

# CONSUMER'S GUIDE TO **AUTO INSURANCE RATES**



State of Nevada  
**Division of Insurance**

[DOI.NV.GOV](http://DOI.NV.GOV)

**Scott J. Kipper**  
Commissioner

**Joe Lombardo**  
Governor

**Dr. Kristopher Sanchez**  
Director

2024 EDITION

STATE OF NEVADA

JOE LOMBARDO  
*Governor*



DR. KRISTOPHER SANCHEZ  
*Director*

SCOTT J. KIPPER  
*Commissioner*

**DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF INSURANCE**

**Insurance Commissioner's Message**

Dear Fellow Nevadans,

I am pleased to present the Nevada Division of Insurance 2024 Consumer's Guide to Automobile Insurance Rates. This guide is intended to provide you with information when shopping for insurance on your personal vehicles. I encourage all Nevadans to review options that are available to ensure that you receive the best possible coverage for the best possible price.

Insurance carriers periodically apply for rate changes, which are reviewed by the Division of Insurance.

If you experience higher rates, shopping for new insurance can potentially provide significant savings.

This guide is designed to provide you with detailed information about Nevada auto insurance law, insurance coverages, discounts that are offered and which you may be eligible for, and rating factors carriers use to develop rates. I am hopeful that this information will enable you to become a better educated insurance consumer and enable you to make sound decisions when purchasing auto insurance.

The Nevada personal auto insurance market is very competitive, with well over 154 companies offering personal auto insurance policies in the state. With so many options, I know it can be overwhelming to shop for a new policy. I hope this guide will be helpful as you consider the coverage that best suits your needs, including premium payment amounts, coverage levels and services provided by each insurance carrier.

Sincerely,

A handwritten signature in blue ink, appearing to read "Scott J. Kipper".

Scott J. Kipper  
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 2023. 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

The Nevada Division of Insurance urges you to “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 <https://di.nv.gov/ins/f?p=licensing:search> or you can call 888-872-3234.

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

## **Contact Information**

As the ultimate consumer protection agency on insurance issues, the Nevada Division of Insurance exists to serve you. We can be a source of unbiased information and assistance to you. If you do not understand any part of your insurance policy, please feel free to contact us.

If you have a complaint against an insurer, it is always best to contact your insurer first to attempt to settle the matter. Most insurers have policyholder service officers to handle such questions. If you still are not satisfied, contact the Nevada Division of Insurance, where a Consumer Services representative will help you with your problem. Although they cannot represent you legally against any insurer or adjuster, our Consumer Services representatives can appropriately investigate potential violations of insurance law or regulations based upon your complaint.

Contact our Consumer Services section as follows:

### **Northern Nevada**

State of Nevada  
Department of Business & Industry  
Division of Insurance  
1818 E. College Parkway., 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 Avenue, Suite 275  
Las Vegas, Nevada 89102-3203

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

E-mail: [csc@doi.nv.gov](mailto:csc@doi.nv.gov)

### **Nevada Division of Insurance on the Web**

<https://doi.nv.gov>

## Table of Contents

<b>Introduction.....</b>	<b>5</b>
<b>The Need for Automobile Insurance .....</b>	<b>5</b>
<b>An Auto Insurance Policy.....</b>	<b>6</b>
<b>Common Terms Related to Personal Automobile Insurance.....</b>	<b>7</b>
<b>Buying Automobile Insurance .....</b>	<b>9</b>
<b>Underwriting and Rating .....</b>	<b>10</b>
<b>Information Commonly Utilized by Insurers for Rating.....</b>	<b>12</b>
<b>Credit-Based Insurance Scoring.....</b>	<b>14</b>
<b>Exceptions for Extraordinary Life Events.....</b>	<b>14</b>
<b>Discounts.....</b>	<b>15</b>
<b>Financial Responsibility .....</b>	<b>17</b>
<b>Liability Insurance.....</b>	<b>18</b>
<b>Physical Damage Coverage .....</b>	<b>19</b>
<b>Uninsured/Underinsured Motorist Coverage.....</b>	<b>20</b>
<b>Other Optional Coverages.....</b>	<b>20</b>
<b>Operator’s Policy .....</b>	<b>22</b>
<b>Other Helpful Information.....</b>	<b>23</b>
<b>Smart Shopping.....</b>	<b>24</b>
<b>Seek Unbiased Information.....</b>	<b>24</b>
<b>Price Quotes.....</b>	<b>25</b>
<b>For Your Protection.....</b>	<b>25</b>
<b>Payment of Insurance Premiums.....</b>	<b>27</b>
<b>Mid-Term Cancellation of Your Policy .....</b>	<b>27</b>
<b>Frequently Asked Questions .....</b>	<b>28</b>
<b>Rate Comparisons.....</b>	<b>30</b>
<b>Rating Examples .....</b>	<b>31</b>
<b>List of Insurers Offering Auto Insurance in Nevada .....</b>	<b>112</b>
<b>Vehicle Insurance Shopping List.....</b>	<b>114</b>
<b>Vehicle Accident Guide .....</b>	<b>115</b>

## Acknowledgements

Cover photo: Car driving on desert road near Las Vegas, Nevada courtesy of Getty Images

The Division of Insurance also would like to acknowledge the following insurance companies for their participation and rate information, which is the backbone of this Auto Guide:

Allstate Fire & Casualty Insurance Company  
American Access Casualty Company  
American Family Connect Property & Casualty Ins.Co.  
American Family Insurance Company  
American National General Insurance Company  
COUNTRY Preferred Insurance Company  
CSAA General Insurance Company  
Farmers Insurance Exchange  
Garrison Property & Casualty Insurance Company  
GEICO Secure Insurance Company  
Hartford Insurance Company of The Midwest  
Key Insurance Company  
Liberty Mutual General Insurance Company  
Mercury Casualty Company  
Midvale Indemnity Company  
Nevada Capital Insurance Company  
Noblr Reciprocal Exchange  
Progressive Direct Insurance Company  
Progressive Northern Insurance Company  
Root Insurance Company  
Safeco Insurance Company of Illinois  
State Farm Fire & Casualty Company  
State Farm Mutual Auto Insurance Company  
The Standard Fire 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 2023 National Association of Insurance Commissioners (NAIC) report found the average premium people paid for private passenger auto insurance in 2021 was \$1,189.42 for each vehicle insured for one year. Nevada, by comparison, had an average annual premium per vehicle of \$1,381.43.<sup>1</sup> 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.

---

<sup>1</sup> 2023 National Association of Insurance Commissioners: 2021 Auto Insurance Database Report Supplement

## 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 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 a 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- you will pay a reduced deductible if a loss occurs in the 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. Per NRS 687B.145 (2), your insurance company must offer this coverage to you in an amount equal to your own liability limits. Higher or lower amounts may also be offered. 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 purchasing insurance: independent agents, exclusive agents, and direct writers. Independent agents can offer insurance policies 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 (BI) and property damage (PD) 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 typically requires 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 an amount equal to your bodily injury coverage. Insurers may additionally offer higher or lower amounts of uninsured/underinsured motorist 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 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.

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 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-based insurance score, your geographic location and use of the vehicle, also can affect your premium.

You can control certain rating factors that impact the cost of your automobile insurance such as 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 will help lower your premium.

Insurers may 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 <https://personalreports.lexisnexis.com/> or call, toll free: 1-866-897- 8126. 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 Nevada Department of Motor Vehicles (DMV) to compare against your application.

Some insurance companies offer “accident forgiveness” to certain insureds who meet their eligibility criteria. 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, and 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 based on 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. More recently, many insurers have launched UBI programs that utilize apps on a mobile phone to track insureds' driving behaviors. The technology behind the telematic device has generated some concerns regarding the potential for violation of privacy rights by tracking the movement of those who install the telematic device in their vehicles. In Nevada, UBI programs are optional for consumers to participate in, and an insurer may not mandate participation in a program that tracks driving behavior. If you sign up for participation in a UBI program, the insurer is required to provide you with a full disclosure, including whether there is 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 motorist and medical payments 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.
- 9) **Claim Frequency** – 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](http://doi.nv.gov/uploadedFiles/doinvgov/public-documents/Consumers/NV_PPA_AB120_List.pdf).

## **Exceptions for Extraordinary Life Events**

If you have experienced or are continuing to experience certain extraordinary life events (ELEs) that adversely impact your credit information, Nevada law 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 event listed below, 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 law also requires insurers to notify you about the availability of such reasonable exceptions and how you may request further information. The law provides that the following events be considered as extraordinary life events.

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

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

## **Discounts**

Insurance companies offer discounts to individuals who have certain characteristics. Discounts are awarded because the insurance company views you as a “better risk.” Since not all insurers offer the same discounts, you should be aware of the discounts offered by different companies before buying auto insurance. Here are some discounts you should look for:

- 1) **Multiple Vehicles** – Most insurance companies offer a discount to consumers who insure more than one car with their company. Companies offer this discount not only because they want all of your business, but because it is easier for them to underwrite individuals that they already know, therefore reducing their risk and saving them money. Industry statistics show that individuals and families that insure more than one car have better-than average claims experience. Through this discount, companies pass along some of their savings to you.
- 2) **Driver Education Courses** – Discounts for driver education courses are targeted primarily at older drivers. In Nevada, all insurers must provide a reduction in premium for a three-year period for people 55 and older if they successfully complete a driving course approved by the Nevada Department of Motor Vehicles. The insured must maintain a clean driving record 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 long they are offered. Some discounts are offered for new customers, which make the rate sound attractive, but they may only continue for 6 or 12 months. Remember, savings 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.

The penalty for not having mandatory liability auto insurance is severe. The Nevada Department of Motor Vehicles (DMV) 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 Nevada DMV 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 per uninsured vehicle.

Nevada law includes 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.

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.

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. 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 the Nevada 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 the Nevada 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, do not 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) released an Auto Accident Checklist which you may download and print from [https://www.insureuonline.org/auto\\_accident\\_checklist.pdf](https://www.insureuonline.org/auto_accident_checklist.pdf)

## **Smart Shopping**

The key to comparison shopping is to know both what insurance coverage and what amount of coverage you need before you begin shopping, then to find out how much that coverage will cost from a number of companies. Comparison shopping takes time but can save you money.

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

## **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, <https://doi.nv.gov/>.

## **Price Quotes**

Getting auto insurance premium quotes from several companies is a useful way to compare different companies' products. However, when seeking price quotes, it is crucial that you provide the same information to each agent or company.

To give you an accurate quote, the agent or company will usually request the following information, because it is necessary to the underwriting and rating process as described earlier in this guide:

1. 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.
7. Accidents/tickets in the last three to five years for each driver in your household.

The company may also 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 can take corrective action

in advance of potentially devastating problems. The Division website has a “License Look-up Tool” at <https://di.nv.gov/ins/f?p=licensing:search> or you can call us at 775-687-0700 (northern Nevada) or 702-486-4009 (southern Nevada) to find out whether a company is licensed in Nevada.

- 2) Confirm that your insurance agent is selling you a state-approved product. If you suspect an insurance agent is trying to sell you an unauthorized product, contact the Division of Insurance.
- 3) Make certain you are dealing with a licensed insurance agent. If the person trying to sell you the coverage states that he or she does not 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 trick 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 15<sup>th</sup> of the month; your payment must be received by the insurance company on or before that date. Example D on pages 52-55 of this guide show 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 2021 in Carson City that costs \$15,000, and the same vehicle could be purchased for \$7,000 in 2024. If the car was involved in an accident and declared a total loss by the insurance company in 2024, 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 2020. At the time of the accident, I did not seek medical care. In February of 2024, I began having back pain that I believed was caused by the accident. I went to the doctor and incurred the expense of the doctor's visit and x-ray cost. I submitted a claim for medical reimbursement under my Personal Auto Policy and Medical Payments Coverage, and my claim was denied. Why?

**Under most standard policies, the insurer will pay only those expenses incurred for services rendered within three years from the date of the accident under the Medical Payments coverage of your Personal Auto Policy. Auto policies vary, so you should check your own Personal Auto Policy for time limitations to make a claim under the Medical Payments Coverage.**

4. I had some personal belongings that were stolen from the trunk of my car. Why doesn't my car insurance pay for my stolen property?

**Contract provisions in your auto policy may specifically exclude most personal belongings; however, these belongings may be covered under a homeowner's or renter's policy.**

5. I purchased a used vehicle from a car dealership. It had several options, such as running boards, that do not come as standard equipment on a new vehicle. I brought the vehicle to my insurance agent and added it to my policy with full coverage. I was later involved in an accident. My insurance company denied the replacement of the damaged running boards. Why?

**Most automobile insurance policies specifically exclude items that are not standard or stock on a vehicle. While speaking with your agent, you should ask if the policy covers specialty items. If they're not covered, ask about purchasing additional coverage for those items. Alternately, it is possible that the price of the non-standard items is already incorporated in the actual cash value determination by the company based on market pricing for such vehicles and additions.**

6. My car was damaged, and my insurance company told me I could get it fixed, so I took it to my body shop. The repair is unsatisfactory, and now the insurance company is telling me it will not guarantee the workmanship of my body shop. Why not?

**Insurance companies will only guarantee the workmanship of repairs done by one of their preferred body shops. Many insurers have contractual agreements with such preferred body shops. If you are unsatisfied with the repairs done by your body shop, it would be an issue between you and your body shop. Therefore, it may benefit you to inquire whether or not the insurance company has a preferred shop.**

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

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

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

## Rate Comparisons

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

Rates quoted in this guide are for **six-month premiums** and may vary from rates quoted by an insurance agent. These rate samples are developed based upon basic rating information and include risk-based assumptions made by insurers. The risk-based assumptions may or may not apply in your specific circumstances. Rates can be found at the page number listed next to each liability option.

### **Two vehicles were rated for each example:**

#### **Vehicle One**

**2022 Nissan Altima, 2.5 SL, I4 16V GDI DOHC, Front-wheel Drive, Automatic CVT Transmission, 4-door**

#### **Vehicle Two**

**2019 Chevrolet Colorado Z71, Crew Cab, 308 hp 3.6L V6, 4WD, 8-Speed Automatic Transmission, 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 and good student discount if applicable.

**Vehicle one - 2022 Nissan Altima, 2.5 SL, I4 16V GDI DOHC, Front-wheel Drive,  
Automatic CVT Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 40**  
**Liability Option Two: 100/300/50..... 41**

**Vehicle two - 2019 Chevrolet Colorado Z71, Crew Cab, 308 hp 3.6L V6, 4WD, 8-Speed  
Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 42**  
**Liability Option Two: 100/300/50..... 43**

### **Example B**

Seventeen-year-old single male. Average student (“C” average). One ticket for driving 20 miles over the speed limit within the 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 - 2022 Nissan Altima, 2.5 SL, I4 16V GDI DOHC, Front-wheel Drive,  
Automatic CVT Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 44**  
**Liability Option Two: 100/300/50..... 45**

**Vehicle two - 2019 Chevrolet Colorado Z71, Crew Cab, 308 hp 3.6L V6, 4WD, 8-Speed  
Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 46**  
**Liability Option Two: 100/300/50..... 47**

### **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 - 2022 Nissan Altima, 2.5 SL, I4 16V GDI DOHC, Front-wheel Drive,  
Automatic CVT Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 48**  
**Liability Option Two: 100/300/50..... 49**

**Vehicle two - 2019 Chevrolet Colorado Z71, Crew Cab, 308 hp 3.6L V6, 4WD, 8-Speed  
Automatic Transmission, 4-door**

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

### **Example D**

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

**Vehicle one - 2022 Nissan Altima, 2.5 SL, I4 16V GDI DOHC, Front-wheel Drive,  
Automatic CVT Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 52**  
**Liability Option Two: 100/300/50..... 53**

**Vehicle two - 2019 Chevrolet Colorado Z71, Crew Cab, 308 hp 3.6L V6, 4WD, 8-Speed  
Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 54**  
**Liability Option Two: 100/300/50..... 55**

**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 - 2022 Nissan Altima, 2.5 SL, I4 16V GDI DOHC, Front-wheel Drive,  
Automatic CVT Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 56**  
**Liability Option Two: 100/300/50..... 57**

**Vehicle two - 2019 Chevrolet Colorado Z71, Crew Cab, 308 hp 3.6L V6, 4WD, 8-Speed  
Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 58**  
**Liability Option Two: 100/300/50..... 59**

**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 - 2022 Nissan Altima, 2.5 SL, I4 16V GDI DOHC, Front-wheel Drive,  
Automatic CVT Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 60**  
**Liability Option Two: 100/300/50..... 61**

**Vehicle two - 2019 Chevrolet Colorado Z71, Crew Cab, 308 hp 3.6L V6, 4WD, 8-Speed  
Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 62**  
**Liability Option Two: 100/300/50..... 63**

### **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 - 2022 Nissan Altima, 2.5 SL, I4 16V GDI DOHC, Front-wheel Drive,  
Automatic CVT Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 64**  
**Liability Option Two: 100/300/50..... 65**

**Vehicle two - 2019 Chevrolet Colorado Z71, Crew Cab, 308 hp 3.6L V6, 4WD, 8-Speed  
Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 66**  
**Liability Option Two: 100/300/50..... 67**

### **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 - 2022 Nissan Altima, 2.5 SL, I4 16V GDI DOHC, Front-wheel Drive,  
Automatic CVT Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 68**  
**Liability Option Two: 100/300/50..... 69**

**Vehicle two - 2019 Chevrolet Colorado Z71, Crew Cab, 308 hp 3.6L V6, 4WD, 8-Speed  
Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 70**  
**Liability Option Two: 100/300/50..... 71**

**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 - 2022 Nissan Altima, 2.5 SL, I4 16V GDI DOHC, Front-wheel Drive,  
Automatic CVT Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 72**  
**Liability Option Two: 100/300/50..... 73**

**Vehicle two - 2019 Chevrolet Colorado Z71, Crew Cab, 308 hp 3.6L V6, 4WD, 8-Speed  
Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 74**  
**Liability Option Two: 100/300/50..... 75**

**Example J**

Thirty-year-old divorced female. Clean driving record. No previous insurance for the 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 - 2022 Nissan Altima, 2.5 SL, I4 16V GDI DOHC, Front-wheel Drive,  
Automatic CVT Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 76**  
**Liability Option Two: 100/300/50..... 77**

**Vehicle two - 2019 Chevrolet Colorado Z71, Crew Cab, 308 hp 3.6L V6, 4WD, 8-Speed  
Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 78**  
**Liability Option Two: 100/300/50..... 79**

**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 - 2022 Nissan Altima, 2.5 SL, I4 16V GDI DOHC, Front-wheel Drive, Automatic CVT Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 80**  
**Liability Option Two: 100/300/50..... 81**

**Vehicle two - 2019 Chevrolet Colorado Z71, Crew Cab, 308 hp 3.6L V6, 4WD, 8-Speed Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 82**  
**Liability Option Two: 100/300/50..... 83**

**Example L**

Thirty-year-old divorced female. Clean driving record. No previous insurance for the 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 - 2022 Nissan Altima, 2.5 SL, I4 16V GDI DOHC, Front-wheel Drive, Automatic CVT Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 84**  
**Liability Option Two: 100/300/50..... 85**

**Vehicle two - 2019 Chevrolet Colorado Z71, Crew Cab, 308 hp 3.6L V6, 4WD, 8-Speed Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 86**  
**Liability Option Two: 100/300/50..... 87**

### **Example M**

Married couple, both 45 years old. Clean driving records. Each drive 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 - 2022 Nissan Altima, 2.5 SL, I4 16V GDI DOHC, Front-wheel Drive,  
Automatic CVT Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 88**  
**Liability Option Two: 100/300/50..... 89**

**Vehicle two - 2019 Chevrolet Colorado Z71, Crew Cab, 308 hp 3.6L V6, 4WD, 8-Speed  
Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 90**  
**Liability Option Two: 100/300/50..... 91**

### **Example N**

Married couple, both 45 years old. Clean driving records. Each drive 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 - 2022 Nissan Altima, 2.5 SL, I4 16V GDI DOHC, Front-wheel Drive,  
Automatic CVT Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 92**  
**Liability Option Two: 100/300/50..... 93**

**Vehicle two - 2019 Chevrolet Colorado Z71, Crew Cab, 308 hp 3.6L V6, 4WD, 8-Speed  
Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 94**  
**Liability Option Two: 100/300/50..... 95**

### **Example O**

Married couple, both 45 years old. Clean driving records. Each drive 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 - 2022 Nissan Altima, 2.5 SL, I4 16V GDI DOHC, Front-wheel Drive,  
Automatic CVT Transmission, 4-door**

<b>Liability Option One: 25/50/20 .....</b>	<b>96</b>
<b>Liability Option Two: 100/300/50.....</b>	<b>97</b>

**Vehicle two - 2019 Chevrolet Colorado Z71, Crew Cab, 308 hp 3.6L V6, 4WD, 8-Speed  
Automatic Transmission, 4-door**

<b>Liability Option One: 25/50/20 .....</b>	<b>98</b>
<b>Liability Option Two: 100/300/50.....</b>	<b>99</b>

### **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 - 2022 Nissan Altima, 2.5 SL, I4 16V GDI DOHC, Front-wheel Drive,  
Automatic CVT Transmission, 4-door**

<b>Liability Option One: 25/50/20 .....</b>	<b>100</b>
<b>Liability Option Two: 100/300/50.....</b>	<b>101</b>

**Vehicle two - 2019 Chevrolet Colorado Z71, Crew Cab, 308 hp 3.6L V6, 4WD, 8-Speed  
Automatic Transmission, 4-door**

<b>Liability Option One: 25/50/20 .....</b>	<b>102</b>
<b>Liability Option Two: 100/300/50.....</b>	<b>103</b>

### **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 - 2022 Nissan Altima, 2.5 SL, I4 16V GDI DOHC, Front-wheel Drive,  
Automatic CVT Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 104**  
**Liability Option Two: 100/300/50..... 105**

**Vehicle two - 2019 Chevrolet Colorado Z71, Crew Cab, 308 hp 3.6L V6, 4WD, 8-Speed  
Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 106**  
**Liability Option Two: 100/300/50..... 107**

### **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 - 2022 Nissan Altima, 2.5 SL, I4 16V GDI DOHC, Front-wheel Drive,  
Automatic CVT Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 108**  
**Liability Option Two: 100/300/50..... 109**

**Vehicle two - 2019 Chevrolet Colorado Z71, Crew Cab, 308 hp 3.6L V6, 4WD, 8-Speed  
Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 110**  
**Liability Option Two: 100/300/50.....111**

## EXAMPLE A - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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 and good student discounts if applicable.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,346	\$1,263	\$1,250	\$1,926	\$2,556	\$2,632	\$1,749	\$1,321	\$1,328
American Access Casualty Company	<b>\$5,419</b>	<b>\$14,516</b>	<b>\$7,536</b>	<b>\$7,664</b>	<b>\$7,222</b>	<b>\$10,767</b>	\$6,471	<b>\$6,905</b>	N/A
American Family Connect Property and Casualty Ins. Co.	\$935	\$955	\$930	\$1,485	\$2,035	\$2,109	\$1,196	\$1,079	\$1,151
American Family Ins Co	\$1,271	\$1,835	\$1,431	\$2,009	\$2,798	\$2,904	\$1,929	\$1,486	\$1,199
American National General Insurance Company	\$1,383	\$1,411	\$1,312	\$2,081	\$2,691	\$2,936	\$1,992	\$1,642	\$1,393
COUNTRY Preferred Insurance Company	\$2,128	\$1,638	\$1,636	\$2,751	\$3,367	\$3,482	\$2,153	\$2,160	\$1,996
CSAA General Insurance Company	\$1,341	\$1,416	\$1,463	\$2,098	\$2,508	\$2,911	\$2,088	\$1,567	\$1,900
Farmers Insurance Exchange	\$2,636	\$2,639	\$2,391	\$6,802	\$6,592	\$8,529	<b>\$7,774</b>	\$3,524	\$3,001
Garrison Property and Casualty Insurance Company	\$1,894	\$1,874	\$1,581	\$2,381	\$2,654	\$2,665	\$1,898	\$1,998	\$1,919
GEICO Secure Insurance Company	\$659	\$699	\$699	\$1,104	\$1,437	\$1,570	\$938	\$699	\$659
Key Insurance Company	\$2,092	\$3,700	\$3,700	\$4,474	\$4,816	\$5,554	\$4,576	\$2,278	\$2,758
Liberty Mutual General Insurance Company	\$1,216	\$1,311	\$1,647	\$3,063	\$3,834	\$3,993	\$2,894	\$2,084	\$1,560
Mercury Casualty Company	\$511	\$544	\$566	\$797	\$1,087	\$1,114	\$860	\$698	\$637
Midvale Indemnity Company	\$1,228	\$1,811	\$1,395	\$2,020	\$2,916	\$3,017	\$1,941	\$1,428	\$1,133
Nevada Capital Insurance Group	\$1,068	\$1,091	\$1,073	\$1,464	\$1,865	\$2,006	\$1,320	\$1,245	\$1,336
Noblr Reciprocal Exchange	<b>\$490</b>	<b>\$525</b>	<b>\$493</b>	<b>\$696</b>	<b>\$981</b>	<b>\$997</b>	<b>\$701</b>	<b>\$627</b>	<b>\$593</b>
Progressive Direct Insurance Company	\$807	\$880	\$808	\$1,159	\$1,632	\$1,683	\$1,087	\$1,080	\$952
Progressive Northern Insurance Company	\$976	\$1,063	\$973	\$1,455	\$2,077	\$2,132	\$1,354	\$1,332	\$1,175
Root Insurance Company	\$2,654	\$2,311	\$2,420	\$4,036	\$5,285	\$5,987	\$3,855	\$3,170	\$2,623
Safeco Insurance Company of Illinois	\$1,449	\$1,440	\$1,265	\$2,412	\$2,993	\$3,483	\$2,055	\$1,697	\$1,294
State Farm Fire and Casualty Company	\$3,295	\$3,090	\$2,772	\$4,526	\$6,210	\$6,172	\$3,347	\$2,998	<b>\$4,085</b>
State Farm Mutual Automobile Insurance Company	\$2,126	\$1,970	\$1,767	\$2,997	\$4,144	\$4,119	\$2,186	\$1,930	\$2,601
The Standard Fire Insurance Company	\$2,008	\$2,052	\$1,866	\$3,031	\$3,673	\$4,279	\$2,717	\$2,261	\$2,714
United Services Automobile Association	\$1,704	\$1,740	\$1,443	\$2,126	\$2,408	\$2,434	\$1,727	\$1,838	\$1,760
USAA Casualty Insurance Company	\$1,557	\$1,665	\$1,311	\$1,989	\$2,218	\$2,231	\$1,616	\$1,575	\$1,599
USAA General Indemnity Company	\$1,571	\$1,588	\$1,342	\$1,986	\$2,250	\$2,232	\$1,630	\$1,622	\$1,623

**American Access Casualty Company** only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Steline is not a current territory. This company does not write more than 1 DUI occurrence.

**American Access Casualty Company** did not offer information for example F.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**Primerio Insurance Company** does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE A - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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 and good student discounts if applicable.

Company Name	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,490	\$1,350	\$1,364	\$2,258	\$3,132	\$3,216	\$1,999	\$1,436	\$1,461
American Family Connect Property and Casualty Ins. Co.	\$1,171	\$1,196	\$1,172	\$1,931	\$2,700	\$2,767	\$1,529	\$1,357	\$1,458
American Family Ins Co	\$1,419	\$2,092	\$1,615	\$2,330	\$3,376	\$3,518	\$2,215	\$1,669	\$1,323
American National General Insurance Company	\$1,588	\$1,590	\$1,505	\$2,511	\$3,253	\$3,568	\$2,357	\$1,882	\$1,588
COUNTRY Preferred Insurance Company	\$2,239	\$1,724	\$1,722	\$2,921	\$3,591	\$3,713	\$2,273	\$2,277	\$2,016
CSAA General Insurance Company	\$1,458	\$1,519	\$1,566	\$2,393	\$2,912	\$3,350	\$2,302	\$1,695	\$2,062
Farmers Insurance Exchange	\$3,426	\$3,463	\$3,224	<b>\$9,963</b>	<b>\$9,265</b>	<b>\$12,625</b>	<b>\$11,790</b>	<b>\$5,025</b>	\$3,887
Garrison Property and Casualty Insurance Company	\$2,230	\$2,188	\$1,875	\$2,969	\$3,317	\$3,337	\$2,271	\$2,363	\$2,224
GEICO Secure Insurance Company	\$986	\$1,024	\$1,024	\$1,957	\$2,646	\$2,964	\$1,596	\$1,024	\$986
Liberty Mutual General Insurance Company	\$1,626	\$1,671	\$2,144	\$4,454	\$5,800	\$6,219	\$4,272	\$2,806	\$1,992
Mercury Casualty Company	<b>\$651</b>	<b>\$680</b>	\$721	<b>\$1,086</b>	<b>\$1,543</b>	<b>\$1,605</b>	\$1,151	\$904	\$806
Midvale Indemnity Company	\$1,401	\$2,119	\$1,613	\$2,401	\$3,603	\$3,743	\$2,288	\$1,644	\$1,278
Nevada Capital Insurance Group	\$1,262	\$1,288	\$1,283	\$1,803	\$2,353	\$2,529	\$1,594	\$1,491	\$1,602
Noblr Reciprocal Exchange	\$675	\$688	<b>\$663</b>	\$1,094	\$1,626	\$1,632	<b>\$1,064</b>	<b>\$887</b>	<b>\$791</b>
Progressive Direct Insurance Company	\$1,187	\$1,237	\$1,159	\$1,968	\$2,935	\$3,025	\$1,779	\$1,635	\$1,397
Progressive Northern Insurance Company	\$1,373	\$1,440	\$1,341	\$2,288	\$3,417	\$3,523	\$2,067	\$1,911	\$1,634
Root Insurance Company	\$3,544	\$2,970	\$3,210	\$5,820	\$7,791	\$8,804	\$5,428	\$4,313	\$3,424
Safeco Insurance Company of Illinois	\$1,706	\$1,719	\$1,507	\$3,201	\$4,141	\$4,783	\$2,697	\$1,948	\$1,535
State Farm Fire and Casualty Company	<b>\$3,912</b>	<b>\$3,595</b>	<b>\$3,243</b>	\$5,630	\$7,786	\$7,776	\$4,015	\$3,540	<b>\$4,727</b>
State Farm Mutual Automobile Insurance Company	\$2,549	\$2,315	\$2,086	\$3,756	\$5,233	\$5,224	\$2,653	\$2,301	\$3,044
The Standard Fire Insurance Company	\$2,148	\$2,166	\$1,969	\$3,480	\$4,349	\$5,048	\$3,059	\$2,467	\$3,052
United Services Automobile Association	\$1,919	\$1,937	\$1,632	\$2,531	\$2,870	\$2,904	\$1,987	\$2,077	\$1,944
USAA Casualty Insurance Company	\$1,774	\$1,865	\$1,499	\$2,398	\$2,680	\$2,698	\$1,874	\$1,790	\$1,790
USAA General Indemnity Company	\$1,831	\$1,831	\$1,569	\$2,451	\$2,779	\$2,765	\$1,937	\$1,884	\$1,861

**American Access Casualty Company** did not offer information for either vehicle for Option 2.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE A - Liability OPTION 1 - CHEVROLET COLORADO

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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 and good student discounts if applicable.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,597	\$1,548	\$1,507	\$2,223	\$2,928	\$3,020	\$2,034	\$1,579	\$1,588
American Access Casualty Company	<b>\$7,386</b>	<b>\$19,797</b>	<b>\$9,610</b>	<b>\$9,576</b>	<b>\$9,092</b>	<b>\$12,959</b>	<b>\$8,442</b>	<b>\$8,787</b>	N/A
American Family Connect Property and Casualty Ins. Co.	\$690	\$710	\$682	\$1,042	\$1,380	\$1,433	\$873	\$804	\$847
American Family Ins Co	\$1,213	\$1,774	\$1,372	\$1,962	\$2,787	\$2,881	\$1,859	\$1,410	\$1,126
American National General Insurance Company	\$944	\$959	\$888	\$1,439	\$1,864	\$2,014	\$1,356	\$1,128	\$959
COUNTRY Preferred Insurance Company	\$1,556	\$1,188	\$1,189	\$2,068	\$2,540	\$2,629	\$1,608	\$1,596	\$1,399
CSAA General Insurance Company	\$1,059	\$1,090	\$1,119	\$1,695	\$2,080	\$2,362	\$1,628	\$1,223	\$1,485
Farmers Insurance Exchange	\$2,034	\$2,046	\$1,792	\$4,862	\$4,912	\$6,053	\$5,169	\$2,500	\$2,317
Garrison Property and Casualty Insurance Company	\$1,616	\$1,577	\$1,337	\$2,070	\$2,311	\$2,309	\$1,614	\$1,704	\$1,622
GEICO Secure Insurance Company	\$572	\$597	\$597	\$1,013	\$1,331	\$1,456	\$846	\$597	\$572
Key Insurance Company	\$4,006	\$5,614	\$5,614	\$7,150	\$7,972	\$8,422	\$6,772	\$4,570	<b>\$7,060</b>
Liberty Mutual General Insurance Company	\$1,077	\$1,127	\$1,438	\$2,835	\$3,566	\$3,711	\$2,635	\$1,862	\$1,376
Mercury Casualty Company	<b>\$384</b>	<b>\$404</b>	<b>\$424</b>	<b>\$594</b>	<b>\$803</b>	<b>\$817</b>	<b>\$639</b>	<b>\$522</b>	<b>\$479</b>
Midvale Indemnity Company	\$1,274	\$1,900	\$1,455	\$2,125	\$3,092	\$3,188	\$2,029	\$1,478	\$1,166
Nevada Capital Insurance Group	\$929	\$940	\$937	\$1,304	\$1,692	\$1,810	\$1,148	\$1,092	\$1,175
Noblr Reciprocal Exchange	\$570	\$606	\$571	\$822	\$1,155	\$1,170	\$822	\$732	\$695
Progressive Direct Insurance Company	\$634	\$683	\$629	\$924	\$1,288	\$1,318	\$856	\$845	\$763
Progressive Northern Insurance Company	\$736	\$788	\$724	\$1,119	\$1,588	\$1,619	\$1,027	\$1,003	\$904
Root Insurance Company	\$3,345	\$2,933	\$3,057	\$5,083	\$6,674	\$7,594	\$4,877	\$4,042	\$3,310
Safeco Insurance Company of Illinois	\$1,266	\$1,265	\$1,109	\$2,193	\$2,684	\$3,125	\$1,809	\$1,478	\$1,135
State Farm Fire and Casualty Company	\$2,716	\$2,518	\$2,258	\$3,813	\$5,265	\$5,221	\$2,785	\$2,459	\$3,330
State Farm Mutual Automobile Insurance Company	\$1,779	\$1,627	\$1,461	\$2,566	\$3,567	\$3,538	\$1,844	\$1,605	\$2,151
The Standard Fire Insurance Company	\$1,764	\$1,791	\$1,639	\$2,690	\$3,259	\$3,767	\$2,395	\$1,979	\$2,389
United Services Automobile Association	\$1,429	\$1,441	\$1,204	\$1,823	\$2,068	\$2,084	\$1,453	\$1,540	\$1,458
USAA Casualty Insurance Company	\$1,330	\$1,393	\$1,113	\$1,738	\$1,941	\$1,946	\$1,382	\$1,338	\$1,350
USAA General Indemnity Company	\$1,344	\$1,343	\$1,137	\$1,729	\$1,964	\$1,938	\$1,395	\$1,379	\$1,377

**American Access Casualty Company** only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory. This company does not write more than 1 DUI occurrence.

**American Access Casualty Company** did not offer information for example F.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**Primero Insurance Company** does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE A - Liability OPTION 2 - CHEVROLET COLORADO

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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 and good student discounts if applicable.

Company Name	Carson				Las	North			
	City	Elko	Fallon	Henderson	Vegas	Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,725	\$1,617	\$1,606	\$2,542	\$3,485	\$3,582	\$2,271	\$1,677	\$1,708
American Family Connect Property and Casualty Ins. Co.	\$823	\$846	\$821	\$1,301	\$1,774	\$1,822	\$1,062	\$963	\$1,024
American Family Ins Co	\$1,361	\$2,044	\$1,560	\$2,293	\$3,383	\$3,509	\$2,152	\$1,595	\$1,250
American National General Insurance Company	\$1,059	\$1,062	\$998	\$1,691	\$2,201	\$2,378	\$1,570	\$1,268	\$1,072
COUNTRY Preferred Insurance Company	\$1,667	\$1,274	\$1,275	\$2,238	\$2,764	\$2,860	\$1,728	\$1,713	\$1,500
CSAA General Insurance Company	\$1,195	\$1,218	\$1,247	\$2,013	\$2,506	\$2,820	\$1,870	\$1,377	\$1,680
Farmers Insurance Exchange	\$2,402	\$2,442	\$2,193	\$6,511	\$6,308	\$8,197	<b>\$7,193</b>	\$3,251	\$2,760
Garrison Property and Casualty Insurance Company	\$1,899	\$1,842	\$1,578	\$2,568	\$2,874	\$2,873	\$1,930	\$2,016	\$1,886
GEICO Secure Insurance Company	\$896	\$918	\$918	\$1,857	\$2,528	\$2,838	\$1,497	\$918	\$896
Liberty Mutual General Insurance Company	\$1,454	\$1,461	\$1,888	\$4,131	\$5,403	\$5,799	\$3,919	\$2,533	\$1,762
Mercury Casualty Company	<b>\$476</b>	<b>\$495</b>	<b>\$527</b>	<b>\$784</b>	<b>\$1,104</b>	<b>\$1,141</b>	<b>\$831</b>	<b>\$658</b>	<b>\$591</b>
Midvale Indemnity Company	\$1,450	\$2,227	\$1,680	\$2,523	\$3,810	\$3,942	\$2,390	\$1,699	\$1,312
Nevada Capital Insurance Group	\$1,106	\$1,119	\$1,128	\$1,612	\$2,134	\$2,284	\$1,396	\$1,314	\$1,414
Noblr Reciprocal Exchange	\$675	\$688	\$663	\$1,094	\$1,626	\$1,632	\$1,064	\$887	\$791
Progressive Direct Insurance Company	\$923	\$955	\$895	\$1,545	\$2,282	\$2,332	\$1,387	\$1,270	\$1,110
Progressive Northern Insurance Company	\$1,028	\$1,065	\$995	\$1,735	\$2,575	\$2,638	\$1,555	\$1,430	\$1,247
Root Insurance Company	<b>\$4,450</b>	<b>\$3,744</b>	<b>\$4,041</b>	<b>\$7,354</b>	<b>\$9,874</b>	<b>\$11,184</b>	\$6,872	<b>\$5,479</b>	<b>\$4,307</b>
Safeco Insurance Company of Illinois	\$1,469	\$1,491	\$1,303	\$2,854	\$3,599	\$4,192	\$2,319	\$1,685	\$1,327
State Farm Fire and Casualty Company	\$3,243	\$2,947	\$2,657	\$4,760	\$6,620	\$6,589	\$3,364	\$2,921	\$3,882
State Farm Mutual Automobile Insurance Company	\$2,151	\$1,930	\$1,739	\$3,234	\$4,529	\$4,507	\$2,259	\$1,931	\$2,541
The Standard Fire Insurance Company	\$1,882	\$1,887	\$1,724	\$3,074	\$3,840	\$4,427	\$2,689	\$2,156	\$2,685
United Services Automobile Association	\$1,621	\$1,619	\$1,366	\$2,180	\$2,477	\$2,497	\$1,682	\$1,754	\$1,627
USAA Casualty Insurance Company	\$1,527	\$1,577	\$1,280	\$2,109	\$2,361	\$2,367	\$1,615	\$1,532	\$1,526
USAA General Indemnity Company	\$1,563	\$1,547	\$1,321	\$2,118	\$2,405	\$2,382	\$1,649	\$1,593	\$1,581

**American Access Casualty Company** did not offer information for either vehicle for Option 2.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE B - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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 & Casualty Ins. Co.	\$1,519	\$1,425	\$1,409	\$2,181	\$2,887	\$2,978	\$1,983	\$1,493	\$1,496
American Access Casualty Company	<b>\$6,525</b>	<b>\$17,622</b>	<b>\$9,106</b>	<b>\$9,262</b>	\$8,725	<b>\$13,049</b>	\$7,806	<b>\$8,337</b>	N/A
American Family Connect Property and Casualty Ins. Co.	\$1,874	\$1,905	\$1,857	\$2,991	\$4,091	\$4,225	\$2,377	\$2,133	\$2,294
American Family Ins Co	\$2,398	\$3,467	\$2,697	\$3,722	\$5,045	\$5,208	\$3,591	\$2,810	\$2,279
American National General Insurance Company	\$2,110	\$2,156	\$1,999	\$3,170	\$4,105	\$4,465	\$3,043	\$2,512	\$2,130
CSAA General Insurance Company	\$1,980	\$2,080	\$2,152	\$3,121	\$3,751	\$4,337	\$3,092	\$2,317	\$2,816
Farmers Insurance Exchange	\$3,089	\$3,078	\$2,775	\$7,736	\$7,567	\$9,676	<b>\$8,774</b>	\$4,039	\$3,513
Garrison Property and Casualty Insurance Company	\$2,353	\$2,330	\$1,962	\$2,962	\$3,306	\$3,319	\$2,358	\$2,484	\$2,385
GEICO Secure Insurance Company	\$1,166	\$1,234	\$1,234	\$1,939	\$2,514	\$2,742	\$1,649	\$1,234	\$1,166
Key Insurance Company	\$2,092	\$3,700	\$3,700	\$4,474	\$4,816	\$5,554	\$4,576	\$2,278	\$2,758
Liberty Mutual General Insurance Company	\$1,551	\$1,680	\$2,124	\$3,902	\$4,866	\$5,040	\$3,680	\$2,679	\$2,012
Mercury Casualty Company	<b>\$592</b>	<b>\$628</b>	\$657	\$927	\$1,266	\$1,298	\$1,001	\$813	\$743
Midvale Indemnity Company	\$2,171	\$3,213	\$2,466	\$3,533	\$5,013	\$5,166	\$3,402	\$2,531	\$2,012
Nevada Capital Insurance Group	\$1,430	\$1,457	\$1,436	\$1,959	\$2,502	\$2,696	\$1,756	\$1,665	\$1,793
Noblir Reciprocal Exchange	\$596	\$639	<b>\$600</b>	<b>\$848</b>	<b>\$1,197</b>	<b>\$1,219</b>	<b>\$854</b>	<b>\$766</b>	<b>\$720</b>
Progressive Direct Insurance Company	\$1,017	\$1,096	\$1,012	\$1,479	\$2,091	\$2,158	\$1,379	\$1,365	\$1,197
Progressive Northern Insurance Company	\$1,266	\$1,365	\$1,255	\$1,901	\$2,714	\$2,784	\$1,762	\$1,729	\$1,523
Root Insurance Company	\$3,262	\$2,848	\$2,974	\$4,909	\$6,412	\$7,253	\$4,702	\$3,884	\$3,236
Safeco Insurance Company of Illinois	\$1,650	\$1,629	\$1,428	\$2,748	\$3,401	\$3,961	\$2,337	\$1,921	\$1,458
State Farm Fire and Casualty Company	\$5,328	\$4,997	\$4,482	\$7,309	<b>\$10,038</b>	\$9,981	\$5,421	\$4,852	<b>\$6,607</b>
State Farm Mutual Automobile Insurance Company	\$3,127	\$2,894	\$2,596	\$4,408	\$6,098	\$6,062	\$3,218	\$2,834	\$3,828
The Standard Fire Insurance Company	\$2,190	\$2,240	\$2,034	\$3,287	\$3,975	\$4,633	\$2,952	\$2,460	\$2,943
United Services Automobile Association	\$2,192	\$2,238	\$1,851	\$2,738	\$3,105	\$3,138	\$2,218	\$2,366	\$2,265
USAA Casualty Insurance Company	\$1,998	\$2,139	\$1,678	\$2,557	\$2,852	\$2,871	\$2,073	\$2,024	\$2,054
USAA General Indemnity Company	\$2,010	\$2,031	\$1,710	\$2,548	\$2,890	\$2,865	\$2,085	\$2,078	\$2,078

**American Access Casualty Company** only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory. This company does not write more than 1 DUI occurrence.

**American Access Casualty Company** did not offer information for example F.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblir Reciprocal Exchange** did not offer information for example F.

**Primero Insurance Company** does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE B - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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				Las	North			
	City	Elko	Fallon	Henderson	Vegas	Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,663	\$1,510	\$1,522	\$2,524	\$3,477	\$3,575	\$2,242	\$1,608	\$1,631
American Family Connect Property and Casualty Ins. Co.	\$2,496	\$2,542	\$2,498	\$4,149	\$5,790	\$5,918	\$3,242	\$2,844	\$3,087
American Family Ins Co	\$2,649	\$3,910	\$3,011	\$4,272	\$6,034	\$6,257	\$4,080	\$3,122	\$2,490
American National General Insurance Company	\$2,393	\$2,403	\$2,260	\$3,768	\$4,890	\$5,340	\$3,555	\$2,846	\$2,400
CSAA General Insurance Company	\$2,150	\$2,232	\$2,301	\$3,555	\$4,343	\$4,972	\$3,405	\$2,503	\$3,054
Farmers Insurance Exchange	\$3,927	\$3,956	\$3,661	<b>\$11,130</b>	\$10,434	<b>\$14,077</b>	<b>\$13,083</b>	\$5,646	\$4,459
Garrison Property and Casualty Insurance Company	\$2,764	\$2,711	\$2,321	\$3,693	\$4,128	\$4,154	\$2,818	\$2,932	\$2,759
GEICO Secure Insurance Company	\$1,728	\$1,790	\$1,790	\$3,405	\$4,596	\$5,138	\$2,782	\$1,790	\$1,728
Liberty Mutual General Insurance Company	\$2,046	\$2,117	\$2,726	\$5,590	\$7,253	\$7,710	\$5,346	\$3,557	\$2,536
Mercury Casualty Company	<b>\$756</b>	<b>\$789</b>	\$839	<b>\$1,269</b>	<b>\$1,807</b>	<b>\$1,879</b>	\$1,345	<b>\$1,055</b>	<b>\$943</b>
Midvale Indemnity Company	\$2,464	\$3,739	\$2,836	\$4,181	\$6,181	\$6,401	\$3,992	\$2,896	\$2,257
Nevada Capital Insurance Group	\$1,690	\$1,722	\$1,717	\$2,413	\$3,157	\$3,397	\$2,123	\$1,994	\$2,148
Noblr Reciprocal Exchange	\$825	\$838	<b>\$808</b>	\$1,342	\$1,992	\$2,002	<b>\$1,299</b>	\$1,084	\$963
Progressive Direct Insurance Company	\$1,457	\$1,510	\$1,417	\$2,423	\$3,614	\$3,724	\$2,187	\$2,011	\$1,715
Progressive Northern Insurance Company	\$1,726	\$1,796	\$1,679	\$2,890	\$4,319	\$4,447	\$2,605	\$2,401	\$2,053
Root Insurance Company	\$4,323	\$3,634	\$3,913	\$7,026	\$9,374	\$10,586	\$6,569	\$5,242	\$4,190
Safeco Insurance Company of Illinois	\$1,935	\$1,940	\$1,695	\$3,624	\$4,667	\$5,402	\$3,048	\$2,203	\$1,724
State Farm Fire and Casualty Company	<b>\$6,283</b>	<b>\$5,778</b>	<b>\$5,205</b>	\$9,025	<b>\$12,498</b>	\$12,493	\$6,469	<b>\$5,693</b>	<b>\$7,605</b>
State Farm Mutual Automobile Insurance Company	\$3,724	\$3,380	\$3,045	\$5,483	\$7,650	\$7,642	\$3,886	\$3,362	\$4,455
The Standard Fire Insurance Company	\$2,329	\$2,350	\$2,136	\$3,753	\$4,675	\$5,431	\$3,307	\$2,669	\$3,288
United Services Automobile Association	\$2,455	\$2,478	\$2,079	\$3,243	\$3,680	\$3,724	\$2,538	\$2,659	\$2,488
USAA Casualty Insurance Company	\$2,265	\$2,385	\$1,906	\$3,068	\$3,433	\$3,455	\$2,391	\$2,285	\$2,287
USAA General Indemnity Company	\$2,329	\$2,328	\$1,986	\$3,126	\$3,551	\$3,531	\$2,463	\$2,397	\$2,368

**American Access Casualty Company** did not offer information for either vehicle for Option 2.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

**EXAMPLE B - Liability OPTION 1 - CHEVROLET COLORADO**

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,806	\$1,745	\$1,700	\$2,523	\$3,314	\$3,422	\$2,310	\$1,786	\$1,792
American Access Casualty Company	<b>\$8,924</b>	<b>\$24,066</b>	<b>\$11,637</b>	<b>\$11,594</b>	<b>\$11,006</b>	<b>\$15,723</b>	<b>\$10,212</b>	<b>\$10,633</b>	N/A
American Family Connect Property and Casualty Ins. Co.	\$1,360	\$1,388	\$1,339	\$2,069	\$2,739	\$2,837	\$1,695	\$1,560	\$1,661
American Family Ins Co	\$2,283	\$3,337	\$2,577	\$3,631	\$5,037	\$5,185	\$3,453	\$2,658	\$2,134
American National General Insurance Company	\$1,455	\$1,478	\$1,367	\$2,219	\$2,878	\$3,100	\$2,094	\$1,743	\$1,480
CSAA General Insurance Company	\$1,580	\$1,619	\$1,664	\$2,555	\$3,153	\$3,571	\$2,439	\$1,827	\$2,227
Farmers Insurance Exchange	\$2,434	\$2,436	\$2,122	\$5,641	\$5,748	\$7,002	\$5,959	\$2,928	\$2,758
Garrison Property and Casualty Insurance Company	\$2,004	\$1,956	\$1,653	\$2,573	\$2,877	\$2,875	\$2,001	\$2,116	\$2,014
GEICO Secure Insurance Company	\$1,015	\$1,056	\$1,056	\$1,779	\$2,329	\$2,543	\$1,488	\$1,056	\$1,015
Key Insurance Company	\$4,006	\$5,614	\$5,614	\$7,150	\$7,972	\$8,422	\$6,772	\$4,570	<b>\$7,060</b>
Liberty Mutual General Insurance Company	\$1,371	\$1,442	\$1,848	\$3,595	\$4,507	\$4,663	\$3,336	\$2,383	\$1,767
Mercury Casualty Company	<b>\$444</b>	<b>\$468</b>	<b>\$492</b>	<b>\$691</b>	<b>\$938</b>	<b>\$954</b>	<b>\$743</b>	<b>\$608</b>	<b>\$559</b>
Midvale Indemnity Company	\$2,258	\$3,376	\$2,577	\$3,729	\$5,349	\$5,500	\$3,568	\$2,626	\$2,076
Nevada Capital Insurance Group	\$1,249	\$1,264	\$1,259	\$1,756	\$2,286	\$2,449	\$1,540	\$1,467	\$1,583
Noblir Reciprocal Exchange	\$695	\$738	\$696	\$1,004	\$1,412	\$1,431	\$1,000	\$891	\$844
Progressive Direct Insurance Company	\$795	\$849	\$785	\$1,172	\$1,641	\$1,680	\$1,082	\$1,064	\$955
Progