,248	\$4,105	\$5,303	\$5,732	\$3,753	\$2,759	\$2,721
Farmers Insurance Exchange	\$2,044	\$1,951	\$1,729	\$3,978	\$4,159	\$4,883	\$4,332	\$2,251	\$2,230
Garrison Property and Casualty Insurance Company	\$2,004	\$1,974	\$1,659	\$2,574	\$2,886	\$2,890	\$2,015	\$2,118	\$2,025
GEICO Advantage Insurance Company	\$1,835	\$1,638	\$1,601	\$2,073	\$2,369	\$2,550	\$1,873	\$1,638	\$1,882
GEICO Choice Insurance Company	\$1,393	\$1,247	\$1,220	\$1,597	\$1,837	\$1,967	\$1,421	\$1,247	\$1,430
GEICO Secure Insurance Company	\$1,724	\$1,537	\$1,502	\$1,977	\$2,277	\$2,442	\$1,760	\$1,537	\$1,769
Key Insurance Company	\$2,218	\$2,692	\$2,692	\$3,694	\$3,946	\$4,456	\$2,710	\$2,326	\$2,368
Liberty Mutual General Insurance Company	\$4,410	\$4,634	\$6,265	\$11,214	\$13,933	\$14,807	\$10,585	\$7,677	\$6,962
Metropolitan Group Property & Casualty Insurance	\$1,430	\$1,349	\$1,298	\$1,819	\$2,158	\$2,394	\$1,599	\$1,439	\$1,458
Nevada Capital Insurance Company	\$1,307	\$1,335	\$1,315	\$1,811	\$2,325	\$2,510	\$1,616	\$1,534	\$1,655
Nevada General Insurance Company	\$4,788	\$5,310	\$4,944	\$6,090	\$7,764	\$8,700	\$6,702	\$5,040	\$5,496
Primero Insurance Company	\$3,048	\$3,048	\$2,850	\$4,476	\$5,016	\$5,016	\$4,476	\$3,240	\$2,850
Progressive Direct Insurance Company	\$1,226	\$1,221	\$1,210	\$1,740	\$2,472	\$2,382	\$1,741	\$1,582	\$1,412
Progressive Northern Insurance Company	\$1,436	\$1,431	\$1,421	\$2,068	\$2,963	\$2,846	\$2,071	\$1,862	\$1,658
Safeco Insurance Company of Illinois	\$1,853	\$1,910	\$1,688	\$3,161	\$3,672	\$4,260	\$2,630	\$1,960	\$1,672
State Farm Fire and Casualty Company	\$4,809	\$4,645	\$4,129	\$7,030	\$9,551	\$9,369	\$5,145	\$4,636	\$6,303
State Farm Mutual Automobile Insurance Company	\$2,807	\$2,690	\$2,389	\$4,131	\$5,621	\$5,490	\$3,008	\$2,687	\$3,668
The Standard Fire Insurance Company	\$2,308	\$2,378	\$2,159	\$3,450	\$4,169	\$4,895	\$3,100	\$2,598	\$3,082
United Services Automobile Association	\$1,567	\$1,585	\$1,328	\$1,991	\$2,267	\$2,288	\$1,599	\$1,683	\$1,600
USAA Casualty Insurance Company	\$1,584	\$1,679	\$1,331	\$2,066	\$2,310	\$2,322	\$1,653	\$1,595	\$1,616
USAA General Indemnity Company	\$1,694	\$1,703	\$1,440	\$2,174	\$2,478	\$2,452	\$1,765	\$1,738	\$1,741

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE B - Liability OPTION 2 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,520	\$1,542	\$1,483	\$2,317	\$3,167	\$3,350	\$1,892	\$1,582	\$1,520
Allstate Indemnity Company	\$3,724	\$4,171	\$3,876	\$5,510	\$6,295	\$7,279	\$4,284	\$4,438	\$4,171
American Family Insurance Company	\$2,643	\$3,975	\$3,032	\$4,371	\$6,305	\$6,533	\$4,148	\$3,124	\$2,465
CSAA General Insurance Company	\$2,975	\$3,089	\$3,159	\$5,179	\$6,128	\$6,545	\$4,330	\$3,315	\$4,249
Encompass Home and Auto Insurance Company	\$2,742	\$2,711	\$2,804	\$3,871	\$4,761	\$5,104	\$3,599	\$2,912	\$2,865
Esurance Property & Casualty Insurance Company	\$3,198	\$2,895	\$3,083	\$6,268	\$8,115	\$8,975	\$5,682	\$3,713	\$3,668
Farmers Insurance Exchange	\$2,289	\$2,219	\$2,009	\$5,152	\$5,120	\$6,435	\$5,846	\$2,798	\$2,531
Garrison Property and Casualty Insurance Company	\$2,359	\$2,303	\$1,954	\$3,217	\$3,616	\$3,627	\$2,411	\$2,508	\$2,352
GEICO Advantage Insurance Company	\$2,267	\$2,059	\$2,021	\$2,786	\$3,276	\$3,554	\$2,376	\$2,059	\$2,315
GEICO Choice Insurance Company	\$1,739	\$1,585	\$1,558	\$2,172	\$2,571	\$2,771	\$1,825	\$1,585	\$1,777
GEICO Secure Insurance Company	\$2,112	\$1,913	\$1,877	\$2,620	\$3,094	\$3,346	\$2,210	\$1,913	\$2,160
Liberty Mutual General Insurance Company	\$5,899	\$5,921	\$8,162	\$15,931	\$20,588	\$21,949	\$15,211	\$10,237	\$9,038
Metropolitan Group Property & Casualty Insurance	\$1,390	\$1,308	\$1,264	\$1,831	\$2,211	\$2,455	\$1,588	\$1,419	\$1,415
Nevada Capital Insurance Company	\$1,535	\$1,571	\$1,562	\$2,210	\$2,899	\$3,125	\$1,938	\$1,824	\$1,965
Progressive Direct Insurance Company	\$1,608	\$1,538	\$1,556	\$2,513	\$3,736	\$3,583	\$2,464	\$2,079	\$1,790
Progressive Northern Insurance Company	\$2,001	\$1,903	\$1,932	\$3,209	\$4,813	\$4,597	\$3,136	\$2,599	\$2,220
Safeco Insurance Company of Illinois	\$2,364	\$2,420	\$2,129	\$4,314	\$5,136	\$6,033	\$3,599	\$2,455	\$2,101
State Farm Fire and Casualty Company	\$5,644	\$5,357	\$4,768	\$8,546	\$11,670	\$11,539	\$6,051	\$5,402	\$7,203
State Farm Mutual Automobile Insurance Company	\$3,259	\$3,077	\$2,733	\$4,958	\$6,785	\$6,675	\$3,514	\$3,105	\$4,162
The Standard Fire Insurance Company	\$2,445	\$2,479	\$2,248	\$3,914	\$4,873	\$5,691	\$3,452	\$2,799	\$3,421
United Services Automobile Association	\$1,794	\$1,795	\$1,523	\$2,425	\$2,763	\$2,792	\$1,875	\$1,939	\$1,796
USAA Casualty Insurance Company	\$1,811	\$1,884	\$1,519	\$2,502	\$2,808	\$2,820	\$1,922	\$1,815	\$1,812
USAA General Indemnity Company	\$1,879	\$1,867	\$1,595	\$2,555	\$2,911	\$2,892	\$1,995	\$1,918	\$1,902

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE C - Liability OPTION 1 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,179	\$1,188	\$1,143	\$1,668	\$2,206	\$2,357	\$1,476	\$1,228	\$1,179
Allstate Indemnity Company	\$1,893	\$2,078	\$1,908	\$2,855	\$3,275	\$3,752	\$2,147	\$2,294	\$2,078
American Access Casualty Company	\$1,310	\$2,503	\$1,659	\$1,632	\$2,094	\$2,077	\$1,644	\$1,675	
American Family Insurance Company	\$1,213	\$1,682	\$1,354	\$1,864	\$2,632	\$2,737	\$1,783	\$1,383	\$1,145
CSAA General Insurance Company	\$1,359	\$1,388	\$1,417	\$2,266	\$2,691	\$2,901	\$1,912	\$1,480	\$1,889
Encompass Home and Auto Insurance Company	\$1,395	\$1,344	\$1,408	\$1,999	\$2,409	\$2,595	\$1,865	\$1,494	\$1,444
Esurance Property & Casualty Insurance Company	\$1,135	\$1,047	\$1,092	\$1,938	\$2,464	\$2,638	\$1,766	\$1,313	\$1,284
Farmers Insurance Exchange	\$910	\$800	\$735	\$1,499	\$1,629	\$1,815	\$1,580	\$901	\$968
Garrison Property and Casualty Insurance Company	\$1,553	\$1,503	\$1,291	\$2,028	\$2,272	\$2,265	\$1,561	\$1,632	\$1,544
GEICO Advantage Insurance Company	\$1,386	\$1,228	\$1,197	\$1,694	\$2,005	\$2,126	\$1,432	\$1,228	\$1,449
GEICO Choice Insurance Company	\$1,234	\$1,105	\$1,078	\$1,538	\$1,830	\$1,924	\$1,282	\$1,105	\$1,285
GEICO Secure Insurance Company	\$1,204	\$1,075	\$1,047	\$1,469	\$1,731	\$1,832	\$1,243	\$1,075	\$1,254
Key Insurance Company	\$1,358	\$1,508	\$1,508	\$1,694	\$2,000	\$2,210	\$1,628	\$1,304	\$1,610
Liberty Mutual General Insurance Company	\$2,304	\$2,339	\$3,123	\$5,889	\$7,380	\$8,091	\$5,510	\$3,917	\$3,556
Metropolitan Group Property & Casualty Insurance	\$1,207	\$1,121	\$1,084	\$1,690	\$2,047	\$2,255	\$1,416	\$1,257	\$1,231
Nevada Capital Insurance Company	\$1,107	\$1,131	\$1,107	\$1,498	\$1,904	\$2,068	\$1,348	\$1,287	\$1,393
Nevada General Insurance Company	\$3,264	\$3,606	\$3,366	\$4,176	\$5,286	\$5,904	\$4,524	\$3,426	\$3,708
Primero Insurance Company	\$3,288	\$3,288	\$3,095	\$4,278	\$5,274	\$5,274	\$4,751	\$3,486	\$3,095
Progressive Direct Insurance Company	\$1,055	\$1,030	\$1,015	\$1,497	\$2,091	\$1,996	\$1,478	\$1,339	\$1,216
Progressive Northern Insurance Company	\$1,298	\$1,252	\$1,236	\$1,935	\$2,770	\$2,617	\$1,897	\$1,675	\$1,505
Safeco Insurance Company of Illinois	\$1,509	\$1,557	\$1,394	\$2,548	\$2,948	\$3,392	\$2,101	\$1,599	\$1,378
State Farm Fire and Casualty Company	\$1,757	\$1,654	\$1,468	\$2,736	\$3,741	\$3,713	\$1,912	\$1,689	\$2,172
State Farm Mutual Automobile Insurance Company	\$954	\$891	\$787	\$1,507	\$2,077	\$2,051	\$1,047	\$913	\$1,186
The Standard Fire Insurance Company	\$1,168	\$1,163	\$1,080	\$1,815	\$2,209	\$2,523	\$1,599	\$1,301	\$1,576
United Services Automobile Association	\$1,110	\$1,102	\$948	\$1,439	\$1,635	\$1,645	\$1,140	\$1,188	\$1,113
USAA Casualty Insurance Company	\$1,098	\$1,128	\$928	\$1,466	\$1,635	\$1,635	\$1,149	\$1,095	\$1,098
USAA General Indemnity Company	\$1,444	\$1,428	\$1,229	\$1,889	\$2,145	\$2,115	\$1,507	\$1,465	\$1,463

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE C - Liability OPTION 2 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,231	\$1,238	\$1,195	\$1,849	\$2,507	\$2,666	\$1,572	\$1,276	\$1,231
Allstate Indemnity Company	\$2,181	\$2,342	\$2,146	\$3,483	\$4,054	\$4,623	\$2,448	\$2,669	\$2,342
American Family Insurance Company	\$1,341	\$1,919	\$1,517	\$2,170	\$3,206	\$3,350	\$2,054	\$1,548	\$1,249
CSAA General Insurance Company	\$1,549	\$1,564	\$1,593	\$2,716	\$3,254	\$3,512	\$2,230	\$1,674	\$2,149
Encompass Home and Auto Insurance Company	\$1,566	\$1,502	\$1,576	\$2,311	\$2,795	\$3,040	\$2,146	\$1,660	\$1,608
Esurance Property & Casualty Insurance Company	\$1,536	\$1,385	\$1,477	\$2,926	\$3,758	\$4,125	\$2,649	\$1,752	\$1,720
Farmers Insurance Exchange	\$910	\$811	\$751	\$1,656	\$1,738	\$2,035	\$1,797	\$964	\$983
Garrison Property and Casualty Insurance Company	\$1,921	\$1,851	\$1,605	\$2,641	\$2,960	\$2,956	\$1,962	\$2,033	\$1,892
GEICO Advantage Insurance Company	\$1,799	\$1,629	\$1,598	\$2,394	\$2,896	\$3,121	\$1,918	\$1,629	\$1,864
GEICO Choice Insurance Company	\$1,608	\$1,467	\$1,441	\$2,172	\$2,647	\$2,809	\$1,723	\$1,467	\$1,659
GEICO Secure Insurance Company	\$1,531	\$1,390	\$1,362	\$2,015	\$2,422	\$2,605	\$1,622	\$1,390	\$1,584
Liberty Mutual General Insurance Company	\$3,034	\$2,980	\$4,003	\$8,235	\$10,716	\$11,875	\$7,837	\$5,184	\$4,492
Metropolitan Group Property & Casualty Insurance	\$1,333	\$1,239	\$1,198	\$1,941	\$2,392	\$2,623	\$1,591	\$1,398	\$1,354
Nevada Capital Insurance Company	\$1,277	\$1,305	\$1,291	\$1,795	\$2,331	\$2,524	\$1,589	\$1,504	\$1,624
Progressive Direct Insurance Company	\$1,401	\$1,320	\$1,329	\$2,192	\$3,220	\$3,067	\$2,128	\$1,789	\$1,561
Progressive Northern Insurance Company	\$1,819	\$1,692	\$1,708	\$2,972	\$4,442	\$4,193	\$2,866	\$2,355	\$2,032
Safeco Insurance Company of Illinois	\$1,889	\$1,937	\$1,725	\$3,404	\$4,040	\$4,708	\$2,804	\$1,965	\$1,697
State Farm Fire and Casualty Company	\$2,226	\$2,054	\$1,834	\$3,583	\$4,915	\$4,914	\$2,405	\$2,115	\$2,673
State Farm Mutual Automobile Insurance Company	\$1,187	\$1,091	\$966	\$1,932	\$2,668	\$2,654	\$1,299	\$1,126	\$1,437
The Standard Fire Insurance Company	\$1,293	\$1,275	\$1,179	\$2,149	\$2,696	\$3,085	\$1,864	\$1,474	\$1,836
United Services Automobile Association	\$1,346	\$1,326	\$1,153	\$1,836	\$2,084	\$2,098	\$1,411	\$1,447	\$1,326
USAA Casualty Insurance Company	\$1,334	\$1,351	\$1,131	\$1,865	\$2,081	\$2,083	\$1,417	\$1,327	\$1,313
USAA General Indemnity Company	\$1,767	\$1,734	\$1,508	\$2,415	\$2,739	\$2,712	\$1,872	\$1,785	\$1,767

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE C - Liability OPTION 1 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,326	\$1,366	\$1,303	\$1,780	\$2,337	\$2,488	\$1,603	\$1,393	\$1,326
Allstate Indemnity Company	\$2,670	\$3,045	\$2,832	\$3,741	\$4,249	\$4,942	\$3,104	\$3,174	\$3,045
American Access Casualty Company	\$2,486	\$5,491	\$2,933	\$2,833	\$3,371	\$3,599	\$2,850	\$2,908	
American Family Insurance Company	\$1,258	\$1,735	\$1,401	\$1,907	\$2,655	\$2,762	\$1,838	\$1,438	\$1,197
CSAA General Insurance Company	\$1,808	\$1,905	\$1,955	\$2,981	\$3,459	\$3,781	\$2,591	\$2,005	\$2,551
Encompass Home and Auto Insurance Company	\$1,597	\$1,615	\$1,659	\$2,169	\$2,675	\$2,840	\$2,057	\$1,719	\$1,684
Esurance Property & Casualty Insurance Company	\$1,333	\$1,265	\$1,298	\$2,204	\$2,773	\$3,029	\$2,046	\$1,537	\$1,520
Farmers Insurance Exchange	\$1,262	\$1,202	\$1,053	\$2,157	\$2,346	\$2,625	\$2,302	\$1,284	\$1,352
Garrison Property and Casualty Insurance Company	\$1,669	\$1,652	\$1,408	\$2,082	\$2,331	\$2,337	\$1,679	\$1,748	\$1,687
GEICO Advantage Insurance Company	\$1,811	\$1,627	\$1,579	\$2,055	\$2,356	\$2,545	\$1,858	\$1,627	\$1,863
GEICO Choice Insurance Company	\$1,558	\$1,408	\$1,368	\$1,788	\$2,062	\$2,208	\$1,598	\$1,408	\$1,599
GEICO Secure Insurance Company	\$1,565	\$1,412	\$1,368	\$1,763	\$2,016	\$2,176	\$1,599	\$1,412	\$1,606
Key Insurance Company	\$776	\$980	\$980	\$1,166	\$1,346	\$1,532	\$974	\$824	\$830
Liberty Mutual General Insurance Company	\$3,640	\$3,686	\$4,946	\$9,286	\$11,911	\$13,696	\$9,073	\$6,147	\$5,469
Metropolitan Group Property & Casualty Insurance	\$1,613	\$1,512	\$1,460	\$2,106	\$2,520	\$2,771	\$1,819	\$1,638	\$1,645
Nevada Capital Insurance Company	\$1,102	\$1,131	\$1,102	\$1,481	\$1,871	\$2,038	\$1,346	\$1,277	\$1,382
Nevada General Insurance Company	\$3,264	\$3,606	\$3,366	\$4,176	\$5,286	\$5,904	\$4,524	\$3,426	\$3,708
Primero Insurance Company	\$4,530	\$4,530	\$4,290	\$5,778	\$6,930	\$6,930	\$6,251	\$4,788	\$4,290
Progressive Direct Insurance Company	\$1,403	\$1,425	\$1,406	\$1,894	\$2,636	\$2,572	\$1,922	\$1,788	\$1,621
Progressive Northern Insurance Company	\$1,669	\$1,679	\$1,663	\$2,358	\$3,352	\$3,238	\$2,375	\$2,156	\$1,933
Safeco Insurance Company of Illinois	\$1,469	\$1,517	\$1,361	\$2,405	\$2,790	\$3,234	\$2,054	\$1,571	\$1,346
State Farm Fire and Casualty Company	\$2,177	\$2,131	\$1,901	\$3,160	\$4,272	\$4,263	\$2,314	\$2,132	\$2,823
State Farm Mutual Automobile Insurance Company	\$1,168	\$1,137	\$1,011	\$1,709	\$2,322	\$2,303	\$1,250	\$1,137	\$1,524
United Services Automobile Association	\$1,202	\$1,220	\$1,039	\$1,490	\$1,691	\$1,707	\$1,226	\$1,281	\$1,229
USAA Casualty Insurance Company	\$1,177	\$1,248	\$1,007	\$1,500	\$1,671	\$1,680	\$1,225	\$1,179	\$1,200
USAA General Indemnity Company	\$1,549	\$1,564	\$1,339	\$1,939	\$2,200	\$2,180	\$1,612	\$1,582	\$1,592

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE C - Liability OPTION 2 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,362	\$1,397	\$1,339	\$1,942	\$2,608	\$2,765	\$1,679	\$1,424	\$1,362
Allstate Indemnity Company	\$2,924	\$3,258	\$3,023	\$4,332	\$4,984	\$5,750	\$3,354	\$3,513	\$3,258
American Family Insurance Company	\$1,380	\$1,961	\$1,557	\$2,199	\$3,204	\$3,350	\$2,097	\$1,595	\$1,296
CSAA General Insurance Company	\$2,013	\$2,083	\$2,135	\$3,492	\$4,106	\$4,488	\$2,935	\$2,205	\$2,822
Encompass Home and Auto Insurance Company	\$1,698	\$1,697	\$1,749	\$2,391	\$2,952	\$3,164	\$2,250	\$1,809	\$1,772
Esurance Property & Casualty Insurance Company	\$1,836	\$1,693	\$1,786	\$3,424	\$4,321	\$4,874	\$3,142	\$2,077	\$2,070
Farmers Insurance Exchange	\$1,263	\$1,214	\$1,078	\$2,405	\$2,515	\$2,973	\$2,642	\$1,383	\$1,377
Garrison Property and Casualty Insurance Company	\$2,006	\$1,968	\$1,700	\$2,645	\$2,959	\$2,969	\$2,048	\$2,113	\$2,002
GEICO Advantage Insurance Company	\$2,224	\$2,029	\$1,981	\$2,754	\$3,245	\$3,546	\$2,343	\$2,029	\$2,276
GEICO Choice Insurance Company	\$1,918	\$1,759	\$1,719	\$2,398	\$2,844	\$3,063	\$2,022	\$1,759	\$1,961
GEICO Secure Insurance Company	\$1,889	\$1,725	\$1,682	\$2,307	\$2,703	\$2,950	\$1,976	\$1,725	\$1,933
Liberty Mutual General Insurance Company	\$5,194	\$4,998	\$6,840	\$13,984	\$18,574	\$21,595	\$13,845	\$8,677	\$7,499
Metropolitan Group Property & Casualty Insurance	\$1,656	\$1,554	\$1,501	\$2,268	\$2,761	\$3,025	\$1,918	\$1,707	\$1,684
Nevada Capital Insurance Company	\$1,276	\$1,310	\$1,291	\$1,785	\$2,309	\$2,509	\$1,591	\$1,497	\$1,619
Progressive Direct Insurance Company	\$1,860	\$1,808	\$1,821	\$2,807	\$4,125	\$4,009	\$2,776	\$2,376	\$2,071
Progressive Northern Insurance Company	\$2,311	\$2,218	\$2,243	\$3,635	\$5,424	\$5,221	\$3,569	\$2,987	\$2,572
Safeco Insurance Company of Illinois	\$1,845	\$1,884	\$1,684	\$3,237	\$3,866	\$4,526	\$2,756	\$1,931	\$1,660
State Farm Fire and Casualty Company	\$2,703	\$2,583	\$2,320	\$4,108	\$5,576	\$5,620	\$2,849	\$2,610	\$3,376
State Farm Mutual Automobile Insurance Company	\$1,414	\$1,347	\$1,203	\$2,153	\$2,939	\$2,945	\$1,509	\$1,363	\$1,785
United Services Automobile Association	\$1,414	\$1,418	\$1,227	\$1,852	\$2,096	\$2,119	\$1,474	\$1,513	\$1,417
USAA Casualty Insurance Company	\$1,387	\$1,441	\$1,189	\$1,856	\$2,071	\$2,078	\$1,464	\$1,384	\$1,387
USAA General Indemnity Company	\$1,843	\$1,842	\$1,599	\$2,427	\$2,746	\$2,733	\$1,949	\$1,876	\$1,867

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE D - Liability OPTION 1 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	\$1,005	\$1,011	\$973	\$1,411	\$1,859	\$1,977	\$1,242	\$1,044	\$1,005
Allstate Indemnity Company	\$1,320	\$1,476	\$1,355	\$2,002	\$2,310	\$2,644	\$1,513	\$1,596	\$1,476
American Access Casualty Company	\$997	\$2,066	\$1,356	\$1,263	\$1,654	\$1,546	\$1,263	\$1,327	
American Family Insurance Company	\$980	\$1,313	\$1,081	\$1,460	\$2,026	\$2,115	\$1,414	\$1,108	\$934
Country Preferred Insurance Company	\$602	\$557	\$546	\$892	\$1,148	\$1,152	\$727	\$659	\$672
CSAA General Insurance Company	\$1,126	\$1,164	\$1,186	\$1,889	\$2,233	\$2,430	\$1,598	\$1,225	\$1,559
Encompass Home and Auto Insurance Company	\$876	\$848	\$885	\$1,251	\$1,494	\$1,607	\$1,151	\$936	\$906
Esurance Property & Casualty Insurance Company	\$1,335	\$1,235	\$1,288	\$2,290	\$2,884	\$3,129	\$2,091	\$1,529	\$1,504
Farmers Insurance Exchange	\$702	\$622	\$572	\$1,194	\$1,281	\$1,453	\$1,280	\$711	\$747
Garrison Property and Casualty Insurance Company	\$890	\$865	\$750	\$1,145	\$1,279	\$1,277	\$896	\$932	\$885
GEICO Choice Insurance Company	\$807	\$737	\$718	\$980	\$1,156	\$1,218	\$837	\$737	\$835
GEICO Secure Insurance Company	\$827	\$758	\$737	\$991	\$1,158	\$1,226	\$855	\$758	\$854
Key Insurance Company	\$962	\$1,112	\$1,112	\$1,220	\$1,430	\$1,598	\$1,172	\$938	\$1,124
Liberty Mutual General Insurance Company	\$1,350	\$1,398	\$1,865	\$3,287	\$4,092	\$4,558	\$3,130	\$2,281	\$2,145
Metropolitan Group Property & Casualty Insurance	\$717	\$671	\$648	\$1,006	\$1,221	\$1,343	\$839	\$743	\$732
Nevada Capital Insurance Company	\$679	\$705	\$692	\$950	\$1,204	\$1,302	\$873	\$804	\$854
Nevada General Insurance Company	\$2,226	\$2,406	\$2,262	\$2,778	\$3,486	\$3,870	\$2,982	\$2,298	\$2,478
Primero Insurance Company	\$1,458	\$1,458	\$1,374	\$2,124	\$2,340	\$2,340	\$2,124	\$1,536	\$1,374
Progressive Direct Insurance Company	\$751	\$739	\$732	\$1,033	\$1,418	\$1,362	\$1,025	\$930	\$849
Progressive Northern Insurance Company	\$811	\$789	\$781	\$1,204	\$1,724	\$1,636	\$1,186	\$1,044	\$934
Safeco Insurance Company of Illinois	\$1,159	\$1,198	\$1,085	\$1,928	\$2,235	\$2,576	\$1,612	\$1,230	\$1,069
State Farm Fire and Casualty Company	\$1,536	\$1,461	\$1,300	\$2,361	\$3,209	\$3,199	\$1,670	\$1,492	\$1,888
The Standard Fire Insurance Company	\$921	\$919	\$854	\$1,440	\$1,761	\$2,007	\$1,267	\$1,031	\$1,253
United Services Automobile Association	\$711	\$708	\$617	\$902	\$1,022	\$1,030	\$730	\$756	\$714
USAA Casualty Insurance Company	\$667	\$688	\$573	\$869	\$967	\$966	\$695	\$664	\$668
USAA General Indemnity Company	\$826	\$820	\$714	\$1,055	\$1,193	\$1,178	\$860	\$835	\$839

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE D - Liability OPTION 2 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,184	\$1,190	\$1,152	\$1,835	\$2,517	\$2,681	\$1,560	\$1,223	\$1,184
Allstate Indemnity Company	\$1,628	\$1,776	\$1,626	\$2,637	\$3,091	\$3,516	\$1,841	\$1,993	\$1,776
American Family Insurance Company	\$1,073	\$1,477	\$1,197	\$1,675	\$2,428	\$2,549	\$1,605	\$1,226	\$1,010
Country Preferred Insurance Company	\$653	\$615	\$604	\$1,019	\$1,300	\$1,300	\$854	\$740	\$748
CSAA General Insurance Company	\$1,565	\$1,589	\$1,620	\$2,801	\$3,351	\$3,659	\$2,290	\$1,684	\$2,167
Encompass Home and Auto Insurance Company	\$1,014	\$978	\$1,021	\$1,501	\$1,785	\$1,939	\$1,351	\$1,071	\$1,039
Esurance Property & Casualty Insurance Company	\$1,883	\$1,701	\$1,819	\$3,629	\$4,594	\$5,153	\$3,295	\$2,121	\$2,103
Farmers Insurance Exchange	\$703	\$635	\$590	\$1,347	\$1,382	\$1,667	\$1,504	\$774	\$755
Garrison Property and Casualty Insurance Company	\$1,103	\$1,066	\$933	\$1,491	\$1,666	\$1,663	\$1,127	\$1,164	\$1,088
GEICO Choice Insurance Company	\$1,100	\$1,024	\$1,005	\$1,443	\$1,745	\$1,859	\$1,172	\$1,024	\$1,129
GEICO Secure Insurance Company	\$1,091	\$1,014	\$994	\$1,408	\$1,683	\$1,810	\$1,154	\$1,014	\$1,119
Liberty Mutual General Insurance Company	\$1,765	\$1,755	\$2,366	\$4,583	\$5,932	\$6,683	\$4,427	\$2,978	\$2,679
Metropolitan Group Property & Casualty Insurance	\$820	\$768	\$749	\$1,203	\$1,485	\$1,629	\$984	\$861	\$837
Nevada Capital Insurance Company	\$778	\$808	\$799	\$1,122	\$1,452	\$1,569	\$1,013	\$928	\$990
Progressive Direct Insurance Company	\$980	\$932	\$939	\$1,481	\$2,146	\$2,063	\$1,447	\$1,225	\$1,077
Progressive Northern Insurance Company	\$1,116	\$1,046	\$1,058	\$1,809	\$2,708	\$2,576	\$1,753	\$1,440	\$1,237
Safeco Insurance Company of Illinois	\$1,471	\$1,504	\$1,354	\$2,622	\$3,129	\$3,650	\$2,194	\$1,530	\$1,330
State Farm Fire and Casualty Company	\$1,954	\$1,816	\$1,626	\$3,112	\$4,244	\$4,256	\$2,102	\$1,868	\$2,331
The Standard Fire Insurance Company	\$1,037	\$1,022	\$947	\$1,739	\$2,193	\$2,505	\$1,505	\$1,188	\$1,490
United Services Automobile Association	\$864	\$853	\$750	\$1,151	\$1,300	\$1,311	\$902	\$921	\$851
USAA Casualty Insurance Company	\$813	\$825	\$702	\$1,108	\$1,231	\$1,231	\$860	\$807	\$802
USAA General Indemnity Company	\$1,009	\$993	\$873	\$1,345	\$1,519	\$1,505	\$1,066	\$1,017	\$1,010

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE D - Liability OPTION 1 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,122	\$1,154	\$1,104	\$1,503	\$1,966	\$2,086	\$1,344	\$1,176	\$1,122
Allstate Indemnity Company	\$1,894	\$2,212	\$2,048	\$2,670	\$3,052	\$3,548	\$2,230	\$2,251	\$2,212
American Access Casualty Company	\$1,764	\$4,035	\$2,202	\$2,057	\$2,507	\$2,545	\$2,063	\$2,143	
American Family Insurance Company	\$1,019	\$1,361	\$1,123	\$1,502	\$2,057	\$2,150	\$1,465	\$1,155	\$979
Country Preferred Insurance Company	\$909	\$869	\$850	\$1,204	\$1,499	\$1,510	\$1,042	\$980	\$982
CSAA General Insurance Company	\$1,525	\$1,631	\$1,670	\$2,534	\$2,937	\$3,242	\$2,203	\$1,695	\$2,148
Encompass Home and Auto Insurance Company	\$1,003	\$1,017	\$1,041	\$1,362	\$1,663	\$1,765	\$1,274	\$1,077	\$1,055
Esurance Property & Casualty Insurance Company	\$1,600	\$1,519	\$1,563	\$2,677	\$3,332	\$3,699	\$2,487	\$1,827	\$1,814
Farmers Insurance Exchange	\$982	\$938	\$827	\$1,732	\$1,857	\$2,120	\$1,877	\$1,021	\$1,051
Garrison Property and Casualty Insurance Company	\$950	\$941	\$810	\$1,170	\$1,306	\$1,310	\$956	\$991	\$959
GEICO Choice Insurance Company	\$1,013	\$931	\$902	\$1,142	\$1,309	\$1,405	\$1,038	\$931	\$1,035
GEICO Secure Insurance Company	\$1,052	\$969	\$937	\$1,175	\$1,339	\$1,443	\$1,078	\$969	\$1,074
Key Insurance Company	\$608	\$788	\$788	\$896	\$1,034	\$1,184	\$776	\$650	\$650
Liberty Mutual General Insurance Company	\$2,191	\$2,248	\$3,027	\$5,368	\$6,839	\$7,964	\$5,313	\$3,669	\$3,379
Metropolitan Group Property & Casualty Insurance	\$941	\$890	\$859	\$1,238	\$1,481	\$1,631	\$1,066	\$953	\$961
Nevada Capital Insurance Company	\$679	\$712	\$693	\$945	\$1,191	\$1,293	\$881	\$803	\$852
Nevada General Insurance Company	\$2,226	\$2,406	\$2,262	\$2,778	\$3,486	\$3,870	\$2,982	\$2,298	\$2,478
Primero Insurance Company	\$1,986	\$1,986	\$1,884	\$2,772	\$3,048	\$3,048	\$2,772	\$2,094	\$1,884
Progressive Direct Insurance Company	\$1,018	\$1,047	\$1,036	\$1,340	\$1,835	\$1,811	\$1,367	\$1,268	\$1,158
Progressive Northern Insurance Company	\$1,062	\$1,082	\$1,074	\$1,500	\$2,135	\$2,080	\$1,518	\$1,361	\$1,220
Safeco Insurance Company of Illinois	\$1,142	\$1,180	\$1,073	\$1,846	\$2,148	\$2,493	\$1,595	\$1,222	\$1,057
State Farm Fire and Casualty Company	\$1,898	\$1,878	\$1,679	\$2,734	\$3,674	\$3,689	\$2,021	\$1,881	\$2,444
United Services Automobile Association	\$768	\$780	\$673	\$934	\$1,054	\$1,065	\$782	\$811	\$783
USAA Casualty Insurance Company	\$713	\$756	\$619	\$889	\$986	\$993	\$741	\$711	\$725
USAA General Indemnity Company	\$884	\$895	\$775	\$1,083	\$1,224	\$1,214	\$919	\$900	\$910

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE D - Liability OPTION 2 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,292	\$1,323	\$1,273	\$1,900	\$2,584	\$2,742	\$1,639	\$1,346	\$1,292
Allstate Indemnity Company	\$2,216	\$2,522	\$2,330	\$3,324	\$3,865	\$4,441	\$2,566	\$2,670	\$2,522
American Family Insurance Company	\$1,108	\$1,518	\$1,234	\$1,708	\$2,444	\$2,567	\$1,649	\$1,269	\$1,052
Country Preferred Insurance Company	\$938	\$886	\$869	\$1,274	\$1,602	\$1,613	\$1,078	\$1,011	\$1,014
CSAA General Insurance Company	\$2,070	\$2,155	\$2,206	\$3,665	\$4,318	\$4,769	\$3,061	\$2,257	\$2,892
Encompass Home and Auto Insurance Company	\$1,099	\$1,102	\$1,131	\$1,558	\$1,889	\$2,026	\$1,422	\$1,167	\$1,144
Esurance Property & Casualty Insurance Company	\$2,321	\$2,138	\$2,268	\$4,405	\$5,479	\$6,320	\$4,047	\$2,588	\$2,607
Farmers Insurance Exchange	\$993	\$961	\$859	\$1,987	\$2,032	\$2,473	\$2,236	\$1,127	\$1,074
Garrison Property and Casualty Insurance Company	\$1,146	\$1,127	\$983	\$1,490	\$1,661	\$1,668	\$1,171	\$1,205	\$1,145
GEICO Choice Insurance Company	\$1,299	\$1,213	\$1,183	\$1,594	\$1,882	\$2,032	\$1,366	\$1,213	\$1,323
GEICO Secure Insurance Company	\$1,315	\$1,225	\$1,194	\$1,593	\$1,863	\$2,032	\$1,377	\$1,225	\$1,338
Liberty Mutual General Insurance Company	\$3,162	\$3,050	\$4,228	\$8,209	\$10,854	\$12,752	\$8,219	\$5,202	\$4,680
Metropolitan Group Property & Casualty Insurance	\$1,001	\$945	\$916	\$1,386	\$1,694	\$1,854	\$1,166	\$1,029	\$1,020
Nevada Capital Insurance Company	\$784	\$820	\$808	\$1,129	\$1,454	\$1,577	\$1,030	\$936	\$995
Progressive Direct Insurance Company	\$1,337	\$1,316	\$1,326	\$1,953	\$2,838	\$2,800	\$1,946	\$1,675	\$1,471
Progressive Northern Insurance Company	\$1,475	\$1,428	\$1,450	\$2,306	\$3,453	\$3,366	\$2,278	\$1,890	\$1,624
Safeco Insurance Company of Illinois	\$1,459	\$1,485	\$1,344	\$2,540	\$3,054	\$3,578	\$2,193	\$1,525	\$1,321
State Farm Fire and Casualty Company	\$2,375	\$2,286	\$2,060	\$3,591	\$4,848	\$4,907	\$2,499	\$2,313	\$2,944
United Services Automobile Association	\$905	\$909	\$796	\$1,161	\$1,309	\$1,323	\$941	\$962	\$908
USAA Casualty Insurance Company	\$843	\$878	\$736	\$1,102	\$1,223	\$1,231	\$889	\$841	\$846
USAA General Indemnity Company	\$1,052	\$1,053	\$924	\$1,352	\$1,525	\$1,517	\$1,109	\$1,066	\$1,064

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE E - Liability OPTION 1 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$643	\$647	\$628	\$943	\$1,254	\$1,312	\$755	\$664	\$643
Allstate Indemnity Company	\$1,002	\$1,118	\$1,027	\$1,600	\$1,837	\$2,088	\$1,142	\$1,203	\$1,118
American Access Casualty Company	\$881	\$1,598	\$1,076	\$1,057	\$1,313	\$1,313	\$1,064	\$1,082	
American Family Insurance Company	\$679	\$902	\$749	\$1,014	\$1,425	\$1,500	\$990	\$769	\$651
Country Preferred Insurance Company	\$487	\$455	\$447	\$714	\$924	\$927	\$585	\$531	\$543
CSAA General Insurance Company	\$684	\$715	\$726	\$1,139	\$1,349	\$1,461	\$967	\$753	\$955
Encompass Home and Auto Insurance Company	\$902	\$878	\$910	\$1,296	\$1,510	\$1,626	\$1,142	\$955	\$929
Esurance Property & Casualty Insurance Company	\$618	\$572	\$597	\$1,087	\$1,373	\$1,499	\$993	\$713	\$702
Farmers Insurance Exchange	\$637	\$577	\$540	\$1,261	\$1,277	\$1,558	\$1,435	\$718	\$676
Garrison Property and Casualty Insurance Company	\$558	\$545	\$479	\$690	\$767	\$765	\$559	\$577	\$555
GEICO Advantage Insurance Company	\$309	\$285	\$276	\$365	\$428	\$455	\$321	\$285	\$319
GEICO Choice Insurance Company	\$443	\$409	\$409	\$532	\$625	\$662	\$460	\$409	\$457
GEICO Secure Insurance Company	\$555	\$510	\$493	\$671	\$791	\$840	\$578	\$510	\$574
Key Insurance Company	\$1,936	\$2,176	\$2,176	\$2,338	\$2,758	\$3,022	\$2,356	\$1,864	\$2,332
Liberty Mutual General Insurance Company	\$878	\$916	\$1,221	\$2,084	\$2,592	\$2,910	\$2,004	\$1,477	\$1,415
Metropolitan Group Property & Casualty Insurance	\$331	\$310	\$298	\$447	\$542	\$598	\$379	\$338	\$336
Nevada Capital Insurance Company	\$492	\$513	\$501	\$687	\$867	\$937	\$634	\$582	\$618
Nevada General Insurance Company	\$1,434	\$1,524	\$1,446	\$1,758	\$2,190	\$2,418	\$1,866	\$1,470	\$1,566
Primero Insurance Company	\$960	\$960	\$846	\$1,446	\$1,590	\$1,590	\$1,446	\$929	\$846
Progressive Direct Insurance Company	\$367	\$361	\$359	\$524	\$737	\$708	\$520	\$461	\$418
Progressive Northern Insurance Company	\$454	\$441	\$440	\$687	\$995	\$948	\$676	\$584	\$517
Safeco Insurance Company of Illinois	\$841	\$866	\$793	\$1,392	\$1,619	\$1,860	\$1,166	\$886	\$780
State Farm Fire and Casualty Company	\$802	\$765	\$676	\$1,258	\$1,724	\$1,724	\$875	\$783	\$996
State Farm Mutual Automobile Insurance Company	\$503	\$476	\$419	\$790	\$1,085	\$1,081	\$550	\$487	\$623
The Standard Fire Insurance Company	\$628	\$626	\$579	\$995	\$1,224	\$1,398	\$872	\$706	\$861
United Services Automobile Association	\$441	\$443	\$391	\$539	\$607	\$612	\$451	\$464	\$444
USAA Casualty Insurance Company	\$445	\$460	\$390	\$560	\$618	\$618	\$463	\$442	\$447
USAA General Indemnity Company	\$493	\$493	\$436	\$604	\$682	\$673	\$511	\$496	\$501

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE E - Liability OPTION 2 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	\$728	\$732	\$714	\$1,202	\$1,670	\$1,731	\$860	\$748	\$728
Allstate Indemnity Company	\$1,195	\$1,295	\$1,192	\$2,061	\$2,387	\$2,689	\$1,338	\$1,441	\$1,295
American Family Insurance Company	\$745	\$1,015	\$830	\$1,163	\$1,703	\$1,800	\$1,124	\$852	\$706
Country Preferred Insurance Company	\$539	\$500	\$492	\$798	\$1,039	\$1,042	\$642	\$586	\$597
CSAA General Insurance Company	\$776	\$798	\$811	\$1,359	\$1,626	\$1,763	\$1,123	\$846	\$1,081
Encompass Home and Auto Insurance Company	\$1,028	\$1,001	\$1,033	\$1,555	\$1,774	\$1,931	\$1,287	\$1,072	\$1,048
Esurance Property & Casualty Insurance Company	\$893	\$805	\$864	\$1,765	\$2,226	\$2,515	\$1,596	\$1,008	\$1,004
Farmers Insurance Exchange	\$744	\$690	\$655	\$1,699	\$1,639	\$2,131	\$2,016	\$930	\$794
Garrison Property and Casualty Insurance Company	\$684	\$664	\$590	\$888	\$987	\$988	\$696	\$714	\$677
GEICO Advantage Insurance Company	\$420	\$394	\$385	\$539	\$647	\$697	\$448	\$394	\$430
GEICO Choice Insurance Company	\$607	\$570	\$570	\$791	\$952	\$1,024	\$647	\$570	\$621
GEICO Secure Insurance Company	\$742	\$691	\$674	\$965	\$1,162	\$1,250	\$789	\$691	\$761
Liberty Mutual General Insurance Company	\$1,147	\$1,146	\$1,549	\$2,917	\$3,773	\$4,286	\$2,842	\$1,926	\$1,765
Metropolitan Group Property & Casualty Insurance	\$362	\$338	\$328	\$512	\$632	\$694	\$424	\$374	\$368
Nevada Capital Insurance Company	\$565	\$587	\$580	\$813	\$1,048	\$1,132	\$736	\$674	\$717
Progressive Direct Insurance Company	\$491	\$466	\$469	\$774	\$1,142	\$1,093	\$752	\$622	\$541
Progressive Northern Insurance Company	\$675	\$628	\$640	\$1,124	\$1,701	\$1,614	\$1,087	\$873	\$739
Safeco Insurance Company of Illinois	\$1,093	\$1,109	\$1,008	\$1,944	\$2,338	\$2,722	\$1,638	\$1,126	\$989
State Farm Fire and Casualty Company	\$1,045	\$971	\$867	\$1,694	\$2,323	\$2,337	\$1,124	\$1,000	\$1,253
State Farm Mutual Automobile Insurance Company	\$637	\$590	\$523	\$1,034	\$1,423	\$1,425	\$693	\$609	\$767
The Standard Fire Insurance Company	\$719	\$707	\$653	\$1,227	\$1,557	\$1,782	\$1,057	\$828	\$1,046
United Services Automobile Association	\$535	\$530	\$474	\$684	\$766	\$772	\$555	\$563	\$530
USAA Casualty Insurance Company	\$542	\$553	\$476	\$708	\$783	\$783	\$569	\$536	\$536
USAA General Indemnity Company	\$572	\$566	\$506	\$731	\$821	\$814	\$600	\$574	\$574

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE E - Liability OPTION 1 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	\$704	\$723	\$696	\$993	\$1,313	\$1,373	\$812	\$733	\$704
Allstate Indemnity Company	\$1,403	\$1,636	\$1,517	\$2,064	\$2,357	\$2,720	\$1,647	\$1,661	\$1,636
American Access Casualty Company	\$1,437	\$3,027	\$1,666	\$1,612	\$1,883	\$2,010	\$1,620	\$1,650	
American Family Insurance Company	\$706	\$936	\$778	\$1,044	\$1,450	\$1,527	\$1,027	\$802	\$682
Country Preferred Insurance Company	\$731	\$705	\$692	\$963	\$1,208	\$1,216	\$837	\$786	\$793
CSAA General Insurance Company	\$935	\$1,017	\$1,037	\$1,538	\$1,784	\$1,955	\$1,346	\$1,051	\$1,328
Encompass Home and Auto Insurance Company	\$1,017	\$1,031	\$1,052	\$1,398	\$1,665	\$1,772	\$1,256	\$1,084	\$1,064
Esurance Property & Casualty Insurance Company	\$767	\$730	\$750	\$1,305	\$1,626	\$1,817	\$1,212	\$878	\$875
Farmers Insurance Exchange	\$907	\$876	\$792	\$1,873	\$1,891	\$2,326	\$2,135	\$1,049	\$969
Garrison Property and Casualty Insurance Company	\$596	\$594	\$517	\$709	\$789	\$790	\$599	\$615	\$602
GEICO Advantage Insurance Company	\$382	\$343	\$343	\$448	\$518	\$544	\$389	\$343	\$390
GEICO Choice Insurance Company	\$554	\$516	\$497	\$620	\$709	\$765	\$570	\$516	\$566
GEICO Secure Insurance Company	\$712	\$659	\$633	\$799	\$917	\$992	\$734	\$659	\$727
Key Insurance Company	\$1,024	\$1,342	\$1,342	\$1,504	\$1,720	\$1,948	\$1,318	\$1,108	\$1,096
Liberty Mutual General Insurance Company	\$1,438	\$1,478	\$1,996	\$3,457	\$4,405	\$5,162	\$3,447	\$2,395	\$2,245
Metropolitan Group Property & Casualty Insurance	\$439	\$417	\$404	\$566	\$669	\$745	\$494	\$444	\$451
Nevada Capital Insurance Company	\$525	\$551	\$536	\$728	\$911	\$990	\$682	\$622	\$656
Nevada General Insurance Company	\$1,434	\$1,524	\$1,446	\$1,758	\$2,190	\$2,418	\$1,866	\$1,470	\$1,566
Primero Insurance Company	\$1,260	\$1,260	\$1,194	\$1,812	\$1,992	\$1,992	\$1,812	\$1,332	\$1,194
Progressive Direct Insurance Company	\$517	\$533	\$528	\$713	\$1,004	\$987	\$727	\$651	\$587
Progressive Northern Insurance Company	\$634	\$646	\$644	\$916	\$1,322	\$1,288	\$926	\$811	\$721
Safeco Insurance Company of Illinois	\$832	\$856	\$787	\$1,343	\$1,572	\$1,818	\$1,163	\$882	\$774
State Farm Fire and Casualty Company	\$1,013	\$1,006	\$895	\$1,476	\$1,997	\$2,014	\$1,080	\$1,010	\$1,313
State Farm Mutual Automobile Insurance Company	\$621	\$613	\$544	\$904	\$1,226	\$1,231	\$665	\$616	\$805
The Standard Fire Insurance Company	\$939	\$973	\$888	\$1,389	\$1,680	\$1,978	\$1,249	\$1,056	\$1,236
United Services Automobile Association	\$476	\$485	\$427	\$560	\$628	\$633	\$484	\$499	\$487
USAA Casualty Insurance Company	\$474	\$506	\$421	\$573	\$633	\$637	\$494	\$472	\$484
USAA General Indemnity Company	\$527	\$535	\$471	\$620	\$701	\$695	\$547	\$533	\$541

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE E - Liability OPTION 2 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	\$785	\$801	\$777	\$1,245	\$1,721	\$1,781	\$909	\$812	\$785
Allstate Indemnity Company	\$1,576	\$1,782	\$1,652	\$2,503	\$2,884	\$3,288	\$1,812	\$1,877	\$1,782
American Family Insurance Company	\$770	\$1,044	\$857	\$1,188	\$1,719	\$1,818	\$1,156	\$882	\$735
Country Preferred Insurance Company	\$781	\$749	\$735	\$1,044	\$1,318	\$1,326	\$891	\$838	\$845
CSAA General Insurance Company	\$1,033	\$1,097	\$1,118	\$1,787	\$2,100	\$2,303	\$1,511	\$1,143	\$1,455
Encompass Home and Auto Insurance Company	\$1,097	\$1,100	\$1,123	\$1,603	\$1,860	\$2,004	\$1,346	\$1,150	\$1,132
Esurance Property & Casualty Insurance Company	\$1,131	\$1,041	\$1,107	\$2,189	\$2,711	\$3,146	\$2,006	\$1,261	\$1,278
Farmers Insurance Exchange	\$1,072	\$1,048	\$969	\$2,564	\$2,462	\$3,229	\$3,029	\$1,377	\$1,150
Garrison Property and Casualty Insurance Company	\$713	\$704	\$623	\$892	\$990	\$995	\$726	\$741	\$713
GEICO Advantage Insurance Company	\$494	\$452	\$452	\$622	\$737	\$788	\$516	\$452	\$502
GEICO Choice Insurance Company	\$715	\$674	\$655	\$874	\$1,019	\$1,122	\$754	\$674	\$727
GEICO Secure Insurance Company	\$898	\$840	\$814	\$1,093	\$1,287	\$1,405	\$945	\$840	\$914
Liberty Mutual General Insurance Company	\$2,104	\$2,024	\$2,828	\$5,375	\$7,107	\$8,388	\$5,414	\$3,431	\$3,151
Metropolitan Group Property & Casualty Insurance	\$452	\$429	\$414	\$607	\$734	\$810	\$516	\$459	\$462
Nevada Capital Insurance Company	\$607	\$636	\$625	\$872	\$1,118	\$1,211	\$800	\$725	\$768
Progressive Direct Insurance Company	\$703	\$687	\$697	\$1,086	\$1,613	\$1,573	\$1,075	\$891	\$770
Progressive Northern Insurance Company	\$937	\$902	\$921	\$1,515	\$2,292	\$2,214	\$1,489	\$1,206	\$1,024
Safeco Insurance Company of Illinois	\$1,096	\$1,106	\$1,011	\$1,913	\$2,324	\$2,716	\$1,662	\$1,133	\$993
State Farm Fire and Casualty Company	\$1,296	\$1,248	\$1,122	\$1,985	\$2,691	\$2,733	\$1,360	\$1,265	\$1,608
State Farm Mutual Automobile Insurance Company	\$769	\$741	\$662	\$1,174	\$1,597	\$1,614	\$816	\$751	\$962
The Standard Fire Insurance Company	\$1,026	\$1,043	\$950	\$1,646	\$2,061	\$2,410	\$1,448	\$1,177	\$1,433
United Services Automobile Association	\$559	\$565	\$501	\$690	\$772	\$782	\$579	\$588	\$563
USAA Casualty Insurance Company	\$561	\$586	\$500	\$708	\$782	\$785	\$589	\$558	\$564
USAA General Indemnity Company	\$597	\$601	\$533	\$737	\$828	\$824	\$626	\$600	\$606

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE F - Liability OPTION 1 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Indemnity Company	\$2,104	\$2,286	\$2,097	\$3,159	\$3,606	\$4,102	\$2,366	\$2,556	\$2,286
American Family Insurance Company	\$2,104	\$3,005	\$2,364	\$3,295	\$4,600	\$4,756	\$3,148	\$2,427	\$1,978
CSAA General Insurance Company	\$2,717	\$2,775	\$2,827	\$4,622	\$5,534	\$5,888	\$3,847	\$2,983	\$3,822
Encompass Home and Auto Insurance Company	\$7,451	\$6,999	\$7,429	\$10,630	\$13,019	\$14,008	\$10,100	\$7,988	\$7,765
Farmers Insurance Exchange	\$1,120	\$989	\$901	\$1,855	\$2,022	\$2,242	\$1,940	\$1,109	\$1,197
Garrison Property and Casualty Insurance Company	\$1,994	\$1,937	\$1,680	\$2,555	\$2,855	\$2,848	\$2,004	\$2,084	\$1,984
Key Insurance Company	\$1,490	\$1,664	\$1,664	\$1,916	\$2,258	\$2,510	\$1,784	\$1,442	\$1,754
Liberty Mutual General Insurance Company	\$2,451	\$2,569	\$3,448	\$6,271	\$7,914	\$8,308	\$5,923	\$4,293	\$3,927
Nevada General Insurance Company	\$2,430	\$2,676	\$2,502	\$3,150	\$3,990	\$4,428	\$3,372	\$2,550	\$2,748
Primero Insurance Company	\$2,328	\$2,328	\$2,202	\$3,384	\$3,737	\$3,737	\$3,384	\$2,454	\$2,202
Progressive Direct Insurance Company	\$1,162	\$1,138	\$1,121	\$1,645	\$2,309	\$2,204	\$1,629	\$1,485	\$1,342
Progressive Northern Insurance Company	\$1,387	\$1,341	\$1,324	\$2,045	\$2,926	\$2,769	\$2,010	\$1,800	\$1,611
Safeco Insurance Company of Illinois	\$1,536	\$1,589	\$1,440	\$2,611	\$3,050	\$3,537	\$2,190	\$1,634	\$1,415
United Services Automobile Association	\$1,265	\$1,257	\$1,084	\$1,664	\$1,896	\$1,908	\$1,312	\$1,352	\$1,261
USAA Casualty Insurance Company	\$1,284	\$1,315	\$1,088	\$1,742	\$1,950	\$1,950	\$1,353	\$1,274	\$1,276
USAA General Indemnity Company	\$1,534	\$1,515	\$1,302	\$2,039	\$2,322	\$2,292	\$1,613	\$1,547	\$1,548

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE F - Liability OPTION 2 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Indemnity Company	\$2,404	\$2,565	\$2,346	\$3,813	\$4,413	\$5,011	\$2,681	\$2,945	\$2,565
American Family Insurance Company	\$2,345	\$3,441	\$2,669	\$3,841	\$5,596	\$5,812	\$3,632	\$2,731	\$2,178
CSAA General Insurance Company	\$3,091	\$3,117	\$3,169	\$5,500	\$6,637	\$7,041	\$4,457	\$3,370	\$4,332
Encompass Home and Auto Insurance Company	\$7,977	\$7,471	\$7,950	\$11,637	\$14,460	\$15,715	\$11,290	\$8,491	\$8,244
Farmers Insurance Exchange	\$1,103	\$985	\$906	\$2,002	\$2,116	\$2,453	\$2,144	\$1,161	\$1,199
Garrison Property and Casualty Insurance Company	\$2,517	\$2,436	\$2,137	\$3,375	\$3,768	\$3,764	\$2,569	\$2,647	\$2,483
Liberty Mutual General Insurance Company	\$3,281	\$3,305	\$4,501	\$8,991	\$11,758	\$12,349	\$8,561	\$5,773	\$5,073
Progressive Direct Insurance Company	\$1,487	\$1,408	\$1,418	\$2,301	\$3,380	\$3,224	\$2,243	\$1,907	\$1,661
Progressive Northern Insurance Company	\$1,902	\$1,770	\$1,792	\$3,099	\$4,642	\$4,397	\$2,993	\$2,468	\$2,119
Safeco Insurance Company of Illinois	\$2,026	\$2,062	\$1,857	\$3,689	\$4,444	\$5,216	\$3,128	\$2,104	\$1,823
United Services Automobile Association	\$1,571	\$1,545	\$1,348	\$2,172	\$2,470	\$2,488	\$1,660	\$1,686	\$1,539
USAA Casualty Insurance Company	\$1,605	\$1,616	\$1,364	\$2,277	\$2,548	\$2,550	\$1,716	\$1,590	\$1,570
USAA General Indemnity Company	\$1,826	\$1,788	\$1,554	\$2,537	\$2,884	\$2,857	\$1,948	\$1,837	\$1,821

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE F - Liability OPTION 1 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	City 89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Indemnity Company	\$2,882	\$3,261	\$3,029	\$4,041	\$4,572	\$5,294	\$3,328	\$3,436	\$3,261
American Family Insurance Company	\$2,207	\$3,135	\$2,474	\$3,403	\$4,670	\$4,831	\$3,278	\$2,555	\$2,095
CSAA General Insurance Company	\$3,593	\$3,797	\$3,887	\$6,018	\$7,033	\$7,592	\$5,167	\$4,019	\$5,118
Encompass Home and Auto Insurance Company	\$8,617	\$8,505	\$8,836	\$11,554	\$14,512	\$15,364	\$11,163	\$9,269	\$9,170
Farmers Insurance Exchange	\$1,555	\$1,486	\$1,293	\$2,678	\$2,921	\$3,252	\$2,834	\$1,583	\$1,673
Garrison Property and Casualty Insurance Company	\$2,139	\$2,123	\$1,827	\$2,624	\$2,931	\$2,942	\$2,154	\$2,228	\$2,162
Key Insurance Company	\$920	\$1,142	\$1,142	\$1,394	\$1,616	\$1,844	\$1,142	\$974	\$986
Liberty Mutual General Insurance Company	\$3,423	\$3,567	\$4,831	\$8,555	\$10,866	\$12,020	\$8,348	\$5,876	\$5,389
Nevada General Insurance Company	\$2,430	\$2,676	\$2,502	\$3,150	\$3,990	\$4,428	\$3,372	\$2,550	\$2,748
Primero Insurance Company	\$3,192	\$3,192	\$3,036	\$4,434	\$4,890	\$4,890	\$4,434	\$3,366	\$3,036
Progressive Direct Insurance Company	\$1,587	\$1,615	\$1,596	\$2,134	\$2,970	\$2,903	\$2,167	\$2,034	\$1,838
Progressive Northern Insurance Company	\$1,818	\$1,827	\$1,806	\$2,531	\$3,586	\$3,468	\$2,552	\$2,362	\$2,113
Safeco Insurance Company of Illinois	\$1,520	\$1,572	\$1,430	\$2,512	\$2,948	\$3,443	\$2,179	\$1,629	\$1,405
United Services Automobile Association	\$1,347	\$1,366	\$1,169	\$1,692	\$1,924	\$1,944	\$1,387	\$1,432	\$1,369
USAA Casualty Insurance Company	\$1,353	\$1,427	\$1,162	\$1,750	\$1,957	\$1,969	\$1,419	\$1,347	\$1,369
USAA General Indemnity Company	\$1,619	\$1,630	\$1,398	\$2,056	\$2,339	\$2,321	\$1,697	\$1,643	\$1,657

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE F - Liability OPTION 2 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Indemnity Company	\$3,147	\$3,483	\$3,228	\$4,649	\$5,328	\$6,129	\$3,591	\$3,785	\$3,483
American Family Insurance Company	\$2,437	\$3,550	\$2,765	\$3,923	\$5,620	\$5,840	\$3,741	\$2,845	\$2,286
CSAA General Insurance Company	\$3,989	\$4,133	\$4,225	\$7,002	\$8,284	\$8,902	\$5,818	\$4,408	\$5,638
Encompass Home and Auto Insurance Company	\$8,735	\$8,544	\$8,914	\$12,041	\$15,322	\$16,376	\$11,846	\$9,334	\$9,205
Farmers Insurance Exchange	\$1,529	\$1,475	\$1,299	\$2,910	\$3,067	\$3,586	\$3,158	\$1,667	\$1,679
Garrison Property and Casualty Insurance Company	\$2,627	\$2,587	\$2,260	\$3,387	\$3,776	\$3,791	\$2,681	\$2,752	\$2,624
Liberty Mutual General Insurance Company	\$4,921	\$4,827	\$6,747	\$13,070	\$17,212	\$19,126	\$12,861	\$8,327	\$7,491
Progressive Direct Insurance Company	\$2,042	\$1,996	\$2,010	\$3,042	\$4,460	\$4,340	\$3,021	\$2,621	\$2,283
Progressive Northern Insurance Company	\$2,476	\$2,375	\$2,404	\$3,867	\$5,777	\$5,577	\$3,803	\$3,209	\$2,754
Safeco Insurance Company of Illinois	\$2,024	\$2,049	\$1,855	\$3,604	\$4,379	\$5,159	\$3,151	\$2,111	\$1,823
United Services Automobile Association	\$1,623	\$1,623	\$1,411	\$2,152	\$2,442	\$2,468	\$1,703	\$1,733	\$1,616
USAA Casualty Insurance Company	\$1,641	\$1,696	\$1,412	\$2,232	\$2,493	\$2,506	\$1,746	\$1,630	\$1,632
USAA General Indemnity Company	\$1,875	\$1,867	\$1,620	\$2,507	\$2,842	\$2,827	\$1,993	\$1,897	\$1,893

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE G - Liability OPTION 1 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	\$804	\$805	\$778	\$1,141	\$1,500	\$1,590	\$990	\$833	\$804
Allstate Indemnity Company	\$1,215	\$1,337	\$1,227	\$1,872	\$2,159	\$2,462	\$1,379	\$1,475	\$1,337
American Access Casualty Company	\$905	\$1,617	\$1,129	\$1,114	\$1,413	\$1,392	\$1,121	\$1,140	
American Family Insurance Company	\$960	\$1,300	\$1,058	\$1,464	\$2,069	\$2,158	\$1,395	\$1,083	\$899
CSAA General Insurance Company	\$1,242	\$1,268	\$1,293	\$2,090	\$2,486	\$2,678	\$1,752	\$1,350	\$1,720
Encompass Home and Auto Insurance Company	\$883	\$858	\$894	\$1,264	\$1,509	\$1,627	\$1,164	\$943	\$912
Esurance Property & Casualty Insurance Company	\$1,244	\$1,133	\$1,190	\$2,183	\$2,798	\$2,980	\$1,973	\$1,441	\$1,403
Farmers Insurance Exchange	\$782	\$694	\$644	\$1,412	\$1,482	\$1,727	\$1,542	\$824	\$834
Garrison Property and Casualty Insurance Company	\$914	\$881	\$764	\$1,194	\$1,332	\$1,324	\$917	\$958	\$905
GEICO Advantage Insurance Company	\$557	\$501	\$492	\$696	\$829	\$871	\$580	\$501	\$579
GEICO Choice Insurance Company	\$729	\$658	\$647	\$920	\$1,098	\$1,153	\$760	\$658	\$757
GEICO Secure Insurance Company	\$842	\$764	\$749	\$1,041	\$1,229	\$1,291	\$873	\$764	\$871
Hartford Insurance Company of the Midwest	\$781	\$745	\$703	\$1,131	\$1,435	\$1,425	\$1,038	\$749	\$857
Key Insurance Company	\$974	\$1,106	\$1,106	\$1,208	\$1,424	\$1,580	\$1,184	\$944	\$1,148
Liberty Mutual General Insurance Company	\$1,177	\$1,222	\$1,629	\$2,839	\$3,547	\$3,941	\$2,713	\$1,988	\$1,891
Metropolitan Group Property & Casualty Insurance	\$494	\$459	\$446	\$696	\$845	\$924	\$579	\$512	\$504
Nevada Capital Insurance Company	\$650	\$674	\$663	\$923	\$1,187	\$1,283	\$837	\$771	\$823
Nevada General Insurance Company	\$1,998	\$2,178	\$2,046	\$2,556	\$3,216	\$3,564	\$2,724	\$2,088	\$2,238
Primero Insurance Company	\$3,000	\$3,000	\$1,740	\$2,736	\$3,012	\$3,012	\$2,736	\$1,944	\$1,740
Progressive Direct Insurance Company	\$868	\$834	\$828	\$1,279	\$1,815	\$1,720	\$1,250	\$1,098	\$986
Progressive Northern Insurance Company	\$882	\$844	\$838	\$1,351	\$1,954	\$1,848	\$1,316	\$1,134	\$1,011
Safeco Insurance Company of Illinois	\$954	\$978	\$892	\$1,603	\$1,879	\$2,159	\$1,338	\$1,000	\$878
State Farm Fire and Casualty Company	\$1,604	\$1,491	\$1,320	\$2,547	\$3,504	\$3,472	\$1,749	\$1,529	\$1,970
State Farm Mutual Automobile Insurance Company	\$701	\$653	\$575	\$1,117	\$1,540	\$1,524	\$767	\$669	\$862
The Standard Fire Insurance Company	\$959	\$947	\$884	\$1,509	\$1,846	\$2,094	\$1,322	\$1,068	\$1,302
United Services Automobile Association	\$674	\$669	\$583	\$865	\$975	\$982	\$693	\$720	\$673
USAA Casualty Insurance Company	\$669	\$683	\$573	\$880	\$976	\$973	\$697	\$668	\$667
USAA General Indemnity Company	\$744	\$734	\$639	\$963	\$1,086	\$1,070	\$774	\$755	\$750

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE G - Liability OPTION 2 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	\$863	\$861	\$836	\$1,317	\$1,785	\$1,882	\$1,082	\$889	\$863
Allstate Indemnity Company	\$1,423	\$1,528	\$1,400	\$2,336	\$2,728	\$3,093	\$1,593	\$1,743	\$1,528
American Family Insurance Company	\$1,067	\$1,487	\$1,192	\$1,708	\$2,520	\$2,643	\$1,612	\$1,219	\$988
CSAA General Insurance Company	\$1,447	\$1,459	\$1,487	\$2,564	\$3,075	\$3,325	\$2,092	\$1,558	\$2,002
Encompass Home and Auto Insurance Company	\$1,036	\$1,002	\$1,045	\$1,539	\$1,827	\$1,989	\$1,382	\$1,092	\$1,061
Esurance Property & Casualty Insurance Company	\$1,700	\$1,514	\$1,625	\$3,317	\$4,291	\$4,682	\$2,984	\$1,946	\$1,898
Farmers Insurance Exchange	\$803	\$724	\$679	\$1,616	\$1,632	\$2,009	\$1,824	\$914	\$868
Garrison Property and Casualty Insurance Company	\$1,145	\$1,101	\$964	\$1,566	\$1,747	\$1,743	\$1,169	\$1,211	\$1,128
GEICO Advantage Insurance Company	\$774	\$713	\$703	\$1,044	\$1,271	\$1,359	\$830	\$713	\$796
GEICO Choice Insurance Company	\$1,023	\$946	\$934	\$1,395	\$1,701	\$1,819	\$1,099	\$946	\$1,051
GEICO Secure Insurance Company	\$1,130	\$1,044	\$1,029	\$1,501	\$1,809	\$1,937	\$1,201	\$1,044	\$1,161
Hartford Insurance Company of the Midwest	\$892	\$835	\$791	\$1,402	\$1,811	\$1,814	\$1,268	\$846	\$974
Liberty Mutual General Insurance Company	\$1,545	\$1,539	\$2,076	\$3,990	\$5,179	\$5,811	\$3,862	\$2,610	\$2,369
Metropolitan Group Property & Casualty Insurance	\$547	\$508	\$496	\$800	\$988	\$1,082	\$652	\$574	\$556
Nevada Capital Insurance Company	\$755	\$782	\$778	\$1,107	\$1,451	\$1,567	\$985	\$904	\$966
Progressive Direct Insurance Company	\$1,213	\$1,123	\$1,142	\$1,975	\$2,946	\$2,789	\$1,902	\$1,550	\$1,329
Progressive Northern Insurance Company	\$1,298	\$1,195	\$1,216	\$2,176	\$3,288	\$3,118	\$2,091	\$1,673	\$1,428
Safeco Insurance Company of Illinois	\$1,264	\$1,276	\$1,157	\$2,280	\$2,765	\$3,219	\$1,918	\$1,295	\$1,136
State Farm Fire and Casualty Company	\$2,067	\$1,886	\$1,682	\$3,384	\$4,662	\$4,659	\$2,236	\$1,951	\$2,464
State Farm Mutual Automobile Insurance Company	\$890	\$814	\$722	\$1,460	\$2,017	\$2,010	\$969	\$842	\$1,065
The Standard Fire Insurance Company	\$1,085	\$1,061	\$987	\$1,828	\$2,304	\$2,622	\$1,579	\$1,239	\$1,553
United Services Automobile Association	\$833	\$820	\$723	\$1,115	\$1,255	\$1,262	\$871	\$890	\$821
USAA Casualty Insurance Company	\$830	\$835	\$714	\$1,132	\$1,254	\$1,252	\$876	\$826	\$817
USAA General Indemnity Company	\$880	\$863	\$760	\$1,183	\$1,332	\$1,318	\$928	\$890	\$880

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE G - Liability OPTION 1 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$883	\$902	\$866	\$1,198	\$1,566	\$1,657	\$1,057	\$922	\$883
Allstate Indemnity Company	\$1,688	\$1,939	\$1,797	\$2,419	\$2,764	\$3,198	\$1,967	\$2,013	\$1,939
American Access Casualty Company	\$1,577	\$3,320	\$1,859	\$1,802	\$2,146	\$2,265	\$1,812	\$1,847	
American Family Insurance Company	\$992	\$1,340	\$1,093	\$1,497	\$2,088	\$2,179	\$1,437	\$1,124	\$937
CSAA General Insurance Company	\$1,638	\$1,728	\$1,769	\$2,731	\$3,181	\$3,473	\$2,353	\$1,816	\$2,304
Encompass Home and Auto Insurance Company	\$1,006	\$1,023	\$1,047	\$1,371	\$1,673	\$1,779	\$1,283	\$1,080	\$1,058
Esurance Property & Casualty Insurance Company	\$1,423	\$1,328	\$1,378	\$2,427	\$3,074	\$3,344	\$2,230	\$1,643	\$1,622
Farmers Insurance Exchange	\$1,087	\$1,039	\$924	\$2,053	\$2,149	\$2,525	\$2,261	\$1,181	\$1,167
Garrison Property and Casualty Insurance Company	\$960	\$947	\$815	\$1,203	\$1,341	\$1,343	\$968	\$1,007	\$968
GEICO Advantage Insurance Company	\$684	\$622	\$607	\$802	\$931	\$994	\$707	\$622	\$702
GEICO Choice Insurance Company	\$886	\$805	\$787	\$1,039	\$1,206	\$1,288	\$912	\$805	\$909
GEICO Secure Insurance Company	\$1,039	\$948	\$925	\$1,201	\$1,382	\$1,477	\$1,068	\$948	\$1,063
Hartford Insurance Company of the Midwest	\$844	\$820	\$773	\$1,162	\$1,465	\$1,448	\$1,071	\$833	\$932
Key Insurance Company	\$590	\$758	\$758	\$860	\$992	\$1,130	\$752	\$626	\$632
Liberty Mutual General Insurance Company	\$1,890	\$1,938	\$2,613	\$4,610	\$5,895	\$6,844	\$4,574	\$3,166	\$2,943
Metropolitan Group Property & Casualty Insurance	\$644	\$608	\$586	\$848	\$1,019	\$1,115	\$729	\$654	\$656
Nevada Capital Insurance Company	\$646	\$676	\$661	\$911	\$1,164	\$1,263	\$838	\$765	\$814
Nevada General Insurance Company	\$1,998	\$2,178	\$2,046	\$2,556	\$3,216	\$3,564	\$2,724	\$2,088	\$2,238
Primero Insurance Company	\$2,478	\$2,478	\$2,346	\$3,492	\$3,852	\$3,852	\$3,492	\$2,610	\$2,346
Progressive Direct Insurance Company	\$1,142	\$1,132	\$1,129	\$1,624	\$2,308	\$2,231	\$1,623	\$1,455	\$1,296
Progressive Northern Insurance Company	\$1,162	\$1,156	\$1,150	\$1,709	\$2,471	\$2,388	\$1,705	\$1,495	\$1,325
Safeco Insurance Company of Illinois	\$947	\$968	\$888	\$1,554	\$1,835	\$2,122	\$1,339	\$998	\$873
State Farm Fire and Casualty Company	\$1,951	\$1,888	\$1,682	\$2,892	\$3,928	\$3,916	\$2,077	\$1,895	\$2,512
State Farm Mutual Automobile Insurance Company	\$844	\$822	\$730	\$1,252	\$1,704	\$1,697	\$905	\$825	\$1,091
United Services Automobile Association	\$719	\$726	\$628	\$885	\$995	\$1,004	\$734	\$763	\$731
USAA Casualty Insurance Company	\$706	\$742	\$612	\$890	\$986	\$989	\$733	\$708	\$716
USAA General Indemnity Company	\$785	\$789	\$682	\$976	\$1,097	\$1,088	\$814	\$799	\$803

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE G - Liability OPTION 2 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	\$933	\$949	\$915	\$1,363	\$1,836	\$1,931	\$1,138	\$969	\$933
Allstate Indemnity Company	\$1,878	\$2,098	\$1,942	\$2,860	\$3,311	\$3,796	\$2,152	\$2,263	\$2,098
American Family Insurance Company	\$1,096	\$1,518	\$1,221	\$1,731	\$2,522	\$2,646	\$1,645	\$1,255	\$1,022
CSAA General Insurance Company	\$1,869	\$1,933	\$1,978	\$3,284	\$3,878	\$4,239	\$2,739	\$2,041	\$2,611
Encompass Home and Auto Insurance Company	\$1,117	\$1,122	\$1,151	\$1,591	\$1,925	\$2,068	\$1,448	\$1,184	\$1,161
Esurance Property & Casualty Insurance Company	\$1,986	\$1,807	\$1,924	\$3,802	\$4,835	\$5,423	\$3,466	\$2,253	\$2,237
Farmers Insurance Exchange	\$1,121	\$1,083	\$979	\$2,376	\$2,384	\$2,971	\$2,703	\$1,323	\$1,222
Garrison Property and Casualty Insurance Company	\$1,174	\$1,150	\$1,002	\$1,546	\$1,721	\$1,724	\$1,198	\$1,236	\$1,170
GEICO Advantage Insurance Company	\$901	\$834	\$819	\$1,151	\$1,373	\$1,486	\$958	\$834	\$920
GEICO Choice Insurance Company	\$1,173	\$1,087	\$1,069	\$1,503	\$1,792	\$1,940	\$1,243	\$1,087	\$1,196
GEICO Secure Insurance Company	\$1,326	\$1,228	\$1,205	\$1,661	\$1,961	\$2,126	\$1,396	\$1,228	\$1,352
Hartford Insurance Company of the Midwest	\$943	\$896	\$847	\$1,406	\$1,806	\$1,801	\$1,275	\$918	\$1,032
Liberty Mutual General Insurance Company	\$2,761	\$2,659	\$3,701	\$7,157	\$9,486	\$11,088	\$7,170	\$4,541	\$4,125
Metropolitan Group Property & Casualty Insurance	\$664	\$623	\$602	\$917	\$1,122	\$1,228	\$771	\$679	\$673
Nevada Capital Insurance Company	\$757	\$788	\$781	\$1,106	\$1,443	\$1,563	\$995	\$907	\$966
Progressive Direct Insurance Company	\$1,626	\$1,538	\$1,569	\$2,594	\$3,894	\$3,749	\$2,534	\$2,082	\$1,774
Progressive Northern Insurance Company	\$1,728	\$1,631	\$1,663	\$2,825	\$4,289	\$4,143	\$2,752	\$2,222	\$1,884
Safeco Insurance Company of Illinois	\$1,276	\$1,279	\$1,166	\$2,262	\$2,773	\$3,240	\$1,959	\$1,310	\$1,146
State Farm Fire and Casualty Company	\$2,472	\$2,335	\$2,098	\$3,830	\$5,220	\$5,263	\$2,607	\$2,370	\$3,059
State Farm Mutual Automobile Insurance Company	\$1,049	\$998	\$893	\$1,623	\$2,216	\$2,227	\$1,117	\$1,012	\$1,309
United Services Automobile Association	\$865	\$865	\$758	\$1,114	\$1,250	\$1,261	\$897	\$920	\$864
USAA Casualty Insurance Company	\$851	\$878	\$740	\$1,117	\$1,234	\$1,241	\$894	\$850	\$849
USAA General Indemnity Company	\$906	\$902	\$793	\$1,176	\$1,320	\$1,312	\$953	\$920	\$916

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE H - Liability OPTION 1 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$684	\$688	\$665	\$959	\$1,254	\$1,325	\$826	\$708	\$684
Allstate Indemnity Company	\$1,041	\$1,154	\$1,058	\$1,615	\$1,862	\$2,125	\$1,185	\$1,262	\$1,154
American Access Casualty Company	\$951	\$1,756	\$1,162	\$1,142	\$1,420	\$1,423	\$1,149	\$1,170	
American Family Insurance Company	\$678	\$902	\$745	\$1,023	\$1,458	\$1,528	\$978	\$762	\$638
Country Preferred Insurance Company	\$464	\$427	\$418	\$691	\$893	\$895	\$555	\$507	\$513
CSAA General Insurance Company	\$885	\$899	\$915	\$1,462	\$1,736	\$1,869	\$1,230	\$957	\$1,211
Encompass Home and Auto Insurance Company	\$760	\$730	\$763	\$1,087	\$1,290	\$1,389	\$991	\$809	\$784
Esurance Property & Casualty Insurance Company	\$831	\$762	\$798	\$1,403	\$1,774	\$1,888	\$1,274	\$950	\$928
Farmers Insurance Exchange	\$634	\$566	\$524	\$1,164	\$1,217	\$1,427	\$1,272	\$675	\$680
Garrison Property and Casualty Insurance Company	\$517	\$500	\$439	\$656	\$727	\$726	\$518	\$538	\$512
GEICO Advantage Insurance Company	\$351	\$320	\$314	\$431	\$510	\$534	\$365	\$320	\$363
GEICO Choice Insurance Company	\$486	\$444	\$435	\$606	\$720	\$752	\$506	\$444	\$504
GEICO Secure Insurance Company	\$638	\$584	\$573	\$774	\$907	\$950	\$659	\$584	\$659
Hartford Insurance Company of the Midwest	\$544	\$530	\$500	\$775	\$978	\$971	\$713	\$532	\$599
Key Insurance Company	\$890	\$1,028	\$1,028	\$1,106	\$1,298	\$1,436	\$1,094	\$866	\$1,058
Liberty Mutual General Insurance Company	\$920	\$941	\$1,254	\$2,271	\$2,847	\$3,209	\$2,167	\$1,546	\$1,435
Metropolitan Group Property & Casualty Insurance	\$364	\$343	\$333	\$509	\$614	\$678	\$426	\$374	\$373
Nevada Capital Insurance Company	\$400	\$412	\$408	\$565	\$725	\$781	\$510	\$474	\$506
Nevada General Insurance Company	\$1,872	\$2,022	\$1,908	\$2,346	\$2,928	\$3,252	\$2,502	\$1,938	\$2,082
Primero Insurance Company	\$1,164	\$1,164	\$1,163	\$1,716	\$1,787	\$1,787	\$1,716	\$1,224	\$1,163
Progressive Direct Insurance Company	\$566	\$545	\$544	\$819	\$1,148	\$1,092	\$802	\$704	\$635
Progressive Northern Insurance Company	\$577	\$551	\$550	\$889	\$1,294	\$1,221	\$867	\$742	\$655
Safeco Insurance Company of Illinois	\$2,427	\$2,530	\$2,313	\$3,984	\$4,626	\$5,384	\$3,407	\$2,609	\$2,268
State Farm Fire and Casualty Company	\$786	\$739	\$655	\$1,237	\$1,695	\$1,686	\$849	\$755	\$968
State Farm Mutual Automobile Insurance Company	\$489	\$457	\$404	\$772	\$1,061	\$1,051	\$532	\$468	\$603
The Standard Fire Insurance Company	\$772	\$763	\$712	\$1,199	\$1,458	\$1,653	\$1,055	\$859	\$1,044
United Services Automobile Association	\$403	\$401	\$353	\$505	\$566	\$569	\$413	\$426	\$403
USAA Casualty Insurance Company	\$409	\$418	\$356	\$527	\$581	\$581	\$426	\$408	\$409
USAA General Indemnity Company	\$483	\$478	\$419	\$618	\$695	\$684	\$501	\$488	\$488

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE H - Liability OPTION 2 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$741	\$741	\$722	\$1,126	\$1,525	\$1,599	\$910	\$762	\$741
Allstate Indemnity Company	\$1,219	\$1,316	\$1,204	\$2,016	\$2,352	\$2,669	\$1,370	\$1,488	\$1,316
American Family Insurance Company	\$749	\$1,027	\$834	\$1,186	\$1,764	\$1,858	\$1,124	\$852	\$696
Country Preferred Insurance Company	\$522	\$478	\$468	\$783	\$1,020	\$1,023	\$616	\$567	\$572
CSAA General Insurance Company	\$1,015	\$1,024	\$1,041	\$1,768	\$2,118	\$2,288	\$1,451	\$1,091	\$1,393
Encompass Home and Auto Insurance Company	\$904	\$869	\$907	\$1,346	\$1,585	\$1,724	\$1,190	\$951	\$925
Esurance Property & Casualty Insurance Company	\$1,112	\$998	\$1,067	\$2,101	\$2,690	\$2,935	\$1,896	\$1,261	\$1,233
Farmers Insurance Exchange	\$662	\$603	\$565	\$1,371	\$1,373	\$1,708	\$1,558	\$769	\$717
Garrison Property and Casualty Insurance Company	\$642	\$621	\$550	\$854	\$949	\$947	\$656	\$674	\$634
GEICO Advantage Insurance Company	\$487	\$454	\$447	\$645	\$782	\$829	\$521	\$454	\$500
GEICO Choice Insurance Company	\$682	\$636	\$627	\$915	\$1,112	\$1,180	\$730	\$636	\$700
GEICO Secure Insurance Company	\$851	\$791	\$780	\$1,106	\$1,326	\$1,408	\$899	\$791	\$873
Hartford Insurance Company of the Midwest	\$598	\$568	\$538	\$930	\$1,201	\$1,202	\$843	\$577	\$655
Liberty Mutual General Insurance Company	\$1,226	\$1,203	\$1,624	\$3,220	\$4,196	\$4,791	\$3,122	\$2,057	\$1,828
Metropolitan Group Property & Casualty Insurance	\$405	\$384	\$372	\$592	\$728	\$799	\$488	\$424	\$414
Nevada Capital Insurance Company	\$457	\$472	\$469	\$666	\$867	\$934	\$590	\$546	\$583
Progressive Direct Insurance Company	\$761	\$708	\$721	\$1,216	\$1,795	\$1,701	\$1,174	\$960	\$828
Progressive Northern Insurance Company	\$865	\$793	\$813	\$1,479	\$2,253	\$2,123	\$1,418	\$1,118	\$942
Safeco Insurance Company of Illinois	\$3,115	\$3,196	\$2,902	\$5,498	\$6,592	\$7,744	\$4,705	\$3,268	\$2,842
State Farm Fire and Casualty Company	\$1,048	\$962	\$863	\$1,707	\$2,336	\$2,338	\$1,111	\$989	\$1,243
State Farm Mutual Automobile Insurance Company	\$631	\$579	\$515	\$1,029	\$1,415	\$1,411	\$680	\$596	\$755
The Standard Fire Insurance Company	\$869	\$853	\$793	\$1,449	\$1,821	\$2,071	\$1,256	\$992	\$1,243
United Services Automobile Association	\$494	\$487	\$436	\$649	\$725	\$729	\$514	\$525	\$487
USAA Casualty Insurance Company	\$504	\$508	\$441	\$675	\$744	\$744	\$532	\$501	\$496
USAA General Indemnity Company	\$570	\$560	\$497	\$758	\$850	\$844	\$600	\$574	\$570

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE H - Liability OPTION 1 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$752	\$771	\$741	\$1,012	\$1,317	\$1,389	\$889	\$784	\$752
Allstate Indemnity Company	\$1,446	\$1,677	\$1,551	\$2,081	\$2,379	\$2,758	\$1,695	\$1,722	\$1,677
American Access Casualty Company	\$1,813	\$3,935	\$2,089	\$2,014	\$2,343	\$2,527	\$2,026	\$2,065	
American Family Insurance Company	\$697	\$925	\$765	\$1,041	\$1,468	\$1,540	\$1,002	\$785	\$660
Country Preferred Insurance Company	\$911	\$649	\$636	\$916	\$1,145	\$1,153	\$783	\$739	\$738
CSAA General Insurance Company	\$1,143	\$1,201	\$1,229	\$1,882	\$2,190	\$2,390	\$1,627	\$1,262	\$1,597
Encompass Home and Auto Insurance Company	\$857	\$861	\$884	\$1,168	\$1,418	\$1,506	\$1,083	\$917	\$901
Esurance Property & Casualty Insurance Company	\$941	\$881	\$913	\$1,556	\$1,945	\$2,113	\$1,433	\$1,073	\$1,064
Farmers Insurance Exchange	\$884	\$850	\$755	\$1,699	\$1,772	\$2,094	\$1,873	\$972	\$956
Garrison Property and Casualty Insurance Company	\$545	\$539	\$469	\$667	\$739	\$740	\$549	\$567	\$549
GEICO Advantage Insurance Company	\$422	\$388	\$378	\$490	\$567	\$603	\$436	\$388	\$432
GEICO Choice Insurance Company	\$576	\$529	\$516	\$673	\$780	\$828	\$721	\$529	\$590
GEICO Secure Insurance Company	\$781	\$717	\$700	\$890	\$1,018	\$1,085	\$800	\$717	\$797
Hartford Insurance Company of the Midwest	\$593	\$588	\$553	\$806	\$1,012	\$999	\$744	\$595	\$659
Key Insurance Company	\$524	\$692	\$692	\$770	\$884	\$1,010	\$680	\$566	\$566
Liberty Mutual General Insurance Company	\$1,516	\$1,529	\$2,063	\$3,763	\$4,839	\$5,714	\$3,740	\$2,518	\$2,290
Metropolitan Group Property & Casualty Insurance	\$474	\$450	\$435	\$621	\$744	\$819	\$538	\$483	\$485
Nevada Capital Insurance Company	\$394	\$409	\$403	\$554	\$706	\$763	\$507	\$468	\$496
Nevada General Insurance Company	\$1,872	\$2,022	\$1,908	\$2,346	\$2,928	\$3,252	\$2,502	\$1,938	\$2,082
Primero Insurance Company	\$1,560	\$1,560	\$1,524	\$2,202	\$2,315	\$2,315	\$2,202	\$1,644	\$1,524
Progressive Direct Insurance Company	\$751	\$746	\$746	\$1,068	\$1,509	\$1,460	\$1,064	\$943	\$843
Progressive Northern Insurance Company	\$782	\$776	\$778	\$1,163	\$1,690	\$1,626	\$1,159	\$1,006	\$885
Safeco Insurance Company of Illinois	\$2,437	\$2,542	\$2,336	\$3,897	\$4,543	\$5,325	\$3,441	\$2,643	\$2,289
State Farm Fire and Casualty Company	\$990	\$968	\$866	\$1,457	\$1,970	\$1,971	\$1,045	\$970	\$1,274
State Farm Mutual Automobile Insurance Company	\$602	\$588	\$524	\$886	\$1,202	\$1,198	\$640	\$588	\$779
United Services Automobile Association	\$427	\$432	\$379	\$517	\$578	\$584	\$436	\$451	\$434
USAA Casualty Insurance Company	\$430	\$452	\$378	\$533	\$588	\$591	\$447	\$431	\$436
USAA General Indemnity Company	\$507	\$510	\$447	\$625	\$702	\$695	\$526	\$516	\$520

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE H - Liability OPTION 2 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$802	\$818	\$789	\$1,171	\$1,578	\$1,650	\$962	\$832	\$802
Allstate Indemnity Company	\$1,603	\$1,806	\$1,669	\$2,456	\$2,841	\$3,261	\$1,846	\$1,926	\$1,806
American Family Insurance Company	\$765	\$1,044	\$851	\$1,199	\$1,763	\$1,858	\$1,143	\$873	\$717
Country Preferred Insurance Company	\$741	\$699	\$685	\$1,006	\$1,269	\$1,277	\$842	\$797	\$795
CSAA General Insurance Company	\$1,290	\$1,331	\$1,359	\$2,234	\$2,635	\$2,882	\$1,872	\$1,405	\$1,793
Encompass Home and Auto Insurance Company	\$968	\$963	\$990	\$1,383	\$1,659	\$1,782	\$1,239	\$1,023	\$1,005
Esurance Property & Casualty Insurance Company	\$1,289	\$1,177	\$1,251	\$2,407	\$3,031	\$3,399	\$2,198	\$1,450	\$1,444
Farmers Insurance Exchange	\$933	\$907	\$821	\$2,031	\$2,023	\$2,543	\$2,321	\$1,121	\$1,019
Garrison Property and Casualty Insurance Company	\$664	\$651	\$575	\$851	\$944	\$946	\$675	\$694	\$661
GEICO Advantage Insurance Company	\$559	\$522	\$512	\$705	\$838	\$900	\$592	\$522	\$569
GEICO Choice Insurance Company	\$768	\$717	\$705	\$975	\$1,162	\$1,248	\$812	\$717	\$783
GEICO Secure Insurance Company	\$992	\$924	\$906	\$1,221	\$1,435	\$1,545	\$1,039	\$924	\$1,010
Hartford Insurance Company of the Midwest	\$637	\$614	\$582	\$942	\$1,209	\$1,205	\$856	\$630	\$702
Liberty Mutual General Insurance Company	\$2,250	\$2,135	\$2,968	\$5,893	\$7,847	\$9,343	\$5,928	\$3,667	\$3,270
Metropolitan Group Property & Casualty Insurance	\$499	\$469	\$456	\$684	\$832	\$913	\$577	\$510	\$507
Nevada Capital Insurance Company	\$454	\$471	\$466	\$658	\$856	\$924	\$592	\$544	\$578
Progressive Direct Insurance Company	\$1,051	\$996	\$1,018	\$1,674	\$2,500	\$2,401	\$1,633	\$1,335	\$1,138
Progressive Northern Insurance Company	\$1,202	\$1,128	\$1,161	\$2,019	\$3,086	\$2,953	\$1,960	\$1,552	\$1,298
Safeco Insurance Company of Illinois	\$3,157	\$3,224	\$2,944	\$5,453	\$6,592	\$7,775	\$4,810	\$3,328	\$2,885
State Farm Fire and Casualty Company	\$1,306	\$1,237	\$1,120	\$2,021	\$2,735	\$2,758	\$1,350	\$1,251	\$1,602
State Farm Mutual Automobile Insurance Company	\$765	\$727	\$654	\$1,178	\$1,599	\$1,607	\$803	\$735	\$949
United Services Automobile Association	\$512	\$511	\$454	\$648	\$725	\$731	\$529	\$542	\$512
USAA Casualty Insurance Company	\$517	\$534	\$456	\$666	\$734	\$737	\$542	\$516	\$516
USAA General Indemnity Company	\$586	\$584	\$516	\$754	\$844	\$840	\$615	\$594	\$591

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE I - Liability OPTION 1 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$983	\$973	\$942	\$1,422	\$1,879	\$2,004	\$1,240	\$1,015	\$983
Allstate Indemnity Company	\$1,334	\$1,448	\$1,327	\$2,069	\$2,380	\$2,716	\$1,503	\$1,622	\$1,448
American Access Casualty Company	\$913	\$1,646	\$1,131	\$1,113	\$1,402	\$1,389	\$1,122	\$1,140	
American Family Insurance Company	\$947	\$1,326	\$1,057	\$1,500	\$2,183	\$2,268	\$1,404	\$1,075	\$872
Country Preferred Insurance Company	\$554	\$503	\$493	\$836	\$1,075	\$1,079	\$673	\$609	\$614
CSAA General Insurance Company	\$1,001	\$1,005	\$1,021	\$1,663	\$1,992	\$2,113	\$1,384	\$1,083	\$1,376
Encompass Home and Auto Insurance Company	\$880	\$842	\$883	\$1,254	\$1,499	\$1,611	\$1,153	\$939	\$911
Esurance Property & Casualty Insurance Company	\$929	\$839	\$884	\$1,616	\$2,071	\$2,176	\$1,453	\$1,073	\$1,038
Farmers Insurance Exchange	\$574	\$512	\$475	\$1,042	\$1,095	\$1,277	\$1,135	\$607	\$617
Garrison Property and Casualty Insurance Company	\$748	\$717	\$617	\$1,003	\$1,117	\$1,110	\$751	\$793	\$739
GEICO Advantage Insurance Company	\$436	\$388	\$382	\$542	\$643	\$671	\$451	\$388	\$455
GEICO Choice Insurance Company	\$710	\$632	\$623	\$904	\$1,080	\$1,127	\$738	\$632	\$741
GEICO Secure Insurance Company	\$772	\$687	\$678	\$913	\$1,055	\$1,109	\$785	\$687	\$802
Hartford Insurance Company of the Midwest	\$591	\$572	\$540	\$844	\$1,064	\$1,058	\$777	\$574	\$650
Key Insurance Company	\$1,058	\$1,196	\$1,196	\$1,304	\$1,544	\$1,712	\$1,286	\$1,022	\$1,256
Liberty Mutual General Insurance Company	\$963	\$977	\$1,305	\$2,402	\$2,988	\$3,363	\$2,264	\$1,613	\$1,483
Metropolitan Group Property & Casualty Insurance	\$411	\$382	\$367	\$579	\$696	\$765	\$481	\$429	\$419
Nevada Capital Insurance Company	\$409	\$424	\$420	\$588	\$765	\$825	\$530	\$488	\$520
Nevada General Insurance Company	\$2,658	\$2,904	\$2,736	\$3,354	\$4,218	\$4,692	\$3,624	\$2,772	\$2,994
Primero Insurance Company	\$1,362	\$1,362	\$1,360	\$2,004	\$2,220	\$2,220	\$2,004	\$1,446	\$1,362
Progressive Direct Insurance Company	\$931	\$895	\$884	\$1,348	\$1,896	\$1,793	\$1,320	\$1,182	\$1,066
Progressive Northern Insurance Company	\$850	\$808	\$799	\$1,294	\$1,866	\$1,756	\$1,260	\$1,100	\$980
Safeco Insurance Company of Illinois	\$1,096	\$1,119	\$999	\$1,843	\$2,134	\$2,436	\$1,511	\$1,145	\$991
State Farm Fire and Casualty Company	\$1,000	\$931	\$826	\$1,585	\$2,178	\$2,152	\$1,085	\$950	\$1,233
State Farm Mutual Automobile Insurance Company	\$628	\$582	\$515	\$1,001	\$1,378	\$1,358	\$686	\$596	\$775
The Standard Fire Insurance Company	\$938	\$923	\$859	\$1,492	\$1,831	\$2,073	\$1,305	\$1,051	\$1,293
United Services Automobile Association	\$522	\$512	\$445	\$688	\$774	\$777	\$535	\$559	\$516
USAA Casualty Insurance Company	\$537	\$541	\$453	\$722	\$800	\$798	\$560	\$537	\$532
USAA General Indemnity Company	\$630	\$614	\$534	\$840	\$949	\$935	\$657	\$641	\$633

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE I - Liability OPTION 2 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,047	\$1,036	\$1,006	\$1,616	\$2,196	\$2,326	\$1,348	\$1,078	\$1,047
Allstate Indemnity Company	\$1,562	\$1,664	\$1,518	\$2,574	\$3,000	\$3,413	\$1,745	\$1,916	\$1,664
American Family Insurance Company	\$1,071	\$1,550	\$1,214	\$1,787	\$2,712	\$2,833	\$1,658	\$1,232	\$975
Country Preferred Insurance Company	\$618	\$559	\$548	\$940	\$1,218	\$1,222	\$743	\$677	\$681
CSAA General Insurance Company	\$1,129	\$1,128	\$1,145	\$1,968	\$2,375	\$2,522	\$1,601	\$1,219	\$1,562
Encompass Home and Auto Insurance Company	\$1,019	\$975	\$1,021	\$1,507	\$1,792	\$1,946	\$1,355	\$1,075	\$1,045
Esurance Property & Casualty Insurance Company	\$1,226	\$1,087	\$1,165	\$2,365	\$3,086	\$3,299	\$2,119	\$1,409	\$1,359
Farmers Insurance Exchange	\$689	\$621	\$579	\$1,392	\$1,413	\$1,724	\$1,549	\$782	\$751
Garrison Property and Casualty Insurance Company	\$937	\$896	\$780	\$1,316	\$1,470	\$1,465	\$958	\$997	\$917
GEICO Advantage Insurance Company	\$574	\$523	\$517	\$772	\$936	\$992	\$612	\$523	\$594
GEICO Choice Insurance Company	\$954	\$869	\$860	\$1,311	\$1,602	\$1,695	\$1,023	\$869	\$985
GEICO Secure Insurance Company	\$964	\$872	\$862	\$1,222	\$1,447	\$1,539	\$1,003	\$872	\$995
Hartford Insurance Company of the Midwest	\$644	\$611	\$579	\$997	\$1,285	\$1,285	\$905	\$619	\$705
Liberty Mutual General Insurance Company	\$1,269	\$1,239	\$1,670	\$3,350	\$4,339	\$4,957	\$3,221	\$2,123	\$1,871
Metropolitan Group Property & Casualty Insurance	\$460	\$427	\$413	\$673	\$827	\$906	\$549	\$485	\$467
Nevada Capital Insurance Company	\$468	\$485	\$482	\$692	\$913	\$985	\$613	\$561	\$601
Progressive Direct Insurance Company	\$1,210	\$1,128	\$1,138	\$1,917	\$2,820	\$2,667	\$1,850	\$1,545	\$1,342
Progressive Northern Insurance Company	\$1,199	\$1,100	\$1,118	\$2,007	\$3,026	\$2,847	\$1,925	\$1,556	\$1,326
Safeco Insurance Company of Illinois	\$1,375	\$1,397	\$1,241	\$2,471	\$2,936	\$3,401	\$2,026	\$1,414	\$1,226
State Farm Fire and Casualty Company	\$1,308	\$1,191	\$1,067	\$2,137	\$2,934	\$2,922	\$1,399	\$1,226	\$1,558
State Farm Mutual Automobile Insurance Company	\$800	\$728	\$647	\$1,312	\$1,808	\$1,793	\$868	\$751	\$959
The Standard Fire Insurance Company	\$1,065	\$1,039	\$965	\$1,811	\$2,290	\$2,602	\$1,561	\$1,221	\$1,545
United Services Automobile Association	\$645	\$630	\$553	\$888	\$1,000	\$1,006	\$676	\$694	\$630
USAA Casualty Insurance Company	\$662	\$659	\$563	\$927	\$1,029	\$1,028	\$702	\$659	\$648
USAA General Indemnity Company	\$745	\$724	\$634	\$1,035	\$1,169	\$1,155	\$790	\$754	\$741

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE I - Liability OPTION 1 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	\$1,069	\$1,083	\$1,039	\$1,474	\$1,934	\$2,055	\$1,308	\$1,114	\$1,069
Allstate Indemnity Company	\$1,808	\$2,042	\$1,893	\$2,604	\$2,964	\$3,436	\$2,089	\$2,155	\$2,042
American Access Casualty Company	\$1,641	\$3,495	\$1,922	\$1,860	\$2,198	\$2,335	\$1,870	\$1,905	
American Family Insurance Company	\$969	\$1,349	\$1,079	\$1,515	\$2,177	\$2,263	\$1,427	\$1,102	\$900
Country Preferred Insurance Company	\$812	\$761	\$745	\$1,190	\$1,293	\$1,373	\$938	\$853	\$807
CSAA General Insurance Company	\$1,251	\$1,291	\$1,321	\$2,067	\$2,422	\$2,608	\$1,769	\$1,377	\$1,750
Encompass Home and Auto Insurance Company	\$1,005	\$1,007	\$1,036	\$1,360	\$1,664	\$1,764	\$1,272	\$1,077	\$1,060
Esurance Property & Casualty Insurance Company	\$1,010	\$931	\$973	\$1,718	\$2,184	\$2,335	\$1,566	\$1,165	\$1,145
Farmers Insurance Exchange	\$929	\$888	\$783	\$1,769	\$1,865	\$2,169	\$1,914	\$1,009	\$1,013
Garrison Property and Casualty Insurance Company	\$779	\$762	\$654	\$1,003	\$1,114	\$1,115	\$784	\$823	\$781
GEICO Advantage Insurance Company	\$536	\$481	\$472	\$625	\$721	\$766	\$550	\$481	\$551
GEICO Choice Insurance Company	\$855	\$766	\$753	\$1,011	\$1,174	\$1,245	\$877	\$766	\$880
GEICO Secure Insurance Company	\$999	\$892	\$878	\$1,100	\$1,236	\$1,323	\$1,005	\$892	\$1,022
Hartford Insurance Company of the Midwest	\$646	\$635	\$597	\$875	\$1,097	\$1,082	\$808	\$642	\$713
Key Insurance Company	\$608	\$788	\$788	\$896	\$1,034	\$1,184	\$776	\$650	\$650
Liberty Mutual General Insurance Company	\$1,571	\$1,583	\$2,131	\$3,926	\$5,021	\$5,929	\$3,875	\$2,609	\$2,350
Metropolitan Group Property & Casualty Insurance	\$539	\$508	\$487	\$712	\$850	\$931	\$613	\$554	\$551
Nevada Capital Insurance Company	\$404	\$421	\$415	\$579	\$746	\$806	\$529	\$482	\$512
Nevada General Insurance Company	\$2,658	\$2,904	\$2,736	\$3,354	\$4,218	\$4,692	\$3,624	\$2,772	\$2,994
Primero Insurance Company	\$1,830	\$1,830	\$1,786	\$2,574	\$2,850	\$2,850	\$2,574	\$1,938	\$1,788
Progressive Direct Insurance Company	\$1,200	\$1,184	\$1,175	\$1,681	\$2,370	\$2,279	\$1,676	\$1,535	\$1,375
Progressive Northern Insurance Company	\$1,082	\$1,059	\$1,054	\$1,584	\$2,281	\$2,180	\$1,571	\$1,405	\$1,244
Safeco Insurance Company of Illinois	\$1,061	\$1,082	\$967	\$1,732	\$2,013	\$2,312	\$1,469	\$1,116	\$961
State Farm Fire and Casualty Company	\$1,241	\$1,200	\$1,072	\$1,833	\$2,482	\$2,464	\$1,311	\$1,199	\$1,599
State Farm Mutual Automobile Insurance Company	\$763	\$737	\$656	\$1,129	\$1,534	\$1,516	\$813	\$738	\$988
United Services Automobile Association	\$547	\$548	\$471	\$692	\$779	\$783	\$558	\$584	\$552
USAA Casualty Insurance Company	\$559	\$582	\$478	\$723	\$800	\$801	\$582	\$563	\$565
USAA General Indemnity Company	\$656	\$655	\$562	\$843	\$949	\$939	\$681	\$673	\$669

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE I - Liability OPTION 2 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	\$1,123	\$1,134	\$1,093	\$1,652	\$2,232	\$2,358	\$1,402	\$1,165	\$1,123
Allstate Indemnity Company	\$2,012	\$2,222	\$2,055	\$3,077	\$3,548	\$4,083	\$2,298	\$2,423	\$2,222
American Family Insurance Company	\$1,088	\$1,563	\$1,229	\$1,789	\$2,683	\$2,804	\$1,671	\$1,253	\$998
Country Preferred Insurance Company	\$874	\$815	\$798	\$1,198	\$1,500	\$1,510	\$1,005	\$945	\$939
CSAA General Insurance Company	\$1,390	\$1,418	\$1,447	\$2,409	\$2,858	\$3,074	\$2,001	\$1,520	\$1,941
Encompass Home and Auto Insurance Company	\$1,102	\$1,095	\$1,128	\$1,559	\$1,892	\$2,028	\$1,422	\$1,168	\$1,149
Esurance Property & Casualty Insurance Company	\$1,360	\$1,225	\$1,309	\$2,584	\$3,320	\$3,639	\$2,341	\$1,550	\$1,524
Farmers Insurance Exchange	\$954	\$925	\$829	\$2,043	\$2,062	\$2,545	\$2,293	\$1,127	\$1,051
Garrison Property and Casualty Insurance Company	\$954	\$928	\$804	\$1,290	\$1,439	\$1,440	\$975	\$1,011	\$946
GEICO Advantage Insurance Company	\$611	\$555	\$546	\$796	\$933	\$1,045	\$651	\$555	\$626
GEICO Choice Insurance Company	\$1,091	\$997	\$983	\$1,403	\$1,676	\$1,795	\$1,153	\$997	\$1,117
GEICO Secure Insurance Company	\$1,188	\$1,076	\$1,061	\$1,407	\$1,624	\$1,754	\$1,222	\$1,076	\$1,213
Hartford Insurance Company of the Midwest	\$687	\$661	\$625	\$1,009	\$1,290	\$1,286	\$918	\$676	\$755
Liberty Mutual General Insurance Company	\$2,288	\$2,174	\$3,007	\$6,018	\$7,979	\$9,532	\$6,025	\$3,735	\$3,293
Metropolitan Group Property & Casualty Insurance	\$565	\$530	\$513	\$781	\$949	\$1,036	\$654	\$586	\$575
Nevada Capital Insurance Company	\$467	\$486	\$484	\$689	\$903	\$976	\$617	\$561	\$598
Progressive Direct Insurance Company	\$1,596	\$1,514	\$1,534	\$2,480	\$3,674	\$3,526	\$2,425	\$2,048	\$1,764
Progressive Northern Insurance Company	\$1,550	\$1,449	\$1,478	\$2,532	\$3,831	\$3,664	\$2,458	\$2,012	\$1,702
Safeco Insurance Company of Illinois	\$1,338	\$1,352	\$1,205	\$2,345	\$2,807	\$3,264	\$1,986	\$1,382	\$1,192
State Farm Fire and Casualty Company	\$1,596	\$1,503	\$1,356	\$2,469	\$3,349	\$3,357	\$1,662	\$1,517	\$1,970
State Farm Mutual Automobile Insurance Company	\$952	\$896	\$805	\$1,467	\$1,998	\$1,994	\$1,004	\$907	\$1,186
United Services Automobile Association	\$659	\$654	\$571	\$878	\$985	\$992	\$687	\$706	\$653
USAA Casualty Insurance Company	\$672	\$686	\$578	\$906	\$1,003	\$1,007	\$709	\$671	\$667
USAA General Indemnity Company	\$759	\$751	\$654	\$1,021	\$1,148	\$1,141	\$802	\$775	\$765

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE J - Liability OPTION 1 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$765	\$770	\$743	\$1,043	\$1,349	\$1,433	\$931	\$794	\$765
Allstate Indemnity Company	\$1,136	\$1,261	\$1,159	\$1,730	\$1,991	\$2,276	\$1,294	\$1,370	\$1,261
American Access Casualty Company	\$997	\$2,066	\$1,356	\$1,263	\$1,654	\$1,546	\$1,263	\$1,327	
American Family Insurance Company	\$649	\$860	\$712	\$972	\$1,369	\$1,441	\$942	\$735	\$617
Country Preferred Insurance Company	\$499	\$464	\$456	\$739	\$955	\$958	\$587	\$543	\$555
CSAA General Insurance Company	\$850	\$880	\$896	\$1,391	\$1,635	\$1,787	\$1,189	\$922	\$1,165
Encompass Home and Auto Insurance Company	\$650	\$630	\$657	\$927	\$1,108	\$1,190	\$857	\$696	\$672
Esurance Property & Casualty Insurance Company	\$744	\$688	\$717	\$1,265	\$1,596	\$1,718	\$1,154	\$853	\$837
Farmers Insurance Exchange	\$443	\$390	\$356	\$737	\$804	\$890	\$765	\$439	\$476
Garrison Property and Casualty Insurance Company	\$650	\$629	\$545	\$836	\$932	\$929	\$651	\$679	\$645
GEICO Choice Insurance Company	\$458	\$423	\$413	\$547	\$637	\$669	\$474	\$423	\$473
GEICO Secure Insurance Company	\$582	\$541	\$528	\$680	\$780	\$820	\$599	\$541	\$598
Key Insurance Company	\$962	\$1,112	\$1,112	\$1,220	\$1,430	\$1,598	\$1,172	\$938	\$1,124
Liberty Mutual General Insurance Company	\$582	\$614	\$821	\$1,376	\$1,682	\$1,814	\$1,293	\$989	\$960
Metropolitan Group Property & Casualty Insurance	\$550	\$515	\$501	\$774	\$934	\$1,030	\$644	\$567	\$563
Nevada Capital Insurance Company	\$496	\$517	\$504	\$686	\$859	\$931	\$635	\$586	\$622
Nevada General Insurance Company	\$2,226	\$2,406	\$2,262	\$2,778	\$3,486	\$3,870	\$2,982	\$2,298	\$2,478
Primero Insurance Company	\$1,260	\$1,260	\$1,194	\$1,836	\$2,028	\$2,028	\$1,836	\$1,326	\$1,194
Progressive Direct Insurance Company	\$544	\$538	\$531	\$731	\$988	\$947	\$726	\$667	\$613
Progressive Northern Insurance Company	\$477	\$467	\$462	\$704	\$1,005	\$955	\$694	\$613	\$552
Safeco Insurance Company of Illinois	\$588	\$606	\$562	\$910	\$1,029	\$1,164	\$767	\$623	\$554
State Farm Fire and Casualty Company	\$856	\$808	\$720	\$1,344	\$1,832	\$1,827	\$922	\$825	\$1,050
The Standard Fire Insurance Company	\$503	\$501	\$468	\$759	\$919	\$1,043	\$673	\$557	\$667
United Services Automobile Association	\$526	\$523	\$455	\$671	\$755	\$759	\$540	\$559	\$526
USAA Casualty Insurance Company	\$481	\$493	\$414	\$624	\$691	\$693	\$501	\$479	\$482
USAA General Indemnity Company	\$537	\$533	\$466	\$680	\$767	\$757	\$558	\$542	\$543

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE J - Liability OPTION 2 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$882	\$886	\$859	\$1,314	\$1,772	\$1,888	\$1,141	\$911	\$882
Allstate Indemnity Company	\$1,401	\$1,521	\$1,394	\$2,282	\$2,667	\$3,030	\$1,577	\$1,710	\$1,521
American Family Insurance Company	\$712	\$967	\$790	\$1,113	\$1,629	\$1,723	\$1,068	\$814	\$670
Country Preferred Insurance Company	\$561	\$517	\$509	\$837	\$1,090	\$1,093	\$662	\$607	\$621
CSAA General Insurance Company	\$1,152	\$1,174	\$1,197	\$2,021	\$2,408	\$2,642	\$1,670	\$1,238	\$1,586
Encompass Home and Auto Insurance Company	\$738	\$712	\$743	\$1,088	\$1,299	\$1,410	\$991	\$781	\$756
Esurance Property & Casualty Insurance Company	\$1,021	\$922	\$984	\$1,944	\$2,476	\$2,742	\$1,763	\$1,155	\$1,139
Farmers Insurance Exchange	\$458	\$411	\$379	\$830	\$870	\$1,021	\$909	\$485	\$490
Garrison Property and Casualty Insurance Company	\$790	\$761	\$664	\$1,069	\$1,194	\$1,189	\$804	\$833	\$778
GEICO Choice Insurance Company	\$609	\$570	\$560	\$785	\$939	\$998	\$645	\$570	\$623
GEICO Secure Insurance Company	\$740	\$694	\$682	\$929	\$1,094	\$1,170	\$778	\$694	\$757
Liberty Mutual General Insurance Company	\$731	\$744	\$1,004	\$1,853	\$2,357	\$2,557	\$1,761	\$1,247	\$1,159
Metropolitan Group Property & Casualty Insurance	\$634	\$595	\$575	\$930	\$1,148	\$1,258	\$758	\$664	\$647
Nevada Capital Insurance Company	\$568	\$591	\$582	\$811	\$1,041	\$1,124	\$736	\$675	\$719
Progressive Direct Insurance Company	\$684	\$656	\$658	\$1,006	\$1,433	\$1,372	\$985	\$848	\$753
Progressive Northern Insurance Company	\$643	\$608	\$613	\$1,036	\$1,542	\$1,466	\$1,004	\$829	\$718
Safeco Insurance Company of Illinois	\$695	\$714	\$655	\$1,152	\$1,339	\$1,536	\$965	\$727	\$645
State Farm Fire and Casualty Company	\$1,158	\$1,064	\$961	\$1,883	\$2,568	\$2,574	\$1,222	\$1,094	\$1,366
The Standard Fire Insurance Company	\$561	\$553	\$514	\$909	\$1,137	\$1,293	\$794	\$636	\$788
United Services Automobile Association	\$638	\$628	\$553	\$851	\$959	\$966	\$667	\$680	\$628
USAA Casualty Insurance Company	\$581	\$587	\$500	\$786	\$871	\$872	\$612	\$575	\$573
USAA General Indemnity Company	\$646	\$635	\$561	\$855	\$964	\$954	\$680	\$652	\$647

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE J - Liability OPTION 1 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$851	\$875	\$838	\$1,111	\$1,428	\$1,514	\$1,007	\$891	\$851
Allstate Indemnity Company	\$1,618	\$1,874	\$1,739	\$2,289	\$2,609	\$3,031	\$1,895	\$1,921	\$1,874
American Access Casualty Company	\$1,764	\$4,035	\$2,202	\$2,057	\$2,507	\$2,545	\$2,063	\$2,143	
American Family Insurance Company	\$675	\$894	\$741	\$1,002	\$1,394	\$1,469	\$978	\$768	\$647
Country Preferred Insurance Company	\$741	\$710	\$697	\$985	\$1,231	\$1,239	\$845	\$798	\$801
CSAA General Insurance Company	\$1,148	\$1,231	\$1,259	\$1,872	\$2,158	\$2,388	\$1,643	\$1,275	\$1,607
Encompass Home and Auto Insurance Company	\$742	\$755	\$772	\$1,007	\$1,231	\$1,306	\$947	\$799	\$781
Esurance Property & Casualty Insurance Company	\$875	\$829	\$853	\$1,448	\$1,809	\$1,989	\$1,343	\$1,001	\$994
Farmers Insurance Exchange	\$655	\$624	\$547	\$1,100	\$1,200	\$1,338	\$1,175	\$660	\$698
Garrison Property and Casualty Insurance Company	\$688	\$680	\$587	\$847	\$945	\$948	\$692	\$717	\$695
GEICO Choice Insurance Company	\$564	\$522	\$507	\$630	\$716	\$765	\$577	\$522	\$575
GEICO Secure Insurance Company	\$717	\$667	\$648	\$790	\$888	\$950	\$732	\$667	\$729
Key Insurance Company	\$608	\$788	\$788	\$896	\$1,034	\$1,184	\$776	\$650	\$650
Liberty Mutual General Insurance Company	\$897	\$944	\$1,275	\$2,134	\$2,665	\$2,983	\$2,083	\$1,520	\$1,449
Metropolitan Group Property & Casualty Insurance	\$722	\$685	\$660	\$951	\$1,137	\$1,251	\$819	\$731	\$736
Nevada Capital Insurance Company	\$496	\$523	\$505	\$681	\$850	\$923	\$643	\$586	\$619
Nevada General Insurance Company	\$2,226	\$2,406	\$2,262	\$2,778	\$3,486	\$3,870	\$2,982	\$2,298	\$2,478
Primero Insurance Company	\$1,728	\$1,728	\$1,644	\$2,400	\$2,646	\$2,646	\$2,400	\$1,818	\$596
Progressive Direct Insurance Company	\$717	\$740	\$730	\$920	\$1,238	\$1,220	\$942	\$887	\$816
Progressive Northern Insurance Company	\$623	\$643	\$637	\$869	\$1,227	\$1,200	\$884	\$797	\$720
Safeco Insurance Company of Illinois	\$575	\$595	\$553	\$865	\$980	\$1,118	\$754	\$615	\$545
State Farm Fire and Casualty Company	\$1,076	\$1,054	\$944	\$1,585	\$2,138	\$2,145	\$1,132	\$1,055	\$1,376
United Services Automobile Association	\$560	\$568	\$492	\$685	\$772	\$779	\$573	\$592	\$570
USAA Casualty Insurance Company	\$509	\$536	\$443	\$633	\$700	\$704	\$527	\$508	\$518
USAA General Indemnity Company	\$570	\$576	\$501	\$693	\$781	\$775	\$591	\$579	\$584

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE J - Liability OPTION 2 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$961	\$984	\$947	\$1,363	\$1,821	\$1,934	\$1,200	\$1,001	\$961
Allstate Indemnity Company	\$1,893	\$2,141	\$1,982	\$2,855	\$3,308	\$3,800	\$2,184	\$2,276	\$2,141
American Family Insurance Company	\$737	\$997	\$816	\$1,139	\$1,647	\$1,742	\$1,100	\$845	\$699
Country Preferred Insurance Company	\$800	\$762	\$748	\$1,079	\$1,361	\$1,369	\$908	\$859	\$862
CSAA General Insurance Company	\$1,525	\$1,595	\$1,629	\$2,654	\$3,113	\$3,453	\$2,238	\$1,663	\$2,122
Encompass Home and Auto Insurance Company	\$800	\$803	\$825	\$1,128	\$1,374	\$1,472	\$1,042	\$851	\$832
Esurance Property & Casualty Insurance Company	\$1,228	\$1,132	\$1,198	\$2,304	\$2,884	\$3,284	\$2,114	\$1,379	\$1,381
Farmers Insurance Exchange	\$645	\$622	\$552	\$1,217	\$1,272	\$1,505	\$1,346	\$703	\$696
Garrison Property and Casualty Insurance Company	\$814	\$800	\$696	\$1,060	\$1,181	\$1,184	\$830	\$857	\$815
GEICO Choice Insurance Company	\$711	\$666	\$651	\$862	\$1,010	\$1,087	\$745	\$666	\$723
GEICO Secure Insurance Company	\$874	\$820	\$802	\$1,040	\$1,202	\$1,302	\$911	\$820	\$888
Liberty Mutual General Insurance Company	\$1,240	\$1,230	\$1,709	\$3,153	\$4,098	\$4,617	\$3,109	\$2,073	\$1,924
Metropolitan Group Property & Casualty Insurance	\$774	\$730	\$706	\$1,070	\$1,310	\$1,432	\$900	\$797	\$788
Nevada Capital Insurance Company	\$570	\$598	\$586	\$812	\$1,037	\$1,124	\$747	\$679	\$721
Progressive Direct Insurance Company	\$900	\$894	\$897	\$1,275	\$1,817	\$1,785	\$1,276	\$1,120	\$997
Progressive Northern Insurance Company	\$842	\$827	\$835	\$1,298	\$1,928	\$1,880	\$1,289	\$1,078	\$935
Safeco Insurance Company of Illinois	\$682	\$700	\$645	\$1,102	\$1,287	\$1,485	\$952	\$718	\$635
State Farm Fire and Casualty Company	\$1,447	\$1,370	\$1,246	\$2,246	\$3,031	\$3,063	\$1,486	\$1,384	\$1,760
United Services Automobile Association	\$661	\$663	\$580	\$848	\$954	\$963	\$687	\$702	\$661
USAA Casualty Insurance Company	\$595	\$616	\$520	\$775	\$857	\$862	\$627	\$594	\$596
USAA General Indemnity Company	\$671	\$670	\$590	\$856	\$961	\$956	\$703	\$679	\$678

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE K - Liability OPTION 1 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,005	\$1,011	\$973	\$1,411	\$1,859	\$1,977	\$1,242	\$1,044	\$1,005
Allstate Indemnity Company	\$1,320	\$1,476	\$1,355	\$2,002	\$2,310	\$2,644	\$1,513	\$1,596	\$1,476
American Access Casualty Company	\$997	\$2,066	\$1,356	\$1,263	\$1,654	\$1,546	\$1,263	\$1,327	
American Family Insurance Company	\$980	\$1,313	\$1,081	\$1,460	\$2,026	\$2,115	\$1,414	\$1,108	\$934
Country Preferred Insurance Company	\$602	\$557	\$546	\$892	\$1,148	\$1,152	\$727	\$659	\$672
CSAA General Insurance Company	\$1,126	\$1,164	\$1,186	\$1,889	\$2,233	\$2,430	\$1,598	\$1,225	\$1,559
Encompass Home and Auto Insurance Company	\$907	\$879	\$917	\$1,295	\$1,546	\$1,659	\$1,189	\$971	\$937
Esurance Property & Casualty Insurance Company	\$1,335	\$1,235	\$1,288	\$2,290	\$2,884	\$3,129	\$2,091	\$1,529	\$1,504
Farmers Insurance Exchange	\$702	\$622	\$572	\$1,194	\$1,281	\$1,453	\$1,280	\$711	\$747
Garrison Property and Casualty Insurance Company	\$890	\$865	\$750	\$1,145	\$1,279	\$1,277	\$896	\$932	\$885
GEICO Choice Insurance Company	\$738	\$675	\$658	\$894	\$1,053	\$1,109	\$765	\$675	\$763
GEICO Secure Insurance Company	\$904	\$830	\$809	\$1,076	\$1,252	\$1,323	\$933	\$830	\$932
Key Insurance Company	\$962	\$1,112	\$1,112	\$1,220	\$1,430	\$1,598	\$1,172	\$938	\$1,124
Liberty Mutual General Insurance Company	\$1,350	\$1,398	\$1,865	\$3,287	\$4,092	\$4,558	\$3,130	\$2,281	\$2,145
Metropolitan Group Property & Casualty Insurance	\$717	\$671	\$648	\$1,006	\$1,221	\$1,343	\$839	\$743	\$732
Nevada Capital Insurance Company	\$679	\$705	\$692	\$950	\$1,204	\$1,302	\$873	\$804	\$854
Nevada General Insurance Company	\$2,226	\$2,406	\$2,262	\$2,778	\$3,486	\$3,870	\$2,982	\$2,298	\$2,478
Primero Insurance Company	\$1,458	\$1,458	\$1,374	\$2,124	\$2,340	\$2,340	\$2,124	\$1,536	\$1,374
Progressive Direct Insurance Company	\$865	\$850	\$840	\$1,203	\$1,661	\$1,591	\$1,190	\$1,080	\$982
Progressive Northern Insurance Company	\$811	\$789	\$781	\$1,204	\$1,724	\$1,636	\$1,186	\$1,044	\$934
Safeco Insurance Company of Illinois	\$1,091	\$1,128	\$1,023	\$1,808	\$2,089	\$2,403	\$1,507	\$1,159	\$1,008
State Farm Fire and Casualty Company	\$1,536	\$1,461	\$1,300	\$2,361	\$3,209	\$3,199	\$1,670	\$1,492	\$1,888
The Standard Fire Insurance Company	\$921	\$919	\$854	\$1,440	\$1,761	\$2,007	\$1,267	\$1,031	\$1,253
United Services Automobile Association	\$711	\$708	\$617	\$902	\$1,022	\$1,030	\$730	\$756	\$714
USAA Casualty Insurance Company	\$667	\$688	\$573	\$869	\$967	\$966	\$695	\$664	\$668
USAA General Indemnity Company	\$826	\$820	\$714	\$1,055	\$1,193	\$1,178	\$860	\$835	\$839

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE K - Liability OPTION 2 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,184	\$1,190	\$1,152	\$1,835	\$2,517	\$2,681	\$1,560	\$1,223	\$1,184
Allstate Indemnity Company	\$1,628	\$1,776	\$1,626	\$2,637	\$3,091	\$3,516	\$1,841	\$1,993	\$1,776
American Family Insurance Company	\$1,073	\$1,477	\$1,197	\$1,675	\$2,428	\$2,549	\$1,605	\$1,226	\$1,010
Country Preferred Insurance Company	\$668	\$615	\$604	\$1,000	\$1,296	\$1,300	\$800	\$729	\$742
CSAA General Insurance Company	\$1,565	\$1,589	\$1,620	\$2,801	\$3,351	\$3,659	\$2,290	\$1,684	\$2,167
Encompass Home and Auto Insurance Company	\$1,041	\$1,005	\$1,048	\$1,540	\$1,830	\$1,985	\$1,384	\$1,101	\$1,067
Esurance Property & Casualty Insurance Company	\$1,883	\$1,701	\$1,819	\$3,629	\$4,594	\$5,153	\$3,295	\$2,121	\$2,103
Farmers Insurance Exchange	\$703	\$635	\$590	\$1,347	\$1,382	\$1,667	\$1,504	\$774	\$755
Garrison Property and Casualty Insurance Company	\$1,103	\$1,066	\$933	\$1,491	\$1,666	\$1,663	\$1,127	\$1,164	\$1,088
GEICO Choice Insurance Company	\$1,003	\$934	\$917	\$1,312	\$1,585	\$1,688	\$1,067	\$934	\$1,028
GEICO Secure Insurance Company	\$1,181	\$1,101	\$1,079	\$1,515	\$1,805	\$1,938	\$1,248	\$1,101	\$1,211
Liberty Mutual General Insurance Company	\$1,765	\$1,755	\$2,366	\$4,583	\$5,932	\$6,683	\$4,427	\$2,978	\$2,679
Metropolitan Group Property & Casualty Insurance	\$820	\$768	\$749	\$1,203	\$1,485	\$1,629	\$984	\$861	\$837
Nevada Capital Insurance Company	\$778	\$808	\$799	\$1,122	\$1,452	\$1,569	\$1,013	\$928	\$990
Progressive Direct Insurance Company	\$1,132	\$1,076	\$1,082	\$1,726	\$2,510	\$2,409	\$1,681	\$1,425	\$1,248
Progressive Northern Insurance Company	\$1,116	\$1,046	\$1,058	\$1,809	\$2,708	\$2,576	\$1,753	\$1,440	\$1,237
Safeco Insurance Company of Illinois	\$1,370	\$1,404	\$1,265	\$2,430	\$2,890	\$3,365	\$2,025	\$1,426	\$1,242
State Farm Fire and Casualty Company	\$1,954	\$1,816	\$1,626	\$3,112	\$4,244	\$4,256	\$2,102	\$1,868	\$2,331
The Standard Fire Insurance Company	\$1,037	\$1,022	\$947	\$1,739	\$2,193	\$2,505	\$1,505	\$1,188	\$1,490
United Services Automobile Association	\$864	\$853	\$750	\$1,151	\$1,300	\$1,311	\$902	\$921	\$851
USAA Casualty Insurance Company	\$813	\$825	\$702	\$1,108	\$1,231	\$1,231	\$860	\$807	\$802
USAA General Indemnity Company	\$1,009	\$993	\$873	\$1,345	\$1,519	\$1,505	\$1,066	\$1,017	\$1,010

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE K - Liability OPTION 1 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,122	\$1,154	\$1,104	\$1,503	\$1,966	\$2,086	\$1,344	\$1,176	\$1,122
Allstate Indemnity Company	\$1,894	\$2,212	\$2,048	\$2,670	\$3,052	\$3,548	\$2,230	\$2,251	\$2,212
American Access Casualty Company	\$1,764	\$4,035	\$2,202	\$2,057	\$2,507	\$2,545	\$2,063	\$2,143	
American Family Insurance Company	\$1,019	\$1,361	\$1,123	\$1,502	\$2,057	\$2,150	\$1,465	\$1,155	\$979
Country Preferred Insurance Company	\$909	\$869	\$850	\$1,204	\$1,499	\$1,510	\$1,042	\$980	\$982
CSAA General Insurance Company	\$1,525	\$1,631	\$1,670	\$2,534	\$2,937	\$3,242	\$2,203	\$1,695	\$2,148
Encompass Home and Auto Insurance Company	\$1,041	\$1,059	\$1,083	\$1,414	\$1,726	\$1,829	\$1,321	\$1,120	\$1,095
Esurance Property & Casualty Insurance Company	\$1,600	\$1,519	\$1,563	\$2,677	\$3,332	\$3,699	\$2,487	\$1,827	\$1,814
Farmers Insurance Exchange	\$982	\$938	\$827	\$1,732	\$1,857	\$2,120	\$1,877	\$1,021	\$1,051
Garrison Property and Casualty Insurance Company	\$950	\$941	\$810	\$1,170	\$1,306	\$1,310	\$956	\$991	\$959
GEICO Choice Insurance Company	\$923	\$850	\$823	\$1,040	\$1,191	\$1,278	\$946	\$850	\$944
GEICO Secure Insurance Company	\$1,140	\$1,053	\$1,020	\$1,270	\$1,442	\$1,552	\$1,168	\$1,053	\$1,163
Key Insurance Company	\$608	\$788	\$788	\$896	\$1,034	\$1,184	\$776	\$650	\$650
Liberty Mutual General Insurance Company	\$2,191	\$2,248	\$3,027	\$5,368	\$6,839	\$7,964	\$5,313	\$3,669	\$3,379
Metropolitan Group Property & Casualty Insurance	\$941	\$890	\$859	\$1,238	\$1,481	\$1,631	\$1,066	\$953	\$961
Nevada Capital Insurance Company	\$679	\$712	\$693	\$945	\$1,191	\$1,293	\$881	\$803	\$852
Nevada General Insurance Company	\$2,226	\$2,406	\$2,262	\$2,778	\$3,486	\$3,870	\$2,982	\$2,298	\$2,478
Primero Insurance Company	\$1,986	\$1,986	\$1,884	\$2,772	\$3,048	\$3,048	\$2,772	\$2,094	\$1,884
Progressive Direct Insurance Company	\$1,171	\$1,198	\$1,185	\$1,549	\$2,132	\$2,096	\$1,579	\$1,472	\$1,339
Progressive Northern Insurance Company	\$1,062	\$1,082	\$1,074	\$1,500	\$2,135	\$2,080	\$1,518	\$1,361	\$1,220
Safeco Insurance Company of Illinois	\$1,072	\$1,109	\$1,009	\$1,725	\$2,000	\$2,318	\$1,488	\$1,148	\$995
State Farm Fire and Casualty Company	\$1,898	\$1,878	\$1,679	\$2,734	\$3,674	\$3,689	\$2,021	\$1,881	\$2,444
United Services Automobile Association	\$768	\$780	\$673	\$934	\$1,054	\$1,065	\$782	\$811	\$783
USAA Casualty Insurance Company	\$713	\$756	\$619	\$889	\$986	\$993	\$741	\$711	\$725
USAA General Indemnity Company	\$884	\$895	\$775	\$1,083	\$1,224	\$1,214	\$919	\$900	\$910

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE K - Liability OPTION 2 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	\$1,292	\$1,323	\$1,273	\$1,900	\$2,584	\$2,742	\$1,639	\$1,346	\$1,292
Allstate Indemnity Company	\$2,216	\$2,522	\$2,330	\$3,324	\$3,865	\$4,441	\$2,566	\$2,670	\$2,522
American Family Insurance Company	\$1,108	\$1,518	\$1,234	\$1,708	\$2,444	\$2,567	\$1,649	\$1,269	\$1,052
Country Preferred Insurance Company	\$974	\$925	\$905	\$1,307	\$1,641	\$1,652	\$1,111	\$1,047	\$1,049
CSAA General Insurance Company	\$2,070	\$2,155	\$2,206	\$3,665	\$4,318	\$4,769	\$3,061	\$2,257	\$2,892
Encompass Home and Auto Insurance Company	\$1,132	\$1,138	\$1,167	\$1,603	\$1,943	\$2,081	\$1,463	\$1,203	\$1,178
Esurance Property & Casualty Insurance Company	\$2,321	\$2,138	\$2,268	\$4,405	\$5,479	\$6,320	\$4,047	\$2,588	\$2,607
Farmers Insurance Exchange	\$993	\$961	\$859	\$1,987	\$2,032	\$2,473	\$2,236	\$1,127	\$1,074
Garrison Property and Casualty Insurance Company	\$1,146	\$1,127	\$983	\$1,490	\$1,661	\$1,668	\$1,171	\$1,205	\$1,145
GEICO Choice Insurance Company	\$1,182	\$1,104	\$1,078	\$1,448	\$1,709	\$1,844	\$1,242	\$1,104	\$1,204
GEICO Secure Insurance Company	\$1,417	\$1,323	\$1,290	\$1,710	\$1,994	\$2,172	\$1,483	\$1,323	\$1,442
Liberty Mutual General Insurance Company	\$3,162	\$3,050	\$4,228	\$8,209	\$10,854	\$12,752	\$8,219	\$5,202	\$4,680
Metropolitan Group Property & Casualty Insurance	\$1,001	\$945	\$916	\$1,386	\$1,694	\$1,854	\$1,166	\$1,029	\$1,020
Nevada Capital Insurance Company	\$784	\$820	\$808	\$1,129	\$1,454	\$1,577	\$1,030	\$936	\$995
Progressive Direct Insurance Company	\$1,534	\$1,505	\$1,516	\$2,248	\$3,273	\$3,221	\$2,237	\$1,933	\$1,695
Progressive Northern Insurance Company	\$1,475	\$1,428	\$1,450	\$2,306	\$3,453	\$3,366	\$2,278	\$1,890	\$1,624
Safeco Insurance Company of Illinois	\$1,354	\$1,382	\$1,251	\$2,343	\$2,806	\$3,283	\$2,015	\$1,417	\$1,229
State Farm Fire and Casualty Company	\$2,375	\$2,286	\$2,060	\$3,591	\$4,848	\$4,907	\$2,499	\$2,313	\$2,944
United Services Automobile Association	\$905	\$909	\$796	\$1,161	\$1,309	\$1,323	\$941	\$962	\$908
USAA Casualty Insurance Company	\$843	\$878	\$736	\$1,102	\$1,223	\$1,231	\$889	\$841	\$846
USAA General Indemnity Company	\$1,052	\$1,053	\$924	\$1,352	\$1,525	\$1,517	\$1,109	\$1,066	\$1,064

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE L - Liability OPTION 1 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,684	\$1,705	\$1,640	\$2,506	\$3,398	\$3,613	\$2,128	\$1,755	\$1,684
Allstate Indemnity Company	\$1,521	\$1,713	\$1,571	\$2,299	\$2,657	\$3,046	\$1,751	\$1,842	\$1,713
American Access Casualty Company	\$997	\$2,066	\$1,356	\$1,263	\$1,654	\$1,546	\$1,263	\$1,327	
American Family Insurance Company	\$1,286	\$1,719	\$1,420	\$1,900	\$2,614	\$2,721	\$1,848	\$1,447	\$1,231
Country Preferred Insurance Company	\$780	\$722	\$722	\$707	\$1,151	\$1,475	\$1,480	\$950	\$851
CSAA General Insurance Company	\$2,278	\$2,342	\$2,387	\$3,989	\$4,763	\$5,105	\$3,294	\$2,501	\$3,201
Encompass Home and Auto Insurance Company	\$1,538	\$1,501	\$1,564	\$2,203	\$2,651	\$2,855	\$2,050	\$1,650	\$1,592
Esurance Property & Casualty Insurance Company	\$1,656	\$1,528	\$1,596	\$2,894	\$3,655	\$3,984	\$2,639	\$1,901	\$1,873
Farmers Insurance Exchange	\$1,182	\$1,065	\$979	\$2,089	\$2,207	\$2,559	\$2,287	\$1,232	\$1,254
Garrison Property and Casualty Insurance Company	\$1,735	\$1,690	\$1,474	\$2,215	\$2,477	\$2,476	\$1,751	\$1,809	\$1,724
GEICO Choice Insurance Company	\$1,105	\$1,006	\$980	\$1,349	\$1,599	\$1,687	\$1,147	\$1,006	\$1,145
GEICO Secure Insurance Company	\$1,326	\$1,211	\$1,178	\$1,596	\$1,873	\$1,984	\$1,373	\$1,211	\$1,370
Key Insurance Company	\$962	\$1,112	\$1,112	\$1,220	\$1,430	\$1,598	\$1,172	\$938	\$1,124
Liberty Mutual General Insurance Company	\$4,380	\$4,582	\$6,064	\$10,127	\$12,799	\$15,151	\$10,103	\$7,283	\$6,988
Metropolitan Group Property & Casualty Insurance	\$2,018	\$1,887	\$1,826	\$2,836	\$3,443	\$3,780	\$2,361	\$2,088	\$2,059
Nevada Capital Insurance Company	\$874	\$912	\$895	\$1,236	\$1,572	\$1,700	\$1,133	\$1,038	\$1,102
Nevada General Insurance Company	\$2,226	\$2,406	\$2,262	\$2,778	\$3,486	\$3,870	\$2,982	\$2,298	\$2,478
Primero Insurance Company	\$1,860	\$1,860	\$1,746	\$2,712	\$3,000	\$3,000	\$2,712	\$1,968	\$1,746
Progressive Direct Insurance Company	\$1,307	\$1,292	\$1,280	\$1,813	\$2,521	\$2,433	\$1,805	\$1,644	\$1,488
Progressive Northern Insurance Company	\$1,137	\$1,105	\$1,100	\$1,705	\$2,459	\$2,337	\$1,678	\$1,462	\$1,298
Safeco Insurance Company of Illinois	\$2,298	\$2,403	\$2,172	\$3,883	\$4,504	\$5,264	\$3,283	\$2,480	\$2,131
State Farm Fire and Casualty Company	\$6,614	\$6,324	\$5,588	\$10,137	\$13,842	\$13,794	\$7,281	\$6,465	\$8,230
The Standard Fire Insurance Company	\$1,112	\$1,107	\$1,026	\$1,757	\$2,161	\$2,478	\$1,541	\$1,249	\$1,517
United Services Automobile Association	\$1,435	\$1,440	\$1,246	\$1,786	\$2,033	\$2,050	\$1,465	\$1,521	\$1,454
USAA Casualty Insurance Company	\$1,527	\$1,593	\$1,309	\$1,974	\$2,204	\$2,207	\$1,593	\$1,519	\$1,540
USAA General Indemnity Company	\$1,192	\$1,184	\$1,027	\$1,527	\$1,732	\$1,709	\$1,242	\$1,205	\$1,208

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE L - Liability OPTION 2 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$2,075	\$2,096	\$2,031	\$3,438	\$4,852	\$5,153	\$2,784	\$2,146	\$2,075
Allstate Indemnity Company	\$1,876	\$2,058	\$1,882	\$3,023	\$3,553	\$4,043	\$2,128	\$2,302	\$2,058
American Family Insurance Company	\$1,395	\$1,923	\$1,560	\$2,167	\$3,120	\$3,264	\$2,084	\$1,589	\$1,319
Country Preferred Insurance Company	\$835	\$787	\$771	\$1,273	\$1,642	\$1,647	\$1,035	\$937	\$949
CSAA General Insurance Company	\$3,303	\$3,329	\$3,390	\$6,108	\$7,357	\$7,882	\$4,881	\$3,577	\$4,605
Encompass Home and Auto Insurance Company	\$1,737	\$1,683	\$1,757	\$2,567	\$3,090	\$3,360	\$2,363	\$1,842	\$1,783
Esurance Property & Casualty Insurance Company	\$2,386	\$2,149	\$2,305	\$4,671	\$5,916	\$6,672	\$4,238	\$2,689	\$2,671
Farmers Insurance Exchange	\$1,250	\$1,153	\$1,071	\$2,551	\$2,565	\$3,183	\$2,907	\$1,440	\$1,347
Garrison Property and Casualty Insurance Company	\$2,242	\$2,175	\$1,926	\$3,007	\$3,354	\$3,361	\$2,299	\$2,355	\$2,206
GEICO Choice Insurance Company	\$1,520	\$1,413	\$1,386	\$2,006	\$2,433	\$2,594	\$1,622	\$1,413	\$1,561
GEICO Secure Insurance Company	\$1,762	\$1,635	\$1,602	\$2,285	\$2,740	\$2,949	\$1,866	\$1,635	\$1,809
Liberty Mutual General Insurance Company	\$5,795	\$5,771	\$7,707	\$14,378	\$18,875	\$22,740	\$14,492	\$9,552	\$8,708
Metropolitan Group Property & Casualty Insurance	\$2,288	\$2,138	\$2,078	\$3,362	\$4,159	\$4,545	\$2,739	\$2,397	\$2,330
Nevada Capital Insurance Company	\$1,007	\$1,048	\$1,038	\$1,468	\$1,906	\$2,057	\$1,321	\$1,206	\$1,282
Progressive Direct Insurance Company	\$1,745	\$1,663	\$1,679	\$2,660	\$3,902	\$3,782	\$2,604	\$2,204	\$1,921
Progressive Northern Insurance Company	\$1,610	\$1,503	\$1,531	\$2,643	\$3,984	\$3,802	\$2,558	\$2,074	\$1,767
Safeco Insurance Company of Illinois	\$2,961	\$3,051	\$2,738	\$5,357	\$6,393	\$7,548	\$4,561	\$3,121	\$2,685
State Farm Fire and Casualty Company	\$7,946	\$7,467	\$6,599	\$12,574	\$17,283	\$17,338	\$8,777	\$7,709	\$9,681
The Standard Fire Insurance Company	\$1,274	\$1,254	\$1,160	\$2,158	\$2,738	\$3,142	\$1,865	\$1,465	\$1,833
United Services Automobile Association	\$1,718	\$1,708	\$1,497	\$2,261	\$2,566	\$2,591	\$1,792	\$1,834	\$1,708
USAA Casualty Insurance Company	\$1,863	\$1,911	\$1,606	\$2,528	\$2,822	\$2,827	\$1,974	\$1,850	\$1,847
USAA General Indemnity Company	\$1,468	\$1,447	\$1,272	\$1,967	\$2,225	\$2,205	\$1,557	\$1,483	\$1,471

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE L - Liability OPTION 1 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,895	\$1,960	\$1,871	\$2,670	\$3,589	\$3,807	\$2,311	\$1,991	\$1,895
Allstate Indemnity Company	\$2,203	\$2,590	\$2,397	\$3,090	\$3,542	\$4,123	\$2,605	\$2,619	\$2,590
American Access Casualty Company	\$1,764	\$4,035	\$2,202	\$2,057	\$2,507	\$2,545	\$2,063	\$2,143	
American Family Insurance Company	\$1,334	\$1,779	\$1,472	\$1,951	\$2,650	\$2,761	\$1,911	\$1,506	\$1,286
Country Preferred Insurance Company	\$1,210	\$1,153	\$1,130	\$1,593	\$1,970	\$1,986	\$1,394	\$1,307	\$1,306
CSAA General Insurance Company	\$3,074	\$3,264	\$3,337	\$5,288	\$6,188	\$6,722	\$4,489	\$3,431	\$4,366
Encompass Home and Auto Insurance Company	\$1,777	\$1,820	\$1,859	\$2,417	\$2,973	\$3,157	\$2,286	\$1,916	\$1,872
Esurance Property & Casualty Insurance Company	\$2,009	\$1,905	\$1,962	\$3,415	\$4,261	\$4,752	\$3,170	\$2,298	\$2,286
Farmers Insurance Exchange	\$1,690	\$1,630	\$1,440	\$3,086	\$3,258	\$3,795	\$3,400	\$1,801	\$1,801
Garrison Property and Casualty Insurance Company	\$1,872	\$1,863	\$1,612	\$2,295	\$2,563	\$2,578	\$1,892	\$1,947	\$1,889
GEICO Choice Insurance Company	\$1,396	\$1,281	\$1,239	\$1,579	\$1,816	\$1,952	\$1,432	\$1,281	\$1,428
GEICO Secure Insurance Company	\$1,697	\$1,560	\$1,508	\$1,901	\$2,171	\$2,343	\$1,741	\$1,560	\$1,733
Key Insurance Company	\$608	\$788	\$788	\$896	\$1,034	\$1,184	\$776	\$650	\$650
Liberty Mutual General Insurance Company	\$7,537	\$7,696	\$10,269	\$17,844	\$23,081	\$28,552	\$18,313	\$12,350	\$11,459
Metropolitan Group Property & Casualty Insurance	\$2,644	\$2,496	\$2,408	\$3,484	\$4,177	\$4,585	\$2,992	\$2,680	\$2,697
Nevada Capital Insurance Company	\$872	\$916	\$894	\$1,229	\$1,551	\$1,682	\$1,144	\$1,033	\$1,094
Nevada General Insurance Company	\$2,226	\$2,406	\$2,262	\$2,778	\$3,486	\$3,870	\$2,982	\$2,298	\$2,478
Primero Insurance Company	\$2,544	\$2,544	\$2,412	\$3,540	\$3,912	\$3,912	\$3,540	\$2,688	\$2,412
Progressive Direct Insurance Company	\$1,877	\$1,942	\$1,922	\$2,476	\$3,426	\$3,401	\$2,541	\$2,368	\$2,149
Progressive Northern Insurance Company	\$1,531	\$1,561	\$1,555	\$2,185	\$3,134	\$3,058	\$2,213	\$1,960	\$1,746
Safeco Insurance Company of Illinois	\$2,275	\$2,384	\$2,164	\$3,727	\$4,332	\$5,101	\$3,262	\$2,482	\$2,123
State Farm Fire and Casualty Company	\$8,129	\$8,121	\$7,204	\$11,566	\$15,602	\$15,672	\$8,775	\$8,136	\$10,638
United Services Automobile Association	\$1,585	\$1,626	\$1,392	\$1,890	\$2,151	\$2,176	\$1,613	\$1,675	\$1,635
USAA Casualty Insurance Company	\$1,673	\$1,798	\$1,450	\$2,066	\$2,303	\$2,321	\$1,739	\$1,669	\$1,716
USAA General Indemnity Company	\$1,282	\$1,299	\$1,121	\$1,575	\$1,784	\$1,772	\$1,334	\$1,305	\$1,318

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE L - Liability OPTION 2 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$2,267	\$2,332	\$2,243	\$3,555	\$4,970	\$5,262	\$2,926	\$2,363	\$2,267
Allstate Indemnity Company	\$2,575	\$2,948	\$2,722	\$3,843	\$4,480	\$5,152	\$2,993	\$3,106	\$2,948
American Family Insurance Company	\$1,438	\$1,973	\$1,605	\$2,207	\$3,134	\$3,282	\$2,137	\$1,642	\$1,370
Country Preferred Insurance Company	\$1,282	\$1,215	\$1,191	\$1,709	\$2,129	\$2,145	\$1,474	\$1,382	\$1,382
CSAA General Insurance Company	\$4,338	\$4,472	\$4,572	\$7,900	\$9,375	\$10,157	\$6,450	\$4,744	\$6,077
Encompass Home and Auto Insurance Company	\$1,898	\$1,918	\$1,967	\$2,680	\$3,291	\$3,528	\$2,501	\$2,024	\$1,979
Esurance Property & Casualty Insurance Company	\$2,975	\$2,736	\$2,908	\$5,726	\$7,123	\$8,261	\$5,260	\$3,316	\$3,348
Farmers Insurance Exchange	\$1,802	\$1,764	\$1,587	\$3,825	\$3,833	\$4,792	\$4,375	\$2,132	\$1,955
Garrison Property and Casualty Insurance Company	\$2,359	\$2,326	\$2,051	\$3,053	\$3,398	\$3,422	\$2,418	\$2,467	\$2,347
GEICO Choice Insurance Company	\$1,802	\$1,679	\$1,638	\$2,219	\$2,627	\$2,840	\$1,896	\$1,679	\$1,835
GEICO Secure Insurance Company	\$2,132	\$1,984	\$1,932	\$2,591	\$3,037	\$3,315	\$2,234	\$1,984	\$2,170
Liberty Mutual General Insurance Company	\$10,972	\$10,500	\$14,363	\$27,657	\$37,021	\$46,316	\$28,585	\$17,598	\$15,812
Metropolitan Group Property & Casualty Insurance	\$2,787	\$2,632	\$2,550	\$3,871	\$4,730	\$5,171	\$3,243	\$2,870	\$2,842
Nevada Capital Insurance Company	\$1,012	\$1,062	\$1,046	\$1,475	\$1,905	\$2,063	\$1,342	\$1,212	\$1,286
Progressive Direct Insurance Company	\$2,512	\$2,479	\$2,498	\$3,683	\$5,406	\$5,380	\$3,683	\$3,168	\$2,768
Progressive Northern Insurance Company	\$2,197	\$2,122	\$2,160	\$3,484	\$5,259	\$5,136	\$3,438	\$2,810	\$2,399
Safeco Insurance Company of Illinois	\$2,942	\$3,020	\$2,726	\$5,182	\$6,221	\$7,377	\$4,560	\$3,123	\$2,676
State Farm Fire and Casualty Company	\$9,451	\$9,267	\$8,227	\$13,987	\$19,020	\$19,291	\$10,240	\$9,388	\$12,063
United Services Automobile Association	\$1,845	\$1,867	\$1,628	\$2,334	\$2,642	\$2,678	\$1,914	\$1,959	\$1,864
USAA Casualty Insurance Company	\$1,976	\$2,080	\$1,723	\$2,573	\$2,867	\$2,886	\$2,084	\$1,970	\$1,990
USAA General Indemnity Company	\$1,540	\$1,542	\$1,352	\$1,987	\$2,243	\$2,233	\$1,624	\$1,561	\$1,559

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE M - Liability OPTION 1 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$500	\$504	\$490	\$691	\$896	\$937	\$579	\$516	\$500
Allstate Indemnity Company	\$869	\$960	\$885	\$1,402	\$1,605	\$1,820	\$983	\$1,039	\$960
American Access Casualty Company	\$881	\$1,598	\$1,076	\$1,057	\$1,313	\$1,313	\$1,064	\$1,082	
American Family Insurance Company	\$465	\$609	\$510	\$699	\$1,000	\$1,062	\$682	\$527	\$445
Country Preferred Insurance Company	\$405	\$380	\$372	\$594	\$771	\$773	\$482	\$439	\$450
CSAA General Insurance Company	\$728	\$752	\$764	\$1,176	\$1,383	\$1,507	\$1,009	\$789	\$991
Encompass Home and Auto Insurance Company	\$468	\$458	\$475	\$673	\$792	\$854	\$604	\$498	\$483
Esurance Property & Casualty Insurance Company	\$369	\$341	\$355	\$651	\$828	\$890	\$590	\$427	\$417
Farmers Insurance Exchange	\$409	\$372	\$343	\$759	\$786	\$932	\$850	\$441	\$431
Garrison Property and Casualty Insurance Company	\$409	\$400	\$353	\$508	\$564	\$563	\$412	\$427	\$409
GEICO Advantage Insurance Company	\$191	\$177	\$172	\$223	\$259	\$274	\$198	\$177	\$196
GEICO Choice Insurance Company	\$287	\$266	\$258	\$343	\$402	\$425	\$298	\$266	\$296
GEICO Secure Insurance Company	\$364	\$339	\$329	\$430	\$498	\$526	\$377	\$339	\$375
Key Insurance Company	\$1,936	\$2,176	\$2,176	\$2,338	\$2,758	\$3,022	\$2,356	\$1,864	\$2,332
Liberty Mutual General Insurance Company	\$367	\$391	\$522	\$845	\$1,030	\$1,120	\$802	\$623	\$615
Metropolitan Group Property & Casualty Insurance	\$255	\$243	\$233	\$351	\$421	\$467	\$299	\$262	\$261
Nevada Capital Insurance Company	\$364	\$380	\$370	\$503	\$629	\$681	\$468	\$429	\$455
Nevada General Insurance Company	\$1,434	\$1,524	\$1,446	\$1,758	\$2,190	\$2,418	\$1,866	\$1,470	\$1,566
Primero Insurance Company	\$834	\$834	\$792	\$1,254	\$1,374	\$1,374	\$1,164	\$875	\$792
Progressive Direct Insurance Company	\$249	\$247	\$244	\$349	\$485	\$465	\$349	\$312	\$284
Progressive Northern Insurance Company	\$299	\$293	\$289	\$450	\$649	\$617	\$443	\$385	\$343
Safeco Insurance Company of Illinois	\$1,390	\$1,470	\$1,362	\$2,229	\$2,551	\$2,973	\$1,913	\$1,526	\$1,329
State Farm Fire and Casualty Company	\$470	\$445	\$396	\$742	\$1,012	\$1,013	\$506	\$454	\$576
State Farm Mutual Automobile Insurance Company	\$288	\$271	\$241	\$456	\$626	\$622	\$314	\$278	\$356
The Standard Fire Insurance Company	\$349	\$347	\$324	\$541	\$656	\$749	\$475	\$388	\$469
United Services Automobile Association	\$333	\$331	\$294	\$406	\$454	\$458	\$339	\$349	\$333
USAA Casualty Insurance Company	\$326	\$336	\$289	\$407	\$450	\$449	\$340	\$323	\$327
USAA General Indemnity Company	\$318	\$317	\$283	\$386	\$431	\$424	\$329	\$319	\$323

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE M - Liability OPTION 2 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$548	\$550	\$537	\$840	\$1,134	\$1,178	\$637	\$562	\$548
Allstate Indemnity Company	\$1,043	\$1,124	\$1,036	\$1,823	\$2,105	\$2,367	\$1,164	\$1,251	\$1,124
American Family Insurance Company	\$513	\$686	\$568	\$801	\$1,189	\$1,267	\$774	\$587	\$485
Country Preferred Insurance Company	\$452	\$422	\$414	\$671	\$876	\$878	\$533	\$489	\$499
CSAA General Insurance Company	\$847	\$862	\$880	\$1,448	\$1,720	\$1,882	\$1,206	\$907	\$1,154
Encompass Home and Auto Insurance Company	\$506	\$493	\$511	\$767	\$890	\$968	\$653	\$530	\$517
Esurance Property & Casualty Insurance Company	\$519	\$467	\$499	\$1,020	\$1,303	\$1,442	\$920	\$589	\$581
Farmers Insurance Exchange	\$411	\$376	\$353	\$851	\$850	\$1,060	\$978	\$479	\$441
Garrison Property and Casualty Insurance Company	\$494	\$480	\$425	\$643	\$714	\$712	\$502	\$516	\$489
GEICO Advantage Insurance Company	\$254	\$239	\$234	\$321	\$383	\$411	\$270	\$239	\$260
GEICO Choice Insurance Company	\$390	\$367	\$360	\$506	\$608	\$653	\$416	\$367	\$399
GEICO Secure Insurance Company	\$470	\$441	\$432	\$597	\$709	\$759	\$497	\$441	\$481
Liberty Mutual General Insurance Company	\$460	\$471	\$637	\$1,138	\$1,445	\$1,579	\$1,091	\$780	\$740
Metropolitan Group Property & Casualty Insurance	\$266	\$249	\$242	\$380	\$467	\$515	\$315	\$277	\$270
Nevada Capital Insurance Company	\$417	\$434	\$427	\$595	\$762	\$823	\$543	\$497	\$527
Progressive Direct Insurance Company	\$324	\$309	\$312	\$501	\$730	\$699	\$490	\$409	\$359
Progressive Northern Insurance Company	\$436	\$409	\$415	\$722	\$1,085	\$1,027	\$698	\$565	\$483
Safeco Insurance Company of Illinois	\$1,697	\$1,772	\$1,628	\$2,911	\$3,432	\$4,030	\$2,482	\$1,820	\$1,587
State Farm Fire and Casualty Company	\$650	\$598	\$540	\$1,063	\$1,448	\$1,456	\$682	\$613	\$764
State Farm Mutual Automobile Insurance Company	\$383	\$352	\$315	\$626	\$858	\$858	\$410	\$363	\$455
The Standard Fire Insurance Company	\$395	\$389	\$362	\$660	\$830	\$948	\$571	\$451	\$565
United Services Automobile Association	\$402	\$398	\$356	\$512	\$572	\$576	\$417	\$425	\$397
USAA Casualty Insurance Company	\$393	\$399	\$347	\$510	\$562	\$563	\$413	\$390	\$389
USAA General Indemnity Company	\$362	\$358	\$321	\$457	\$511	\$506	\$378	\$364	\$363

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE M - Liability OPTION 1 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$547	\$561	\$541	\$730	\$941	\$983	\$620	\$568	\$547
Allstate Indemnity Company	\$1,205	\$1,392	\$1,292	\$1,790	\$2,036	\$2,347	\$1,406	\$1,421	\$1,392
American Access Casualty Company	\$1,437	\$3,027	\$1,666	\$1,612	\$1,883	\$2,010	\$1,620	\$1,650	
American Family Insurance Company	\$484	\$633	\$531	\$721	\$1,021	\$1,084	\$708	\$550	\$466
Country Preferred Insurance Company	\$596	\$578	\$567	\$789	\$994	\$1,001	\$682	\$642	\$649
CSAA General Insurance Company	\$971	\$1,037	\$1,060	\$1,566	\$1,804	\$1,994	\$1,377	\$1,075	\$1,350
Encompass Home and Auto Insurance Company	\$532	\$543	\$554	\$731	\$879	\$935	\$667	\$569	\$558
Esurance Property & Casualty Insurance Company	\$441	\$418	\$430	\$750	\$942	\$1,037	\$695	\$508	\$501
Farmers Insurance Exchange	\$566	\$545	\$487	\$1,086	\$1,124	\$1,341	\$1,216	\$623	\$603
Garrison Property and Casualty Insurance Company	\$436	\$433	\$379	\$518	\$575	\$577	\$438	\$450	\$441
GEICO Advantage Insurance Company	\$241	\$226	\$217	\$266	\$302	\$325	\$249	\$226	\$246
GEICO Choice Insurance Company	\$357	\$333	\$321	\$399	\$455	\$490	\$367	\$333	\$364
GEICO Secure Insurance Company	\$453	\$423	\$408	\$503	\$570	\$612	\$466	\$423	\$462
Key Insurance Company	\$1,024	\$1,342	\$1,342	\$1,504	\$1,720	\$1,948	\$1,318	\$1,108	\$1,096
Liberty Mutual General Insurance Company	\$598	\$633	\$854	\$1,387	\$1,733	\$1,949	\$1,368	\$1,008	\$979
Metropolitan Group Property & Casualty Insurance	\$341	\$326	\$314	\$442	\$524	\$577	\$384	\$344	\$349
Nevada Capital Insurance Company	\$389	\$409	\$398	\$535	\$664	\$721	\$506	\$460	\$484
Nevada General Insurance Company	\$1,434	\$1,524	\$1,446	\$1,758	\$2,190	\$2,418	\$1,866	\$1,470	\$1,566
Primero Insurance Company	\$1,092	\$1,092	\$1,037	\$1,571	\$1,716	\$1,716	\$1,571	\$1,148	\$1,013
Progressive Direct Insurance Company	\$344	\$360	\$355	\$462	\$640	\$633	\$475	\$430	\$393
Progressive Northern Insurance Company	\$413	\$427	\$423	\$589	\$841	\$822	\$599	\$528	\$474
Safeco Insurance Company of Illinois	\$1,423	\$1,510	\$1,405	\$2,216	\$2,540	\$2,984	\$1,965	\$1,579	\$1,370
State Farm Fire and Casualty Company	\$599	\$590	\$528	\$887	\$1,196	\$1,205	\$630	\$592	\$766
State Farm Mutual Automobile Insurance Company	\$360	\$352	\$315	\$530	\$717	\$719	\$380	\$353	\$462
The Standard Fire Insurance Company	\$512	\$531	\$486	\$748	\$900	\$1,057	\$673	\$573	\$667
United Services Automobile Association	\$353	\$359	\$318	\$415	\$465	\$469	\$359	\$370	\$360
USAA Casualty Insurance Company	\$345	\$364	\$307	\$415	\$456	\$458	\$356	\$343	\$350
USAA General Indemnity Company	\$337	\$342	\$303	\$394	\$440	\$437	\$347	\$341	\$345

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE M - Liability OPTION 2 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$590	\$602	\$584	\$872	\$1,172	\$1,216	\$674	\$610	\$590
Allstate Indemnity Company	\$1,364	\$1,528	\$1,422	\$2,194	\$2,517	\$2,864	\$1,559	\$1,618	\$1,528
American Family Insurance Company	\$531	\$707	\$587	\$821	\$1,205	\$1,285	\$798	\$608	\$505
Country Preferred Insurance Company	\$642	\$619	\$607	\$863	\$1,095	\$1,102	\$730	\$690	\$696
CSAA General Insurance Company	\$1,107	\$1,159	\$1,184	\$1,886	\$2,207	\$2,442	\$1,604	\$1,206	\$1,529
Encompass Home and Auto Insurance Company	\$544	\$548	\$560	\$794	\$937	\$1,008	\$685	\$573	\$563
Esurance Property & Casualty Insurance Company	\$632	\$579	\$615	\$1,214	\$1,522	\$1,735	\$1,111	\$712	\$710
Farmers Insurance Exchange	\$586	\$569	\$518	\$1,268	\$1,261	\$1,587	\$1,461	\$702	\$633
Garrison Property and Casualty Insurance Company	\$512	\$506	\$446	\$642	\$710	\$714	\$521	\$533	\$514
GEICO Advantage Insurance Company	\$305	\$288	\$280	\$365	\$426	\$464	\$321	\$288	\$309
GEICO Choice Insurance Company	\$459	\$433	\$421	\$559	\$656	\$715	\$483	\$433	\$466
GEICO Secure Insurance Company	\$559	\$526	\$511	\$670	\$780	\$847	\$585	\$526	\$568
Liberty Mutual General Insurance Company	\$833	\$827	\$1,157	\$2,078	\$2,701	\$3,055	\$2,064	\$1,382	\$1,312
Metropolitan Group Property & Casualty Insurance	\$334	\$314	\$304	\$448	\$540	\$599	\$382	\$338	\$340
Nevada Capital Insurance Company	\$450	\$471	\$461	\$639	\$813	\$884	\$593	\$535	\$567
Progressive Direct Insurance Company	\$448	\$447	\$450	\$671	\$980	\$957	\$669	\$564	\$496
Progressive Northern Insurance Company	\$591	\$577	\$587	\$942	\$1,412	\$1,363	\$929	\$760	\$651
Safeco Insurance Company of Illinois	\$1,738	\$1,812	\$1,674	\$2,902	\$3,439	\$4,058	\$2,551	\$1,879	\$1,632
State Farm Fire and Casualty Company	\$825	\$782	\$711	\$1,287	\$1,735	\$1,759	\$843	\$790	\$997
State Farm Mutual Automobile Insurance Company	\$472	\$449	\$406	\$731	\$991	\$999	\$490	\$454	\$579
The Standard Fire Insurance Company	\$556	\$567	\$519	\$881	\$1,098	\$1,279	\$777	\$636	\$771
United Services Automobile Association	\$417	\$418	\$374	\$513	\$571	\$576	\$429	\$438	\$416
USAA Casualty Insurance Company	\$403	\$419	\$360	\$505	\$556	\$558	\$422	\$401	\$406
USAA General Indemnity Company	\$375	\$377	\$337	\$457	\$510	\$508	\$391	\$379	\$380

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE N - Liability OPTION 1 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$643	\$647	\$628	\$943	\$1,254	\$1,312	\$755	\$664	\$643
Allstate Indemnity Company	\$1,002	\$1,118	\$1,027	\$1,600	\$1,837	\$2,088	\$1,142	\$1,203	\$1,118
American Access Casualty Company	\$881	\$1,598	\$1,076	\$1,057	\$1,313	\$1,313	\$1,064	\$1,082	
American Family Insurance Company	\$679	\$902	\$749	\$1,014	\$1,425	\$1,500	\$990	\$769	\$651
Country Preferred Insurance Company	\$487	\$455	\$447	\$714	\$924	\$927	\$585	\$531	\$543
CSAA General Insurance Company	\$949	\$980	\$998	\$1,576	\$1,864	\$2,026	\$1,335	\$1,031	\$1,306
Encompass Home and Auto Insurance Company	\$642	\$628	\$650	\$927	\$1,086	\$1,170	\$819	\$682	\$662
Esurance Property & Casualty Insurance Company	\$618	\$572	\$597	\$1,087	\$1,373	\$1,499	\$993	\$713	\$702
Farmers Insurance Exchange	\$617	\$560	\$524	\$1,221	\$1,237	\$1,509	\$1,390	\$695	\$655
Garrison Property and Casualty Insurance Company	\$558	\$545	\$479	\$690	\$767	\$765	\$559	\$577	\$555
GEICO Advantage Insurance Company	\$309	\$285	\$276	\$365	\$428	\$455	\$321	\$285	\$319
GEICO Choice Insurance Company	\$470	\$433	\$420	\$569	\$672	\$713	\$489	\$433	\$486
GEICO Secure Insurance Company	\$580	\$535	\$518	\$696	\$816	\$865	\$603	\$535	\$599
Key Insurance Company	\$1,936	\$2,176	\$2,176	\$2,338	\$2,758	\$3,022	\$2,356	\$1,864	\$2,332
Liberty Mutual General Insurance Company	\$839	\$874	\$1,166	\$1,993	\$2,479	\$2,783	\$1,916	\$1,411	\$1,350
Metropolitan Group Property & Casualty Insurance	\$770	\$719	\$692	\$1,046	\$1,260	\$1,397	\$891	\$790	\$785
Nevada Capital Insurance Company	\$492	\$513	\$501	\$687	\$867	\$937	\$634	\$582	\$618
Nevada General Insurance Company	\$1,434	\$1,524	\$1,446	\$1,758	\$2,190	\$2,418	\$1,866	\$1,470	\$1,566
Primero Insurance Company	\$960	\$960	\$846	\$1,446	\$1,590	\$1,590	\$1,446	\$929	\$846
Progressive Direct Insurance Company	\$367	\$361	\$359	\$524	\$737	\$708	\$520	\$461	\$418
Progressive Northern Insurance Company	\$454	\$441	\$440	\$687	\$995	\$948	\$676	\$584	\$517
Safeco Insurance Company of Illinois	\$6,204	\$6,630	\$6,083	\$10,308	\$11,979	\$14,297	\$9,051	\$6,898	\$5,909
State Farm Fire and Casualty Company	\$802	\$765	\$676	\$1,258	\$1,724	\$1,724	\$875	\$783	\$996
State Farm Mutual Automobile Insurance Company	\$503	\$476	\$419	\$790	\$1,085	\$1,081	\$550	\$487	\$623
The Standard Fire Insurance Company	\$628	\$626	\$579	\$995	\$1,224	\$1,398	\$872	\$706	\$861
United Services Automobile Association	\$441	\$443	\$391	\$539	\$607	\$612	\$451	\$464	\$444
USAA Casualty Insurance Company	\$445	\$460	\$390	\$560	\$618	\$618	\$463	\$442	\$447
USAA General Indemnity Company	\$493	\$493	\$436	\$604	\$682	\$673	\$511	\$496	\$501

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE N - Liability OPTION 2 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$728	\$732	\$714	\$1,202	\$1,670	\$1,731	\$860	\$748	\$728
Allstate Indemnity Company	\$1,195	\$1,295	\$1,192	\$2,061	\$2,387	\$2,689	\$1,338	\$1,441	\$1,295
American Family Insurance Company	\$745	\$1,015	\$830	\$1,163	\$1,703	\$1,800	\$1,124	\$852	\$706
Country Preferred Insurance Company	\$539	\$500	\$492	\$798	\$1,039	\$1,042	\$642	\$586	\$597
CSAA General Insurance Company	\$1,107	\$1,124	\$1,145	\$1,940	\$2,316	\$2,531	\$1,598	\$1,189	\$1,518
Encompass Home and Auto Insurance Company	\$709	\$692	\$715	\$1,085	\$1,248	\$1,357	\$899	\$742	\$724
Esurance Property & Casualty Insurance Company	\$893	\$805	\$864	\$1,765	\$2,226	\$2,515	\$1,596	\$1,008	\$1,004
Farmers Insurance Exchange	\$656	\$605	\$574	\$1,455	\$1,419	\$1,823	\$1,708	\$803	\$704
Garrison Property and Casualty Insurance Company	\$684	\$664	\$590	\$888	\$987	\$988	\$696	\$714	\$677
GEICO Advantage Insurance Company	\$420	\$394	\$385	\$539	\$647	\$697	\$448	\$394	\$430
GEICO Choice Insurance Company	\$652	\$611	\$598	\$856	\$1,035	\$1,115	\$697	\$611	\$668
GEICO Secure Insurance Company	\$767	\$716	\$699	\$990	\$1,187	\$1,275	\$814	\$716	\$786
Liberty Mutual General Insurance Company	\$1,097	\$1,094	\$1,479	\$2,789	\$3,609	\$4,099	\$2,717	\$1,840	\$1,685
Metropolitan Group Property & Casualty Insurance	\$818	\$763	\$737	\$1,150	\$1,405	\$1,564	\$964	\$851	\$831
Nevada Capital Insurance Company	\$565	\$587	\$580	\$813	\$1,048	\$1,132	\$736	\$674	\$717
Progressive Direct Insurance Company	\$491	\$466	\$469	\$774	\$1,142	\$1,093	\$752	\$622	\$541
Progressive Northern Insurance Company	\$675	\$628	\$640	\$1,124	\$1,701	\$1,614	\$1,087	\$873	\$739
Safeco Insurance Company of Illinois	\$8,103	\$8,450	\$7,688	\$14,469	\$17,367	\$20,798	\$12,749	\$8,726	\$7,485
State Farm Fire and Casualty Company	\$1,045	\$971	\$867	\$1,694	\$2,323	\$2,337	\$1,124	\$1,000	\$1,253
State Farm Mutual Automobile Insurance Company	\$637	\$590	\$523	\$1,034	\$1,423	\$1,425	\$693	\$609	\$767
The Standard Fire Insurance Company	\$719	\$707	\$653	\$1,227	\$1,557	\$1,782	\$1,057	\$828	\$1,046
United Services Automobile Association	\$535	\$530	\$474	\$684	\$766	\$772	\$555	\$563	\$530
USAA Casualty Insurance Company	\$542	\$553	\$476	\$708	\$783	\$783	\$569	\$536	\$536
USAA General Indemnity Company	\$572	\$566	\$506	\$731	\$821	\$814	\$600	\$574	\$574

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE N - Liability OPTION 1 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$704	\$723	\$696	\$993	\$1,313	\$1,373	\$812	\$733	\$704
Allstate Indemnity Company	\$1,403	\$1,636	\$1,517	\$2,064	\$2,357	\$2,720	\$1,647	\$1,661	\$1,636
American Access Casualty Company	\$1,437	\$3,027	\$1,666	\$1,612	\$1,883	\$2,010	\$1,620	\$1,650	
American Family Insurance Company	\$706	\$936	\$778	\$1,044	\$1,450	\$1,527	\$1,027	\$802	\$682
Country Preferred Insurance Company	\$731	\$800	\$692	\$963	\$1,208	\$1,216	\$837	\$786	\$793
CSAA General Insurance Company	\$1,269	\$1,353	\$1,384	\$2,093	\$2,428	\$2,672	\$1,820	\$1,405	\$1,779
Encompass Home and Auto Insurance Company	\$734	\$748	\$763	\$1,011	\$1,212	\$1,289	\$911	\$784	\$770
Esurance Property & Casualty Insurance Company	\$767	\$730	\$750	\$1,305	\$1,626	\$1,817	\$1,212	\$878	\$875
Farmers Insurance Exchange	\$881	\$851	\$769	\$1,815	\$1,833	\$2,254	\$2,068	\$1,017	\$939
Garrison Property and Casualty Insurance Company	\$596	\$594	\$517	\$709	\$789	\$790	\$599	\$615	\$602
GEICO Advantage Insurance Company	\$398	\$371	\$356	\$441	\$504	\$546	\$412	\$371	\$406
GEICO Choice Insurance Company	\$594	\$551	\$530	\$667	\$766	\$828	\$611	\$551	\$606
GEICO Secure Insurance Company	\$737	\$684	\$658	\$824	\$942	\$1,017	\$759	\$684	\$752
Key Insurance Company	\$1,024	\$1,342	\$1,342	\$1,504	\$1,720	\$1,948	\$1,318	\$1,108	\$1,096
Liberty Mutual General Insurance Company	\$1,438	\$1,478	\$1,996	\$3,457	\$4,405	\$5,162	\$3,447	\$2,395	\$2,245
Metropolitan Group Property & Casualty Insurance	\$1,047	\$988	\$953	\$1,332	\$1,583	\$1,753	\$1,173	\$1,054	\$1,067
Nevada Capital Insurance Company	\$525	\$551	\$536	\$728	\$911	\$990	\$682	\$622	\$656
Nevada General Insurance Company	\$1,434	\$1,524	\$1,446	\$1,758	\$2,190	\$2,418	\$1,866	\$1,470	\$1,566
Primero Insurance Company	\$1,260	\$1,260	\$1,194	\$1,812	\$1,992	\$1,992	\$1,812	\$1,332	\$1,194
Progressive Direct Insurance Company	\$517	\$533	\$528	\$713	\$1,004	\$987	\$727	\$651	\$587
Progressive Northern Insurance Company	\$634	\$646	\$644	\$916	\$1,322	\$1,288	\$926	\$811	\$721
Safeco Insurance Company of Illinois	\$6,466	\$6,915	\$6,380	\$10,405	\$12,104	\$14,527	\$9,427	\$7,263	\$6,199
State Farm Fire and Casualty Company	\$1,013	\$1,006	\$895	\$1,476	\$1,997	\$2,014	\$1,080	\$1,010	\$1,313
State Farm Mutual Automobile Insurance Company	\$621	\$613	\$544	\$904	\$1,226	\$1,231	\$665	\$616	\$805
The Standard Fire Insurance Company	\$939	\$973	\$888	\$1,389	\$1,680	\$1,978	\$1,249	\$1,056	\$1,236
United Services Automobile Association	\$476	\$485	\$427	\$560	\$628	\$633	\$484	\$499	\$487
USAA Casualty Insurance Company	\$474	\$506	\$421	\$573	\$633	\$637	\$494	\$472	\$484
USAA General Indemnity Company	\$527	\$535	\$471	\$620	\$701	\$695	\$547	\$533	\$541

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE N - Liability OPTION 2 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	\$785	\$801	\$777	\$1,245	\$1,721	\$1,781	\$909	\$812	\$785
Allstate Indemnity Company	\$1,576	\$1,782	\$1,652	\$2,503	\$2,884	\$3,288	\$1,812	\$1,877	\$1,782
American Family Insurance Company	\$770	\$1,044	\$857	\$1,188	\$1,719	\$1,818	\$1,156	\$882	\$735
Country Preferred Insurance Company	\$781	\$749	\$735	\$1,044	\$1,167	\$1,263	\$1,263	\$891	\$838
CSAA General Insurance Company	\$1,450	\$1,510	\$1,545	\$2,523	\$2,965	\$3,277	\$2,121	\$1,578	\$2,013
Encompass Home and Auto Insurance Company	\$765	\$771	\$786	\$1,128	\$1,320	\$1,419	\$950	\$805	\$792
Esurance Property & Casualty Insurance Company	\$1,131	\$1,041	\$1,107	\$2,189	\$2,711	\$3,146	\$2,006	\$1,261	\$1,278
Farmers Insurance Exchange	\$940	\$917	\$844	\$2,184	\$2,119	\$2,748	\$2,559	\$1,183	\$1,014
Garrison Property and Casualty Insurance Company	\$713	\$704	\$623	\$892	\$990	\$995	\$726	\$741	\$713
GEICO Advantage Insurance Company	\$509	\$480	\$465	\$616	\$723	\$790	\$539	\$480	\$518
GEICO Choice Insurance Company	\$772	\$727	\$706	\$949	\$1,120	\$1,223	\$815	\$727	\$785
GEICO Secure Insurance Company	\$923	\$865	\$839	\$1,118	\$1,312	\$1,430	\$970	\$865	\$939
Liberty Mutual General Insurance Company	\$2,104	\$2,024	\$2,828	\$5,375	\$7,107	\$8,388	\$5,414	\$3,431	\$3,151
Metropolitan Group Property & Casualty Insurance	\$1,044	\$984	\$948	\$1,381	\$1,666	\$1,849	\$1,193	\$1,066	\$1,061
Nevada Capital Insurance Company	\$607	\$636	\$625	\$872	\$1,118	\$1,211	\$800	\$725	\$768
Progressive Direct Insurance Company	\$703	\$687	\$697	\$1,086	\$1,613	\$1,573	\$1,075	\$891	\$770
Progressive Northern Insurance Company	\$937	\$902	\$921	\$1,515	\$2,292	\$2,214	\$1,489	\$1,206	\$1,024
Safeco Insurance Company of Illinois	\$8,424	\$8,753	\$8,018	\$14,627	\$17,636	\$21,179	\$13,268	\$9,137	\$7,814
State Farm Fire and Casualty Company	\$1,296	\$1,248	\$1,122	\$1,985	\$2,691	\$2,733	\$1,360	\$1,265	\$1,608
State Farm Mutual Automobile Insurance Company	\$769	\$741	\$662	\$1,174	\$1,597	\$1,614	\$816	\$751	\$962
The Standard Fire Insurance Company	\$1,026	\$1,043	\$950	\$1,646	\$2,061	\$2,410	\$1,448	\$1,177	\$1,433
United Services Automobile Association	\$559	\$565	\$501	\$690	\$772	\$782	\$579	\$588	\$563
USAA Casualty Insurance Company	\$561	\$586	\$500	\$708	\$782	\$785	\$589	\$558	\$564
USAA General Indemnity Company	\$597	\$601	\$533	\$737	\$828	\$824	\$626	\$600	\$606

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE O - Liability OPTION 1 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,088	\$1,103	\$1,069	\$1,779	\$2,478	\$2,583	\$1,299	\$1,126	\$1,088
Allstate Indemnity Company	\$1,148	\$1,289	\$1,183	\$1,813	\$2,090	\$2,379	\$1,313	\$1,380	\$1,289
American Access Casualty Company	\$881	\$1,598	\$1,076	\$1,057	\$1,313	\$1,313	\$1,064	\$1,082	
American Family Insurance Company	\$878	\$1,168	\$972	\$1,303	\$1,812	\$1,899	\$1,279	\$991	\$847
Country Preferred Insurance Company	\$629	\$589	\$576	\$922	\$1,187	\$1,191	\$765	\$690	\$702
CSAA General Insurance Company	\$1,896	\$1,946	\$1,981	\$3,299	\$3,941	\$4,226	\$2,726	\$2,078	\$2,656
Encompass Home and Auto Insurance Company	\$1,090	\$1,072	\$1,111	\$1,576	\$1,871	\$2,021	\$1,426	\$1,162	\$1,126
Esurance Property & Casualty Insurance Company	\$799	\$741	\$771	\$1,407	\$1,772	\$1,948	\$1,286	\$918	\$909
Farmers Insurance Exchange	\$1,090	\$1,007	\$945	\$2,294	\$2,274	\$2,854	\$2,677	\$1,286	\$1,153
Garrison Property and Casualty Insurance Company	\$1,072	\$1,052	\$927	\$1,321	\$1,472	\$1,474	\$1,082	\$1,107	\$1,070
GEICO Advantage Insurance Company	\$464	\$427	\$412	\$553	\$651	\$694	\$484	\$427	\$479
GEICO Choice Insurance Company	\$711	\$653	\$631	\$866	\$1,027	\$1,092	\$741	\$653	\$735
GEICO Secure Insurance Company	\$865	\$794	\$767	\$1,046	\$1,235	\$1,311	\$900	\$794	\$893
Key Insurance Company	\$1,936	\$2,176	\$2,176	\$2,338	\$2,758	\$3,022	\$2,356	\$1,864	\$2,332
Liberty Mutual General Insurance Company	\$2,690	\$2,836	\$3,746	\$6,030	\$7,639	\$9,157	\$6,107	\$4,450	\$4,368
Metropolitan Group Property & Casualty Insurance	\$951	\$896	\$866	\$1,288	\$1,552	\$1,719	\$1,097	\$969	\$973
Nevada Capital Insurance Company	\$634	\$662	\$648	\$894	\$1,132	\$1,222	\$824	\$753	\$797
Nevada General Insurance Company	\$1,434	\$1,524	\$1,446	\$1,758	\$2,190	\$2,418	\$1,866	\$1,470	\$1,566
Primero Insurance Company	\$1,230	\$1,230	\$1,163	\$1,848	\$2,040	\$2,040	\$1,848	\$1,301	\$1,163
Progressive Direct Insurance Company	\$539	\$533	\$528	\$763	\$1,073	\$1,037	\$760	\$678	\$610
Progressive Northern Insurance Company	\$617	\$599	\$599	\$946	\$1,378	\$1,314	\$929	\$791	\$696
Safeco Insurance Company of Illinois	\$6,204	\$6,630	\$6,083	\$10,308	\$11,979	\$14,297	\$9,051	\$6,898	\$5,909
State Farm Fire and Casualty Company	\$3,741	\$3,605	\$3,194	\$5,659	\$7,680	\$7,682	\$4,114	\$3,684	\$4,631
State Farm Mutual Automobile Insurance Company	\$2,467	\$2,361	\$2,101	\$3,715	\$5,020	\$5,000	\$2,707	\$2,414	\$3,022
The Standard Fire Insurance Company	\$773	\$771	\$713	\$1,234	\$1,522	\$1,748	\$1,082	\$872	\$1,061
United Services Automobile Association	\$870	\$879	\$769	\$1,048	\$1,189	\$1,200	\$887	\$913	\$882
USAA Casualty Insurance Company	\$995	\$1,044	\$868	\$1,247	\$1,389	\$1,394	\$1,036	\$983	\$1,004
USAA General Indemnity Company	\$701	\$701	\$616	\$863	\$976	\$964	\$728	\$704	\$712

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE O - Liability OPTION 2 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	\$1,332	\$1,344	\$1,312	\$2,502	\$3,635	\$3,746	\$1,580	\$1,367	\$1,332
Allstate Indemnity Company	\$1,362	\$1,482	\$1,362	\$2,317	\$2,693	\$3,041	\$1,530	\$1,644	\$1,482
American Family Insurance Company	\$956	\$1,308	\$1,070	\$1,486	\$2,157	\$2,270	\$1,442	\$1,092	\$911
Country Preferred Insurance Company	\$687	\$639	\$626	\$1,017	\$1,316	\$1,320	\$830	\$752	\$764
CSAA General Insurance Company	\$2,285	\$2,302	\$2,345	\$4,173	\$5,023	\$5,406	\$3,355	\$2,467	\$3,176
Encompass Home and Auto Insurance Company	\$1,162	\$1,136	\$1,178	\$1,767	\$2,072	\$2,258	\$1,527	\$1,223	\$1,189
Esurance Property & Casualty Insurance Company	\$1,170	\$1,055	\$1,133	\$2,314	\$2,908	\$3,310	\$2,098	\$1,315	\$1,317
Farmers Insurance Exchange	\$1,220	\$1,147	\$1,091	\$2,897	\$2,766	\$3,652	\$3,467	\$1,571	\$1,310
Garrison Property and Casualty Insurance Company	\$1,377	\$1,344	\$1,202	\$1,780	\$1,975	\$1,980	\$1,407	\$1,433	\$1,361
GEICO Advantage Insurance Company	\$638	\$598	\$583	\$825	\$995	\$1,072	\$682	\$598	\$654
GEICO Choice Insurance Company	\$995	\$932	\$911	\$1,316	\$1,596	\$1,722	\$1,066	\$932	\$1,020
GEICO Secure Insurance Company	\$1,157	\$1,078	\$1,051	\$1,507	\$1,816	\$1,954	\$1,231	\$1,078	\$1,187
Liberty Mutual General Insurance Company	\$3,570	\$3,571	\$4,773	\$8,640	\$11,365	\$13,857	\$8,814	\$5,843	\$5,445
Metropolitan Group Property & Casualty Insurance	\$1,009	\$952	\$920	\$1,422	\$1,740	\$1,930	\$1,192	\$1,043	\$1,027
Nevada Capital Insurance Company	\$731	\$761	\$753	\$1,063	\$1,375	\$1,483	\$961	\$876	\$930
Progressive Direct Insurance Company	\$734	\$696	\$707	\$1,150	\$1,704	\$1,645	\$1,122	\$929	\$803
Progressive Northern Insurance Company	\$945	\$874	\$898	\$1,595	\$2,427	\$2,308	\$1,538	\$1,219	\$1,025
Safeco Insurance Company of Illinois	\$8,103	\$8,450	\$7,688	\$14,469	\$17,367	\$20,798	\$12,749	\$8,726	\$7,485
State Farm Fire and Casualty Company	\$4,482	\$4,240	\$3,759	\$7,013	\$9,589	\$9,650	\$4,941	\$4,375	\$5,437
State Farm Mutual Automobile Insurance Company	\$2,925	\$2,753	\$2,448	\$4,555	\$6,206	\$6,213	\$3,226	\$2,841	\$3,522
The Standard Fire Insurance Company	\$901	\$886	\$818	\$1,545	\$1,968	\$2,261	\$1,332	\$1,041	\$1,307
United Services Automobile Association	\$1,045	\$1,043	\$927	\$1,327	\$1,498	\$1,514	\$1,085	\$1,102	\$1,041
USAA Casualty Insurance Company	\$1,219	\$1,254	\$1,068	\$1,598	\$1,778	\$1,782	\$1,284	\$1,205	\$1,210
USAA General Indemnity Company	\$821	\$815	\$723	\$1,057	\$1,191	\$1,180	\$864	\$825	\$825

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE O - Liability OPTION 1 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,202	\$1,241	\$1,194	\$1,873	\$2,589	\$2,696	\$1,401	\$1,254	\$1,202
Allstate Indemnity Company	\$1,624	\$1,910	\$1,767	\$2,366	\$2,710	\$3,136	\$1,916	\$1,923	\$1,910
American Access Casualty Company	\$1,437	\$3,027	\$1,666	\$1,612	\$1,883	\$2,010	\$1,620	\$1,650	
American Family Insurance Company	\$912	\$1,210	\$1,009	\$1,340	\$1,841	\$1,932	\$1,325	\$1,033	\$885
Country Preferred Insurance Company	\$969	\$934	\$914	\$1,271	\$1,584	\$1,596	\$1,117	\$1,046	\$1,050
CSAA General Insurance Company	\$2,531	\$2,683	\$2,740	\$4,337	\$5,083	\$5,518	\$3,683	\$2,818	\$3,586
Encompass Home and Auto Insurance Company	\$1,255	\$1,289	\$1,313	\$1,727	\$2,096	\$2,232	\$1,590	\$1,346	\$1,318
Esurance Property & Casualty Insurance Company	\$1,002	\$958	\$983	\$1,709	\$2,121	\$2,384	\$1,589	\$1,148	\$1,143
Farmers Insurance Exchange	\$1,588	\$1,547	\$1,410	\$3,465	\$3,424	\$4,326	\$4,024	\$1,910	\$1,685
Garrison Property and Casualty Insurance Company	\$1,160	\$1,161	\$1,014	\$1,375	\$1,532	\$1,542	\$1,172	\$1,197	\$1,173
GEICO Advantage Insurance Company	\$603	\$561	\$538	\$672	\$770	\$836	\$625	\$561	\$616
GEICO Choice Insurance Company	\$904	\$838	\$805	\$1,019	\$1,174	\$1,271	\$932	\$838	\$924
GEICO Secure Insurance Company	\$1,110	\$1,027	\$986	\$1,247	\$1,432	\$1,550	\$1,145	\$1,027	\$1,134
Key Insurance Company	\$1,024	\$1,342	\$1,342	\$1,504	\$1,720	\$1,948	\$1,318	\$1,108	\$1,096
Liberty Mutual General Insurance Company	\$5,213	\$5,316	\$7,105	\$12,549	\$16,430	\$19,939	\$12,872	\$8,629	\$7,993
Metropolitan Group Property & Casualty Insurance	\$1,283	\$1,217	\$1,175	\$1,628	\$1,933	\$2,146	\$1,432	\$1,280	\$1,308
Nevada Capital Insurance Company	\$674	\$709	\$692	\$947	\$1,186	\$1,286	\$889	\$800	\$844
Nevada General Insurance Company	\$1,434	\$1,524	\$1,446	\$1,758	\$2,190	\$2,418	\$1,866	\$1,470	\$1,566
Primero Insurance Company	\$1,614	\$1,614	\$1,536	\$2,316	\$2,550	\$2,550	\$2,316	\$1,710	\$1,536
Progressive Direct Insurance Company	\$788	\$815	\$810	\$1,083	\$1,524	\$1,509	\$1,105	\$990	\$891
Progressive Northern Insurance Company	\$887	\$900	\$903	\$1,304	\$1,896	\$1,851	\$1,315	\$1,131	\$997
Safeco Insurance Company of Illinois	\$6,466	\$6,915	\$6,380	\$10,405	\$12,104	\$14,527	\$9,427	\$7,263	\$6,199
State Farm Fire and Casualty Company	\$4,587	\$4,614	\$4,099	\$6,463	\$8,674	\$8,754	\$4,953	\$4,626	\$5,968
State Farm Mutual Automobile Insurance Company	\$2,954	\$2,949	\$2,629	\$4,154	\$5,553	\$5,575	\$3,186	\$2,958	\$3,807
The Standard Fire Insurance Company	\$1,171	\$1,211	\$1,104	\$1,740	\$2,113	\$2,495	\$1,563	\$1,317	\$1,536
United Services Automobile Association	\$961	\$990	\$860	\$1,112	\$1,263	\$1,279	\$975	\$1,005	\$992
USAA Casualty Insurance Company	\$1,090	\$1,176	\$961	\$1,310	\$1,458	\$1,470	\$1,131	\$1,081	\$1,119
USAA General Indemnity Company	\$752	\$768	\$671	\$893	\$1,009	\$1,002	\$781	\$761	\$774

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE O - Liability OPTION 2 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,436	\$1,471	\$1,427	\$2,584	\$3,730	\$3,841	\$1,671	\$1,483	\$1,436
Allstate Indemnity Company	\$1,814	\$2,064	\$1,911	\$2,844	\$3,288	\$3,758	\$2,095	\$2,165	\$2,064
American Family Insurance Company	\$987	\$1,344	\$1,103	\$1,516	\$2,173	\$2,290	\$1,482	\$1,129	\$947
Country Preferred Insurance Company	\$845	\$1,025	\$982	\$962	\$1,362	\$1,719	\$1,473	\$1,105	\$1,109
CSAA General Insurance Company	\$2,979	\$3,079	\$3,146	\$5,377	\$6,377	\$6,942	\$4,415	\$3,254	\$4,170
Encompass Home and Auto Insurance Company	\$1,261	\$1,277	\$1,304	\$1,840	\$2,197	\$2,365	\$1,613	\$1,334	\$1,309
Esurance Property & Casualty Insurance Company	\$1,499	\$1,382	\$1,470	\$2,909	\$3,587	\$4,192	\$2,669	\$1,667	\$1,693
Farmers Insurance Exchange	\$1,781	\$1,756	\$1,629	\$4,405	\$4,188	\$5,572	\$5,240	\$2,347	\$1,923
Garrison Property and Casualty Insurance Company	\$1,452	\$1,439	\$1,281	\$1,812	\$2,009	\$2,024	\$1,485	\$1,505	\$1,450
GEICO Advantage Insurance Company	\$778	\$733	\$709	\$945	\$1,114	\$1,218	\$825	\$733	\$791
GEICO Choice Insurance Company	\$1,184	\$1,113	\$1,080	\$1,461	\$1,730	\$1,892	\$1,252	\$1,113	\$1,205
GEICO Secure Insurance Company	\$1,401	\$1,311	\$1,270	\$1,708	\$2,012	\$2,197	\$1,475	\$1,311	\$1,426
Liberty Mutual General Insurance Company	\$7,213	\$6,885	\$9,482	\$17,896	\$24,013	\$30,225	\$18,641	\$11,475	\$10,528
Metropolitan Group Property & Casualty Insurance	\$1,277	\$1,208	\$1,170	\$1,693	\$2,045	\$2,267	\$1,455	\$1,292	\$1,296
Nevada Capital Insurance Company	\$784	\$824	\$811	\$1,139	\$1,463	\$1,584	\$1,044	\$940	\$994
Progressive Direct Insurance Company	\$1,091	\$1,068	\$1,085	\$1,682	\$2,506	\$2,461	\$1,669	\$1,380	\$1,188
Progressive Northern Insurance Company	\$1,352	\$1,292	\$1,327	\$2,224	\$3,393	\$3,278	\$2,182	\$1,736	\$1,460
Safeco Insurance Company of Illinois	\$8,424	\$8,753	\$8,018	\$14,627	\$17,636	\$21,179	\$13,268	\$9,137	\$7,814
State Farm Fire and Casualty Company	\$5,332	\$5,260	\$4,679	\$7,826	\$10,596	\$10,791	\$5,773	\$5,331	\$6,769
State Farm Mutual Automobile Insurance Company	\$3,397	\$3,332	\$2,969	\$4,966	\$6,702	\$6,783	\$3,681	\$3,377	\$4,286
The Standard Fire Insurance Company	\$1,298	\$1,319	\$1,202	\$2,097	\$2,633	\$3,089	\$1,844	\$1,492	\$1,806
United Services Automobile Association	\$1,122	\$1,140	\$1,006	\$1,372	\$1,549	\$1,570	\$1,159	\$1,179	\$1,135
USAA Casualty Insurance Company	\$1,293	\$1,365	\$1,147	\$1,634	\$1,814	\$1,827	\$1,359	\$1,282	\$1,304
USAA General Indemnity Company	\$860	\$866	\$769	\$1,070	\$1,202	\$1,198	\$904	\$868	\$873

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE P - Liability OPTION 1 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$533	\$535	\$519	\$718	\$916	\$966	\$633	\$551	\$533
Allstate Indemnity Company	\$897	\$990	\$907	\$1,400	\$1,611	\$1,835	\$1,019	\$1,086	\$990
American Access Casualty Company	\$951	\$1,756	\$1,162	\$1,142	\$1,420	\$1,423	\$1,149	\$1,170	
American Family Insurance Company	\$459	\$603	\$502	\$698	\$1,013	\$1,072	\$668	\$517	\$431
Country Preferred Insurance Company	\$397	\$357	\$350	\$576	\$748	\$750	\$458	\$421	\$425
CSAA General Insurance Company	\$678	\$691	\$705	\$1,091	\$1,287	\$1,390	\$930	\$733	\$920
Encompass Home and Auto Insurance Company	\$529	\$509	\$532	\$753	\$896	\$964	\$691	\$563	\$546
Esurance Property & Casualty Insurance Company	\$503	\$460	\$481	\$851	\$1,079	\$1,137	\$770	\$575	\$557
Farmers Insurance Exchange	\$473	\$418	\$387	\$816	\$872	\$994	\$874	\$483	\$506
Garrison Property and Casualty Insurance Company	\$383	\$371	\$327	\$486	\$537	\$534	\$384	\$399	\$380
GEICO Advantage Insurance Company	\$232	\$214	\$210	\$280	\$327	\$342	\$240	\$214	\$239
GEICO Choice Insurance Company	\$308	\$283	\$279	\$375	\$440	\$459	\$319	\$283	\$317
GEICO Secure Insurance Company	\$414	\$384	\$377	\$492	\$567	\$592	\$427	\$384	\$426
Hartford Insurance Company of the Midwest	\$439	\$428	\$405	\$611	\$767	\$760	\$563	\$430	\$482
Key Insurance Company	\$890	\$1,010	\$1,010	\$1,100	\$1,292	\$1,418	\$1,076	\$860	\$1,058
Liberty Mutual General Insurance Company	\$397	\$414	\$553	\$952	\$1,169	\$1,270	\$893	\$672	\$644
Metropolitan Group Property & Casualty Insurance	\$281	\$263	\$254	\$389	\$470	\$517	\$327	\$285	\$287
Nevada Capital Insurance Company	\$288	\$298	\$292	\$401	\$508	\$546	\$366	\$339	\$361
Nevada General Insurance Company	\$1,872	\$2,022	\$1,908	\$2,346	\$2,928	\$3,252	\$2,502	\$1,938	\$2,082
Primero Insurance Company	\$1,008	\$1,008	\$954	\$1,488	\$1,538	\$1,638	\$1,488	\$1,379	\$954
Progressive Direct Insurance Company	\$411	\$399	\$394	\$588	\$815	\$774	\$575	\$509	\$463
Progressive Northern Insurance Company	\$382	\$366	\$363	\$587	\$852	\$802	\$574	\$491	\$438
Safeco Insurance Company of Illinois	\$1,290	\$1,345	\$1,255	\$1,990	\$2,260	\$2,591	\$1,715	\$1,387	\$1,231
State Farm Fire and Casualty Company	\$467	\$436	\$391	\$743	\$1,013	\$1,008	\$497	\$446	\$568
State Farm Mutual Automobile Insurance Company	\$285	\$264	\$235	\$451	\$620	\$614	\$305	\$271	\$347
The Standard Fire Insurance Company	\$425	\$421	\$397	\$637	\$767	\$865	\$565	\$469	\$561
United Services Automobile Association	\$306	\$303	\$269	\$382	\$427	\$428	\$313	\$323	\$305
USAA Casualty Insurance Company	\$304	\$308	\$265	\$386	\$423	\$425	\$315	\$302	\$303
USAA General Indemnity Company	\$312	\$308	\$273	\$394	\$439	\$434	\$323	\$317	\$316

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE P - Liability OPTION 2 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$566	\$566	\$551	\$811	\$1,073	\$1,124	\$680	\$581	\$566
Allstate Indemnity Company	\$1,054	\$1,134	\$1,038	\$1,758	\$2,044	\$2,317	\$1,181	\$1,283	\$1,134
American Family Insurance Company	\$510	\$687	\$564	\$809	\$1,219	\$1,295	\$768	\$581	\$474
Country Preferred Insurance Company	\$442	\$404	\$397	\$661	\$867	\$869	\$514	\$477	\$480
CSAA General Insurance Company	\$779	\$788	\$800	\$1,321	\$1,574	\$1,704	\$1,097	\$834	\$1,059
Encompass Home and Auto Insurance Company	\$621	\$597	\$623	\$918	\$1,086	\$1,180	\$821	\$653	\$635
Esurance Property & Casualty Insurance Company	\$661	\$592	\$632	\$1,251	\$1,613	\$1,735	\$1,125	\$752	\$728
Farmers Insurance Exchange	\$425	\$383	\$357	\$828	\$848	\$1,026	\$923	\$472	\$459
Garrison Property and Casualty Insurance Company	\$467	\$450	\$399	\$619	\$687	\$684	\$475	\$491	\$461
GEICO Advantage Insurance Company	\$314	\$294	\$290	\$408	\$490	\$518	\$334	\$294	\$322
GEICO Choice Insurance Company	\$419	\$392	\$388	\$551	\$663	\$702	\$446	\$392	\$429
GEICO Secure Insurance Company	\$535	\$501	\$495	\$680	\$805	\$852	\$563	\$501	\$548
Hartford Insurance Company of the Midwest	\$472	\$450	\$428	\$718	\$920	\$920	\$653	\$457	\$516
Liberty Mutual General Insurance Company	\$505	\$509	\$688	\$1,300	\$1,662	\$1,818	\$1,236	\$859	\$789
Metropolitan Group Property & Casualty Insurance	\$308	\$289	\$280	\$448	\$549	\$605	\$366	\$322	\$313
Nevada Capital Insurance Company	\$329	\$340	\$336	\$472	\$609	\$656	\$424	\$392	\$417
Progressive Direct Insurance Company	\$533	\$501	\$506	\$837	\$1,218	\$1,154	\$808	\$669	\$584
Progressive Northern Insurance Company	\$557	\$513	\$525	\$947	\$1,435	\$1,349	\$910	\$721	\$612
Safeco Insurance Company of Illinois	\$1,555	\$1,604	\$1,482	\$2,577	\$3,017	\$3,500	\$2,209	\$1,641	\$1,452
State Farm Fire and Casualty Company	\$671	\$607	\$554	\$1,102	\$1,497	\$1,499	\$690	\$622	\$778
State Farm Mutual Automobile Insurance Company	\$388	\$352	\$317	\$638	\$872	\$868	\$408	\$362	\$456
The Standard Fire Insurance Company	\$474	\$467	\$436	\$763	\$951	\$1,074	\$668	\$536	\$662
United Services Automobile Association	\$373	\$368	\$329	\$488	\$543	\$546	\$390	\$396	\$367
USAA Casualty Insurance Company	\$369	\$371	\$324	\$488	\$536	\$536	\$388	\$367	\$362
USAA General Indemnity Company	\$361	\$354	\$316	\$474	\$529	\$523	\$379	\$366	\$361

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE P - Liability OPTION 1 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$584	\$597	\$575	\$756	\$962	\$1,013	\$677	\$608	\$584
Allstate Indemnity Company	\$1,239	\$1,423	\$1,320	\$1,789	\$2,040	\$2,363	\$1,444	\$1,471	\$1,423
American Access Casualty Company	\$1,813	\$3,935	\$2,089	\$2,014	\$2,343	\$2,527	\$2,026	\$2,065	
American Family Insurance Company	\$473	\$619	\$517	\$712	\$1,024	\$1,084	\$686	\$534	\$447
Country Preferred Insurance Company	\$560	\$532	\$523	\$753	\$946	\$952	\$636	\$602	\$603
CSAA General Insurance Company	\$876	\$921	\$942	\$1,406	\$1,627	\$1,781	\$1,231	\$965	\$1,211
Encompass Home and Auto Insurance Company	\$599	\$603	\$619	\$811	\$987	\$1,048	\$758	\$641	\$630
Esurance Property & Casualty Insurance Company	\$553	\$515	\$536	\$917	\$1,153	\$1,239	\$842	\$633	\$621
Farmers Insurance Exchange	\$657	\$627	\$555	\$1,178	\$1,258	\$1,444	\$1,278	\$691	\$708
Garrison Property and Casualty Insurance Company	\$401	\$396	\$346	\$491	\$541	\$543	\$403	\$418	\$404
GEICO Advantage Insurance Company	\$275	\$254	\$248	\$316	\$362	\$383	\$283	\$254	\$281
GEICO Choice Insurance Company	\$358	\$331	\$324	\$413	\$474	\$502	\$368	\$331	\$366
GEICO Secure Insurance Company	\$495	\$459	\$449	\$557	\$630	\$668	\$507	\$459	\$505
Hartford Insurance Company of the Midwest	\$484	\$479	\$451	\$641	\$800	\$790	\$594	\$485	\$534
Key Insurance Company	\$524	\$674	\$674	\$764	\$878	\$992	\$662	\$560	\$566
Liberty Mutual General Insurance Company	\$690	\$711	\$961	\$1,762	\$2,259	\$2,472	\$1,706	\$1,190	\$1,083
Metropolitan Group Property & Casualty Insurance	\$364	\$347	\$337	\$478	\$572	\$631	\$414	\$370	\$375
Nevada Capital Insurance Company	\$284	\$295	\$289	\$394	\$496	\$537	\$364	\$335	\$357
Nevada General Insurance Company	\$1,872	\$2,022	\$1,908	\$2,346	\$2,928	\$3,252	\$2,502	\$1,938	\$2,082
Primero Insurance Company	\$1,356	\$1,356	\$1,284	\$1,908	\$2,000	\$2,100	\$1,908	\$1,745	\$1,284
Progressive Direct Insurance Company	\$531	\$534	\$531	\$738	\$1,028	\$997	\$740	\$664	\$599
Progressive Northern Insurance Company	\$510	\$513	\$510	\$752	\$1,085	\$1,047	\$753	\$658	\$583
Safeco Insurance Company of Illinois	\$1,286	\$1,345	\$1,259	\$1,932	\$2,199	\$2,543	\$1,718	\$1,396	\$1,235
State Farm Fire and Casualty Company	\$598	\$577	\$521	\$894	\$1,205	\$1,206	\$619	\$578	\$755
State Farm Mutual Automobile Insurance Company	\$355	\$343	\$307	\$528	\$714	\$711	\$372	\$343	\$452
United Services Automobile Association	\$321	\$323	\$284	\$388	\$431	\$435	\$326	\$337	\$324
USAA Casualty Insurance Company	\$314	\$329	\$278	\$388	\$424	\$427	\$326	\$315	\$318
USAA General Indemnity Company	\$325	\$326	\$289	\$395	\$441	\$436	\$336	\$330	\$332

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE P - Liability OPTION 2 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	\$611	\$622	\$601	\$847	\$1,110	\$1,163	\$719	\$632	\$611
Allstate Indemnity Company	\$1,377	\$1,542	\$1,428	\$2,128	\$2,451	\$2,812	\$1,581	\$1,652	\$1,542
American Family Insurance Company	\$523	\$701	\$577	\$821	\$1,224	\$1,301	\$783	\$597	\$489
Country Preferred Insurance Company	\$613	\$579	\$569	\$836	\$1,061	\$1,067	\$690	\$656	\$656
CSAA General Insurance Company	\$987	\$1,024	\$1,046	\$1,673	\$1,961	\$2,150	\$1,418	\$1,075	\$1,365
Encompass Home and Auto Insurance Company	\$666	\$664	\$683	\$945	\$1,140	\$1,223	\$857	\$705	\$693
Esurance Property & Casualty Insurance Company	\$746	\$678	\$721	\$1,389	\$1,764	\$1,948	\$1,264	\$842	\$831
Farmers Insurance Exchange	\$596	\$577	\$517	\$1,219	\$1,242	\$1,518	\$1,369	\$685	\$650
Garrison Property and Casualty Insurance Company	\$479	\$469	\$415	\$613	\$680	\$679	\$487	\$500	\$478
GEICO Advantage Insurance Company	\$356	\$334	\$329	\$444	\$524	\$561	\$377	\$334	\$363
GEICO Choice Insurance Company	\$467	\$439	\$431	\$585	\$691	\$740	\$493	\$439	\$476
GEICO Secure Insurance Company	\$616	\$577	\$567	\$745	\$867	\$929	\$642	\$577	\$626
Hartford Insurance Company of the Midwest	\$506	\$491	\$465	\$731	\$934	\$928	\$667	\$503	\$558
Liberty Mutual General Insurance Company	\$875	\$855	\$1,194	\$2,251	\$2,944	\$3,352	\$2,226	\$1,452	\$1,337
Metropolitan Group Property & Casualty Insurance	\$375	\$357	\$344	\$515	\$626	\$690	\$435	\$385	\$382
Nevada Capital Insurance Company	\$326	\$339	\$334	\$467	\$600	\$649	\$423	\$388	\$415
Progressive Direct Insurance Company	\$708	\$681	\$692	\$1,096	\$1,617	\$1,554	\$1,078	\$894	\$774
Progressive Northern Insurance Company	\$756	\$718	\$734	\$1,252	\$1,903	\$1,819	\$1,222	\$978	\$825
Safeco Insurance Company of Illinois	\$1,559	\$1,606	\$1,492	\$2,526	\$2,976	\$3,472	\$2,232	\$1,656	\$1,461
State Farm Fire and Casualty Company	\$859	\$798	\$735	\$1,357	\$1,824	\$1,836	\$860	\$806	\$1,022
State Farm Mutual Automobile Insurance Company	\$483	\$451	\$411	\$754	\$1,020	\$1,023	\$493	\$455	\$583
United Services Automobile Association	\$383	\$383	\$340	\$482	\$536	\$541	\$396	\$404	\$381
USAA Casualty Insurance Company	\$374	\$385	\$331	\$478	\$523	\$526	\$392	\$373	\$373
USAA General Indemnity Company	\$369	\$367	\$329	\$469	\$522	\$519	\$387	\$373	\$372

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE Q - Liability OPTION 1 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$684	\$688	\$665	\$959	\$1,254	\$1,325	\$826	\$708	\$684
Allstate Indemnity Company	\$1,041	\$1,154	\$1,058	\$1,615	\$1,862	\$2,125	\$1,185	\$1,262	\$1,154
American Access Casualty Company	\$951	\$1,756	\$1,162	\$1,142	\$1,420	\$1,423	\$1,149	\$1,170	
American Family Insurance Company	\$678	\$902	\$745	\$1,023	\$1,458	\$1,528	\$978	\$762	\$638
Country Preferred Insurance Company	\$464	\$427	\$418	\$691	\$893	\$895	\$555	\$507	\$513
CSAA General Insurance Company	\$885	\$899	\$915	\$1,462	\$1,736	\$1,869	\$1,230	\$957	\$1,211
Encompass Home and Auto Insurance Company	\$740	\$713	\$745	\$1,056	\$1,254	\$1,349	\$962	\$788	\$765
Esurance Property & Casualty Insurance Company	\$831	\$762	\$798	\$1,403	\$1,774	\$1,888	\$1,274	\$950	\$928
Farmers Insurance Exchange	\$634	\$566	\$524	\$1,164	\$1,217	\$1,427	\$1,272	\$675	\$680
Garrison Property and Casualty Insurance Company	\$517	\$500	\$439	\$656	\$727	\$726	\$518	\$538	\$512
GEICO Advantage Insurance Company	\$366	\$334	\$327	\$451	\$534	\$559	\$381	\$334	\$379
GEICO Choice Insurance Company	\$486	\$444	\$435	\$606	\$720	\$752	\$506	\$444	\$504
GEICO Secure Insurance Company	\$638	\$584	\$573	\$774	\$907	\$950	\$659	\$584	\$659
Hartford Insurance Company of the Midwest	\$544	\$530	\$500	\$775	\$978	\$971	\$713	\$532	\$599
Key Insurance Company	\$890	\$1,010	\$1,010	\$1,100	\$1,292	\$1,418	\$1,076	\$860	\$1,058
Liberty Mutual General Insurance Company	\$920	\$941	\$1,254	\$2,271	\$2,847	\$3,209	\$2,167	\$1,546	\$1,435
Metropolitan Group Property & Casualty Insurance	\$364	\$343	\$333	\$509	\$614	\$678	\$426	\$374	\$373
Nevada Capital Insurance Company	\$400	\$412	\$408	\$565	\$725	\$781	\$510	\$474	\$506
Nevada General Insurance Company	\$1,872	\$2,022	\$1,908	\$2,346	\$2,928	\$3,252	\$2,502	\$1,938	\$2,082
Primero Insurance Company	\$1,164	\$1,164	\$1,163	\$1,716	\$1,787	\$1,787	\$1,716	\$1,224	\$1,163
Progressive Direct Insurance Company	\$598	\$576	\$574	\$869	\$1,221	\$1,160	\$851	\$746	\$672
Progressive Northern Insurance Company	\$577	\$551	\$550	\$889	\$1,294	\$1,221	\$867	\$742	\$655
Safeco Insurance Company of Illinois	\$2,427	\$2,530	\$2,313	\$3,984	\$4,626	\$5,384	\$3,407	\$2,609	\$2,268
State Farm Fire and Casualty Company	\$786	\$739	\$655	\$1,237	\$1,695	\$1,686	\$849	\$755	\$968
State Farm Mutual Automobile Insurance Company	\$489	\$457	\$404	\$772	\$1,061	\$1,051	\$532	\$468	\$603
The Standard Fire Insurance Company	\$772	\$763	\$712	\$1,199	\$1,458	\$1,653	\$1,055	\$859	\$1,044
United Services Automobile Association	\$403	\$401	\$353	\$505	\$566	\$569	\$413	\$426	\$403
USAA Casualty Insurance Company	\$409	\$418	\$356	\$527	\$581	\$581	\$426	\$408	\$409
USAA General Indemnity Company	\$483	\$478	\$419	\$618	\$695	\$684	\$501	\$488	\$488

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE Q - Liability OPTION 2 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$741	\$741	\$722	\$1,126	\$1,525	\$1,599	\$910	\$762	\$741
Allstate Indemnity Company	\$1,219	\$1,316	\$1,204	\$2,016	\$2,352	\$2,669	\$1,370	\$1,488	\$1,316
American Family Insurance Company	\$749	\$1,027	\$834	\$1,186	\$1,764	\$1,858	\$1,124	\$852	\$696
Country Preferred Insurance Company	\$522	\$478	\$468	\$783	\$892	\$1,023	\$616	\$567	\$572
CSAA General Insurance Company	\$1,015	\$1,024	\$1,041	\$1,768	\$2,118	\$2,288	\$1,451	\$1,091	\$1,393
Encompass Home and Auto Insurance Company	\$881	\$849	\$885	\$1,310	\$1,541	\$1,674	\$1,154	\$927	\$902
Esurance Property & Casualty Insurance Company	\$1,112	\$998	\$1,067	\$2,101	\$2,690	\$2,935	\$1,896	\$1,261	\$1,233
Farmers Insurance Exchange	\$662	\$603	\$565	\$1,371	\$1,373	\$1,708	\$1,558	\$769	\$717
Garrison Property and Casualty Insurance Company	\$642	\$621	\$550	\$854	\$949	\$947	\$656	\$674	\$634
GEICO Advantage Insurance Company	\$510	\$475	\$468	\$676	\$820	\$870	\$545	\$475	\$524
GEICO Choice Insurance Company	\$682	\$636	\$627	\$915	\$1,112	\$1,180	\$730	\$636	\$700
GEICO Secure Insurance Company	\$851	\$791	\$780	\$1,106	\$1,326	\$1,408	\$899	\$791	\$873
Hartford Insurance Company of the Midwest	\$598	\$568	\$538	\$930	\$1,201	\$1,202	\$843	\$577	\$655
Liberty Mutual General Insurance Company	\$1,226	\$1,203	\$1,624	\$3,220	\$4,196	\$4,791	\$3,122	\$2,057	\$1,828
Metropolitan Group Property & Casualty Insurance	\$405	\$384	\$372	\$592	\$728	\$799	\$488	\$424	\$414
Nevada Capital Insurance Company	\$457	\$472	\$469	\$666	\$867	\$934	\$590	\$546	\$583
Progressive Direct Insurance Company	\$805	\$750	\$762	\$1,291	\$1,907	\$1,808	\$1,245	\$1,019	\$877
Progressive Northern Insurance Company	\$865	\$793	\$813	\$1,479	\$2,253	\$2,123	\$1,418	\$1,118	\$942
Safeco Insurance Company of Illinois	\$3,115	\$3,196	\$2,902	\$5,498	\$6,592	\$7,744	\$4,705	\$3,268	\$2,842
State Farm Fire and Casualty Company	\$1,048	\$962	\$863	\$1,707	\$2,336	\$2,338	\$1,111	\$989	\$1,243
State Farm Mutual Automobile Insurance Company	\$631	\$579	\$515	\$1,029	\$1,415	\$1,411	\$680	\$596	\$755
The Standard Fire Insurance Company	\$869	\$853	\$793	\$1,449	\$1,821	\$2,071	\$1,256	\$992	\$1,243
United Services Automobile Association	\$494	\$487	\$436	\$649	\$725	\$729	\$514	\$525	\$487
USAA Casualty Insurance Company	\$504	\$508	\$441	\$675	\$744	\$744	\$532	\$501	\$496
USAA General Indemnity Company	\$570	\$560	\$497	\$758	\$850	\$844	\$600	\$574	\$570

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE Q - Liability OPTION 1 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$752	\$771	\$741	\$1,012	\$1,317	\$1,389	\$889	\$784	\$752
Allstate Indemnity Company	\$1,446	\$1,677	\$1,551	\$2,081	\$2,379	\$2,758	\$1,695	\$1,722	\$1,677
American Access Casualty Company	\$1,813	\$3,935	\$2,089	\$2,014	\$2,343	\$2,527	\$2,026	\$2,065	
American Family Insurance Company	\$697	\$925	\$765	\$1,041	\$1,468	\$1,540	\$1,002	\$785	\$660
Country Preferred Insurance Company	\$684	\$649	\$636	\$916	\$1,145	\$1,153	\$783	\$739	\$738
CSAA General Insurance Company	\$1,143	\$1,201	\$1,229	\$1,882	\$2,190	\$2,390	\$1,627	\$1,262	\$1,597
Encompass Home and Auto Insurance Company	\$842	\$848	\$870	\$1,143	\$1,388	\$1,474	\$1,060	\$901	\$886
Esurance Property & Casualty Insurance Company	\$941	\$881	\$913	\$1,556	\$1,945	\$2,113	\$1,433	\$1,073	\$1,064
Farmers Insurance Exchange	\$884	\$850	\$755	\$1,699	\$1,772	\$2,094	\$1,873	\$972	\$956
Garrison Property and Casualty Insurance Company	\$545	\$539	\$469	\$667	\$739	\$740	\$549	\$567	\$549
GEICO Advantage Insurance Company	\$441	\$406	\$395	\$513	\$595	\$632	\$457	\$406	\$452
GEICO Choice Insurance Company	\$576	\$529	\$516	\$673	\$780	\$828	\$593	\$529	\$590
GEICO Secure Insurance Company	\$781	\$717	\$700	\$890	\$1,018	\$1,085	\$800	\$717	\$797
Hartford Insurance Company of the Midwest	\$593	\$588	\$553	\$806	\$1,012	\$999	\$744	\$595	\$659
Key Insurance Company	\$524	\$674	\$674	\$764	\$878	\$992	\$662	\$560	\$566
Liberty Mutual General Insurance Company	\$1,686	\$1,693	\$2,284	\$4,390	\$5,725	\$6,528	\$4,317	\$2,864	\$2,530
Metropolitan Group Property & Casualty Insurance	\$474	\$450	\$435	\$621	\$744	\$819	\$538	\$483	\$485
Nevada Capital Insurance Company	\$394	\$409	\$403	\$554	\$706	\$763	\$507	\$468	\$496
Nevada General Insurance Company	\$1,872	\$2,022	\$1,908	\$2,346	\$2,928	\$3,252	\$2,502	\$1,938	\$2,082
Primero Insurance Company	\$1,560	\$1,560	\$1,524	\$2,202	\$2,315	\$2,315	\$2,202	\$1,644	\$1,524
Progressive Direct Insurance Company	\$794	\$788	\$789	\$1,129	\$1,599	\$1,547	\$1,128	\$999	\$893
Progressive Northern Insurance Company	\$782	\$776	\$778	\$1,163	\$1,690	\$1,626	\$1,159	\$1,006	\$885
Safeco Insurance Company of Illinois	\$2,437	\$2,542	\$2,336	\$3,897	\$4,543	\$5,325	\$3,441	\$2,643	\$2,289
State Farm Fire and Casualty Company	\$990	\$968	\$866	\$1,457	\$1,970	\$1,971	\$1,045	\$970	\$1,274
State Farm Mutual Automobile Insurance Company	\$602	\$588	\$524	\$886	\$1,202	\$1,198	\$640	\$588	\$779
United Services Automobile Association	\$427	\$432	\$379	\$517	\$578	\$584	\$436	\$451	\$434
USAA Casualty Insurance Company	\$430	\$452	\$378	\$533	\$588	\$591	\$447	\$431	\$436
USAA General Indemnity Company	\$507	\$510	\$447	\$625	\$702	\$695	\$526	\$516	\$520

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE Q - Liability OPTION 2 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$802	\$818	\$789	\$1,171	\$1,578	\$1,650	\$962	\$832	\$802
Allstate Indemnity Company	\$1,603	\$1,806	\$1,669	\$2,456	\$2,841	\$3,261	\$1,846	\$1,926	\$1,806
American Family Insurance Company	\$765	\$1,044	\$851	\$1,199	\$1,763	\$1,858	\$1,143	\$873	\$717
Country Preferred Insurance Company	\$741	\$699	\$685	\$1,006	\$1,269	\$1,277	\$842	\$797	\$795
CSAA General Insurance Company	\$1,290	\$1,331	\$1,359	\$2,234	\$2,635	\$2,882	\$1,872	\$1,405	\$1,793
Encompass Home and Auto Insurance Company	\$949	\$947	\$972	\$1,353	\$1,622	\$1,741	\$1,210	\$1,003	\$986
Esurance Property & Casualty Insurance Company	\$1,289	\$1,177	\$1,251	\$2,407	\$3,031	\$3,399	\$2,198	\$1,450	\$1,444
Farmers Insurance Exchange	\$933	\$907	\$821	\$2,031	\$2,023	\$2,543	\$2,321	\$1,121	\$1,019
Garrison Property and Casualty Insurance Company	\$664	\$651	\$575	\$851	\$944	\$946	\$675	\$694	\$661
GEICO Advantage Insurance Company	\$585	\$547	\$536	\$739	\$880	\$945	\$621	\$547	\$596
GEICO Choice Insurance Company	\$768	\$717	\$705	\$975	\$1,162	\$1,248	\$812	\$717	\$783
GEICO Secure Insurance Company	\$992	\$924	\$906	\$1,221	\$1,435	\$1,545	\$1,039	\$924	\$1,010
Hartford Insurance Company of the Midwest	\$637	\$614	\$582	\$942	\$1,209	\$1,205	\$856	\$630	\$702
Liberty Mutual General Insurance Company	\$2,250	\$2,135	\$2,968	\$5,893	\$7,847	\$9,343	\$5,928	\$3,667	\$3,270
Metropolitan Group Property & Casualty Insurance	\$499	\$469	\$456	\$684	\$832	\$913	\$577	\$510	\$507
Nevada Capital Insurance Company	\$454	\$471	\$466	\$658	\$856	\$924	\$592	\$544	\$578
Progressive Direct Insurance Company	\$1,117	\$1,059	\$1,082	\$1,783	\$2,665	\$2,561	\$1,739	\$1,420	\$1,210
Progressive Northern Insurance Company	\$1,202	\$1,128	\$1,161	\$2,019	\$3,086	\$2,953	\$1,960	\$1,552	\$1,298
Safeco Insurance Company of Illinois	\$3,157	\$3,224	\$2,944	\$5,453	\$6,592	\$7,775	\$4,810	\$3,328	\$2,885
State Farm Fire and Casualty Company	\$1,306	\$1,237	\$1,120	\$2,021	\$2,735	\$2,758	\$1,350	\$1,251	\$1,602
State Farm Mutual Automobile Insurance Company	\$765	\$727	\$654	\$1,178	\$1,599	\$1,607	\$803	\$735	\$949
United Services Automobile Association	\$512	\$511	\$454	\$648	\$725	\$731	\$529	\$542	\$512
USAA Casualty Insurance Company	\$517	\$534	\$456	\$666	\$734	\$737	\$542	\$516	\$516
USAA General Indemnity Company	\$586	\$584	\$516	\$754	\$844	\$840	\$615	\$594	\$591

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE R - Liability OPTION 1 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	\$1,120	\$1,131	\$1,092	\$1,698	\$2,312	\$2,441	\$1,387	\$1,161	\$1,120
Allstate Indemnity Company	\$1,196	\$1,335	\$1,221	\$1,845	\$2,132	\$2,439	\$1,369	\$1,452	\$1,335
American Access Casualty Company	\$951	\$1,756	\$1,162	\$1,142	\$1,420	\$1,423	\$1,149	\$1,170	
American Family Insurance Company	\$879	\$1,171	\$968	\$1,315	\$1,854	\$1,935	\$1,261	\$984	\$830
Country Preferred Insurance Company	\$598	\$551	\$540	\$887	\$1,142	\$1,146	\$726	\$657	\$661
CSAA General Insurance Company	\$1,772	\$1,800	\$1,830	\$3,085	\$3,708	\$3,934	\$2,530	\$1,939	\$2,481
Encompass Home and Auto Insurance Company	\$1,240	\$1,200	\$1,254	\$1,775	\$2,127	\$2,295	\$1,642	\$1,323	\$1,283
Esurance Property & Casualty Insurance Company	\$1,036	\$953	\$997	\$1,760	\$2,221	\$2,372	\$1,600	\$1,185	\$1,159
Farmers Insurance Exchange	\$1,081	\$982	\$910	\$2,083	\$2,139	\$2,570	\$2,330	\$1,193	\$1,156
Garrison Property and Casualty Insurance Company	\$985	\$961	\$844	\$1,252	\$1,392	\$1,390	\$995	\$1,028	\$980
GEICO Advantage Insurance Company	\$543	\$492	\$482	\$676	\$806	\$845	\$566	\$492	\$563
GEICO Choice Insurance Company	\$721	\$654	\$642	\$909	\$1,087	\$1,138	\$752	\$654	\$749
GEICO Secure Insurance Company	\$932	\$847	\$830	\$1,145	\$1,353	\$1,421	\$965	\$847	\$964
Hartford Insurance Company of the Midwest	\$1,193	\$1,139	\$1,076	\$1,865	\$2,416	\$2,412	\$1,689	\$1,153	\$1,315
Key Insurance Company	\$890	\$1,010	\$1,010	\$1,100	\$1,292	\$1,418	\$1,076	\$860	\$1,058
Liberty Mutual General Insurance Company	\$2,904	\$2,981	\$3,941	\$6,846	\$8,758	\$10,573	\$6,865	\$4,787	\$4,510
Metropolitan Group Property & Casualty Insurance	\$1,054	\$985	\$957	\$1,465	\$1,768	\$1,946	\$1,225	\$1,081	\$1,074
Nevada Capital Insurance Company	\$516	\$534	\$528	\$737	\$951	\$1,022	\$664	\$616	\$655
Nevada General Insurance Company	\$1,872	\$2,022	\$1,908	\$2,346	\$2,928	\$3,252	\$2,502	\$1,938	\$2,082
Primero Insurance Company	\$1,494	\$1,494	\$1,410	\$2,196	\$2,474	\$2,474	\$2,196	\$1,578	\$1,410
Progressive Direct Insurance Company	\$868	\$838	\$836	\$1,253	\$1,765	\$1,683	\$1,230	\$1,083	\$971
Progressive Northern Insurance Company	\$776	\$740	\$744	\$1,207	\$1,765	\$1,670	\$1,178	\$996	\$875
Safeco Insurance Company of Illinois	\$5,130	\$5,424	\$4,965	\$8,539	\$9,937	\$11,774	\$7,456	\$5,627	\$4,841
State Farm Fire and Casualty Company	\$3,602	\$3,434	\$3,054	\$5,466	\$7,417	\$7,376	\$3,940	\$3,506	\$4,441
State Farm Mutual Automobile Insurance Company	\$2,381	\$2,259	\$2,016	\$3,593	\$4,854	\$4,809	\$2,602	\$2,306	\$2,907
The Standard Fire Insurance Company	\$931	\$921	\$856	\$1,459	\$1,789	\$2,036	\$1,283	\$1,038	\$1,262
United Services Automobile Association	\$778	\$778	\$679	\$971	\$1,098	\$1,106	\$796	\$824	\$785
USAA Casualty Insurance Company	\$904	\$934	\$780	\$1,168	\$1,298	\$1,299	\$942	\$899	\$907
USAA General Indemnity Company	\$684	\$678	\$591	\$882	\$996	\$983	\$714	\$694	\$691

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE R - Liability OPTION 2 - JEEP WRANGLER

Vehicle 1: 2017 Jeep Wrangler Unlimited Sport, 3.6L Engine, 6-Cylinder, Manual 6-Speed Transmission, 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	\$1,275	\$1,283	\$1,248	\$2,145	\$3,032	\$3,167	\$1,596	\$1,313	\$1,275
Allstate Indemnity Company	\$1,396	\$1,515	\$1,384	\$2,294	\$2,683	\$3,049	\$1,574	\$1,707	\$1,515
American Family Insurance Company	\$959	\$1,321	\$1,071	\$1,513	\$2,232	\$2,340	\$1,436	\$1,089	\$894
Country Preferred Insurance Company	\$662	\$607	\$595	\$990	\$1,283	\$1,287	\$795	\$724	\$727
CSAA General Insurance Company	\$2,097	\$2,105	\$2,139	\$3,825	\$4,627	\$4,926	\$3,063	\$2,276	\$2,930
Encompass Home and Auto Insurance Company	\$1,445	\$1,393	\$1,456	\$2,144	\$2,560	\$2,789	\$1,943	\$1,525	\$1,482
Esurance Property & Casualty Insurance Company	\$1,404	\$1,262	\$1,350	\$2,668	\$3,408	\$3,739	\$2,411	\$1,589	\$1,560
Farmers Insurance Exchange	\$1,197	\$1,113	\$1,044	\$2,645	\$2,595	\$3,320	\$3,069	\$1,458	\$1,300
Garrison Property and Casualty Insurance Company	\$1,291	\$1,253	\$1,119	\$1,710	\$1,896	\$1,899	\$1,321	\$1,353	\$1,271
GEICO Advantage Insurance Company	\$769	\$713	\$703	\$1,029	\$1,255	\$1,333	\$823	\$713	\$790
GEICO Choice Insurance Company	\$1,028	\$955	\$943	\$1,394	\$1,703	\$1,809	\$1,103	\$955	\$1,057
GEICO Secure Insurance Company	\$1,266	\$1,171	\$1,154	\$1,665	\$2,010	\$2,139	\$1,341	\$1,171	\$1,300
Hartford Insurance Company of the Midwest	\$1,427	\$1,322	\$1,257	\$2,452	\$3,252	\$3,274	\$2,181	\$1,356	\$1,559
Liberty Mutual General Insurance Company	\$3,962	\$3,864	\$5,164	\$9,983	\$13,244	\$16,276	\$10,128	\$6,460	\$5,785
Metropolitan Group Property & Casualty Insurance	\$1,166	\$1,093	\$1,062	\$1,694	\$2,087	\$2,290	\$1,389	\$1,216	\$1,187
Nevada Capital Insurance Company	\$594	\$611	\$612	\$872	\$1,142	\$1,229	\$773	\$713	\$759
Progressive Direct Insurance Company	\$1,190	\$1,108	\$1,129	\$1,903	\$2,826	\$2,694	\$1,839	\$1,502	\$1,289
Progressive Northern Insurance Company	\$1,211	\$1,104	\$1,138	\$2,094	\$3,210	\$3,031	\$2,008	\$1,566	\$1,305
Safeco Insurance Company of Illinois	\$6,786	\$7,001	\$6,358	\$12,154	\$14,619	\$17,430	\$10,718	\$7,223	\$6,213
State Farm Fire and Casualty Company	\$4,342	\$4,067	\$3,618	\$6,816	\$9,313	\$9,322	\$4,758	\$4,191	\$5,245
State Farm Mutual Automobile Insurance Company	\$2,835	\$2,645	\$2,358	\$4,422	\$6,022	\$6,000	\$3,110	\$2,726	\$3,402
The Standard Fire Insurance Company	\$1,069	\$1,046	\$971	\$1,798	\$2,273	\$2,594	\$1,556	\$1,223	\$1,530
United Services Automobile Association	\$955	\$946	\$839	\$1,252	\$1,410	\$1,421	\$996	\$1,017	\$947
USAA Casualty Insurance Company	\$1,128	\$1,149	\$980	\$1,523	\$1,690	\$1,692	\$1,193	\$1,121	\$1,114
USAA General Indemnity Company	\$819	\$803	\$711	\$1,097	\$1,235	\$1,224	\$866	\$826	\$816

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE R - Liability OPTION 1 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,244	\$1,281	\$1,228	\$1,795	\$2,425	\$2,553	\$1,496	\$1,301	\$1,244
Allstate Indemnity Company	\$1,676	\$1,959	\$1,809	\$2,399	\$2,750	\$3,194	\$1,975	\$1,999	\$1,959
American Access Casualty Company	\$1,813	\$3,935	\$2,089	\$2,014	\$2,343	\$2,527	\$2,026	\$2,065	
American Family Insurance Company	\$902	\$1,198	\$992	\$1,337	\$1,864	\$1,946	\$1,290	\$1,013	\$858
Country Preferred Insurance Company	\$909	\$862	\$843	\$1,209	\$1,502	\$1,514	\$1,049	\$982	\$977
CSAA General Insurance Company	\$2,288	\$2,393	\$2,445	\$3,932	\$4,630	\$4,981	\$3,313	\$2,544	\$3,241
Encompass Home and Auto Insurance Company	\$1,420	\$1,437	\$1,474	\$1,929	\$2,365	\$2,515	\$1,813	\$1,523	\$1,496
Esurance Property & Casualty Insurance Company	\$1,182	\$1,111	\$1,149	\$1,966	\$2,456	\$2,677	\$1,813	\$1,348	\$1,337
Farmers Insurance Exchange	\$1,541	\$1,494	\$1,335	\$3,093	\$3,167	\$3,833	\$3,474	\$1,747	\$1,658
Garrison Property and Casualty Insurance Company	\$1,054	\$1,048	\$914	\$1,288	\$1,430	\$1,437	\$1,066	\$1,097	\$1,062
GEICO Advantage Insurance Company	\$660	\$605	\$588	\$773	\$901	\$960	\$685	\$605	\$677
GEICO Choice Insurance Company	\$862	\$788	\$768	\$1,014	\$1,182	\$1,258	\$889	\$788	\$884
GEICO Secure Insurance Company	\$1,156	\$1,056	\$1,029	\$1,327	\$1,528	\$1,632	\$1,186	\$1,056	\$1,182
Hartford Insurance Company of the Midwest	\$1,268	\$1,231	\$1,161	\$1,877	\$2,419	\$2,406	\$1,708	\$1,255	\$1,405
Key Insurance Company	\$524	\$674	\$674	\$764	\$878	\$992	\$662	\$560	\$566
Liberty Mutual General Insurance Company	\$5,506	\$5,480	\$7,317	\$13,787	\$18,223	\$22,305	\$14,077	\$9,081	\$8,091
Metropolitan Group Property & Casualty Insurance	\$1,376	\$1,305	\$1,259	\$1,797	\$2,150	\$2,369	\$1,553	\$1,388	\$1,403
Nevada Capital Insurance Company	\$509	\$529	\$521	\$722	\$924	\$999	\$660	\$604	\$642
Nevada General Insurance Company	\$1,872	\$2,022	\$1,908	\$2,346	\$2,928	\$3,252	\$2,502	\$1,938	\$2,082
Primero Insurance Company	\$2,004	\$2,004	\$1,902	\$2,814	\$3,152	\$3,152	\$2,814	\$2,112	\$1,902
Progressive Direct Insurance Company	\$1,199	\$1,196	\$1,195	\$1,699	\$2,413	\$2,348	\$1,703	\$1,509	\$1,342
Progressive Northern Insurance Company	\$1,083	\$1,071	\$1,077	\$1,634	\$2,391	\$2,305	\$1,627	\$1,391	\$1,215
Safeco Insurance Company of Illinois	\$5,213	\$5,519	\$5,083	\$8,435	\$9,842	\$11,741	\$7,609	\$5,776	\$4,954
State Farm Fire and Casualty Company	\$4,400	\$4,368	\$3,897	\$6,228	\$8,356	\$8,365	\$4,718	\$4,373	\$5,704
State Farm Mutual Automobile Insurance Company	\$2,840	\$2,803	\$2,509	\$4,008	\$5,355	\$5,336	\$3,046	\$2,807	\$3,648
United Services Automobile Association	\$847	\$865	\$748	\$1,017	\$1,147	\$1,160	\$863	\$895	\$870
USAA Casualty Insurance Company	\$975	\$1,039	\$850	\$1,208	\$1,341	\$1,349	\$1,014	\$974	\$995
USAA General Indemnity Company	\$724	\$729	\$634	\$897	\$1,010	\$1,002	\$753	\$736	\$742

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

EXAMPLE R - Liability OPTION 2 - CHRYSLER 300 S

Vehicle 2: 2019 Chrysler 300 S, 3.6L Engine, 6-Cylinder, 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	\$1,387	\$1,420	\$1,371	\$2,227	\$3,128	\$3,261	\$1,691	\$1,440	\$1,387
Allstate Indemnity Company	\$1,853	\$2,099	\$1,938	\$2,819	\$3,269	\$3,760	\$2,143	\$2,229	\$2,099
American Family Insurance Company	\$979	\$1,341	\$1,091	\$1,527	\$2,226	\$2,336	\$1,458	\$1,113	\$920
Country Preferred Insurance Company	\$971	\$916	\$896	\$1,308	\$1,638	\$1,650	\$1,116	\$1,046	\$1,041
CSAA General Insurance Company	\$2,659	\$2,725	\$2,781	\$4,794	\$5,713	\$6,153	\$3,919	\$2,912	\$3,736
Encompass Home and Auto Insurance Company	\$1,564	\$1,565	\$1,609	\$2,219	\$2,703	\$2,904	\$2,038	\$1,658	\$1,629
Esurance Property & Casualty Insurance Company	\$1,644	\$1,504	\$1,599	\$3,091	\$3,881	\$4,378	\$2,826	\$1,846	\$1,843
Farmers Insurance Exchange	\$1,722	\$1,694	\$1,543	\$3,979	\$3,885	\$5,015	\$4,624	\$2,160	\$1,885
Garrison Property and Casualty Insurance Company	\$1,348	\$1,326	\$1,181	\$1,727	\$1,912	\$1,924	\$1,378	\$1,407	\$1,339
GEICO Advantage Insurance Company	\$886	\$826	\$809	\$1,127	\$1,348	\$1,450	\$942	\$826	\$904
GEICO Choice Insurance Company	\$1,163	\$1,083	\$1,064	\$1,487	\$1,781	\$1,915	\$1,232	\$1,083	\$1,186
GEICO Secure Insurance Company	\$1,487	\$1,380	\$1,353	\$1,845	\$2,182	\$2,353	\$1,561	\$1,380	\$1,516
Hartford Insurance Company of the Midwest	\$1,473	\$1,384	\$1,316	\$2,411	\$3,180	\$3,196	\$2,149	\$1,433	\$1,614
Liberty Mutual General Insurance Company	\$7,733	\$7,232	\$9,922	\$19,760	\$26,720	\$34,012	\$20,551	\$12,250	\$10,842
Metropolitan Group Property & Casualty Insurance	\$1,425	\$1,346	\$1,304	\$1,954	\$2,382	\$2,614	\$1,648	\$1,460	\$1,451
Nevada Capital Insurance Company	\$588	\$611	\$607	\$864	\$1,126	\$1,215	\$773	\$705	\$751
Progressive Direct Insurance Company	\$1,719	\$1,631	\$1,669	\$2,743	\$4,121	\$3,984	\$2,682	\$2,181	\$1,853
Progressive Northern Insurance Company	\$1,738	\$1,619	\$1,677	\$2,966	\$4,565	\$4,371	\$2,874	\$2,242	\$1,860
Safeco Insurance Company of Illinois	\$6,943	\$7,130	\$6,521	\$12,149	\$14,710	\$17,603	\$11,052	\$7,436	\$6,378
State Farm Fire and Casualty Company	\$5,155	\$5,020	\$4,485	\$7,605	\$10,286	\$10,397	\$5,537	\$5,079	\$6,514
State Farm Mutual Automobile Insurance Company	\$3,283	\$3,185	\$2,850	\$4,818	\$6,494	\$6,527	\$3,535	\$3,223	\$4,127
United Services Automobile Association	\$1,013	\$1,022	\$901	\$1,280	\$1,440	\$1,458	\$1,052	\$1,073	\$1,018
USAA Casualty Insurance Company	\$1,183	\$1,235	\$1,038	\$1,537	\$1,704	\$1,713	\$1,246	\$1,180	\$1,185
USAA General Indemnity Company	\$844	\$842	\$744	\$1,095	\$1,230	\$1,224	\$891	\$857	\$853

Encompass Home and Auto Insurance Company: gives customers the Good Payer/Responsible Payer Discount.

Key Insurance Company: Comprehensive deductible is \$500.

Metropolitan Group Property & Casualty Insurance Company: All examples include an Employee Tenure Discount, Payroll Deduction/Expressit Discount, Account Deviation (except retirees), and Welcome Discount.

Primero Insurance Company: Comprehensive deductible is \$500.

USAA Group: is primarily available to children, ex-spouses and widow(er)s of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel with a discharge type of Honorable.

List of Insurers Offering Auto Insurance in Nevada

The following is a list of the 166 insurers who wrote business for personal auto insurance in Nevada in 2020. 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 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 Connect Property & Casualty Company
American Family Home 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 Company
American Modern Select Insurance Company
American National General Insurance Company
American National Property & Casualty Company
American Reliable Insurance Company
American Standard Insurance Company of Wisconsin
Americas Insurance Company
Amica Mutual Insurance Company
Amica Property & Casualty 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

Company Name

Civil Service Employees Insurance Company
Coast National Insurance Company
Colorado Casualty Insurance Company
Country Casualty Insurance Company
Country Mutual Insurance Company
Country Preferred Insurance Company
Crestbrook Insurance Company
CSAA General Insurance Company
CSE Safeguard Insurance Company
Dairyland Insurance Company
Depositors Insurance Company
Electric Insurance Company
Encompass Home & Auto Insurance Company
Encompass Indemnity Company
Encompass Insurance Company of America
Essentia Insurance Company
Esurance Insurance Company
Esurance Property & Casualty Insurance Company
Farmers Insurance Exchange
Federal Insurance Company
Financial Indemnity Company
Fireman's Fund Insurance Company
First Colonial Insurance Company
First Liberty Insurance Corporation
Foremost Insurance Company Grand Rapids Michigan
Foremost Property & Casualty Insurance Company
Garrison Property & Casualty
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

Company Name

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
Imperium Insurance Company
Infinity Auto Insurance Company
Infinity Insurance Company
Infinity Standard Insurance Company
Ironshore Indemnity Incorporated
Kemper Independence Insurance Company
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
Mendota Insurance Company
Merastar Insurance Company
Mercury Casualty Company
Metropolitan Direct Property & Casualty Insurance
Metropolitan Group Property & Casualty Insurance
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
National Union Fire Insurance Company of Pittsburgh PA
Nationwide Affinity Insurance Company of America
Nationwide General Insurance Company
Nationwide Insurance Company of America
Nationwide Mutual Insurance Company
Nevada Capital Insurance Company
Nevada General Insurance Company
Oregon Mutual Insurance Company

Company Name

Pacific Indemnity Company
Pacific Specialty Insurance Company
Permanent General Assurance Corporation
Pharmacists Mutual Insurance Company
Philadelphia Indemnity Insurance Company
Primero Insurance Company
Privilege Underwriters Reciprocal Exchange
Progressive Casualty Insurance Company
Progressive Direct Insurance Company
Progressive Northern Insurance Company
Progressive Northwestern Insurance Company
Progressive Preferred Insurance Company
Progressive Specialty Insurance Company
Property & Casualty Insurance Company of Hartford
Response Insurance Company
RLI Insurance Company
Root Insurance Company
Safe Auto Insurance Company
SafeCo Insurance Company of America
SafeCo Insurance Company of Illinois
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 Casualty Company
The Cincinnati Insurance Company
Topa Insurance Company
Travco Insurance Company
Travelers Home & Marine Insurance Company
Travelers Property Casualty Insurance Company
Trumbull Insurance Company
Twin City Fire Insurance Company
Unigard Insurance Company
United Automobile Insurance Company
United Services Automobile Association
Unitrin Direct Property & Casualty Company
USAA Casualty Insurance Company

Company Name

USAA General Indemnity Company

Valley Forge Insurance Company

Vanliner Insurance Company

Victoria Fire & Casualty Company

Vigilant Insurance Company

Viking Insurance Company of Wisconsin

Western General Insurance Company

Wilshire Insurance Company

Workmen's Auto 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	_____	_____	_____	_____
<u>SUBTOTAL A:</u>	_____	_____	_____	_____
Other Charges or Discounts:				
Membership Policy Fees	_____	_____	_____	_____
SR22 Filing Fees	_____	_____	_____	_____
Discounts (subtract)	_____	_____	_____	_____
Other	_____	_____	_____	_____
Other	_____	_____	_____	_____
Other	_____	_____	_____	_____
<u>SUBTOTAL B:</u>	_____	_____	_____	_____
TOTAL PREMIUM:	_____	_____	_____	_____
(Add Subtotal A and B)				

Vehicle Accident Guide

If you have had an accident, this sheet will help to record important information while at the scene of the accident or as soon as possible.

Where and when accident occurred:

Date _____ Time _____

Place _____

City _____ State _____

Weather and Street Conditions:

Were others involved in the accident?: Driver Passenger Pedestrian

Name _____

Address _____ City _____ State _____

Zip _____ Phone _____

Insured with _____ Phone Number _____

Vehicle (Year/Make/Model) _____

Vehicle Plate Number _____ State Registered _____

Were there any injuries in the accident?: Driver Passenger Pedestrian Animal

Name _____

Address _____ City _____ State _____

Phone _____

Damage to My Vehicle:

Exterior _____

Interior _____

Damage to Other Vehicle:

Exterior _____

Interior _____

Property Damage:

Witness:

Name _____

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

Phone _____

Police Involvement:

Name _____ **Badge Number** _____

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

Phone _____

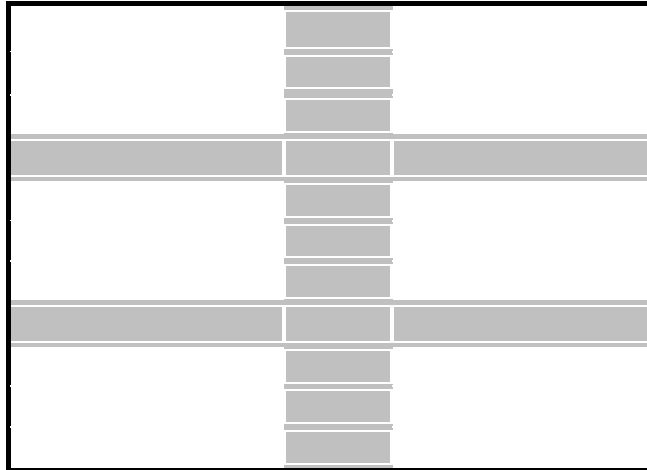
Towing Service:

Name _____

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

Phone _____

Draw accident scene, including street names and addresses:



Notes: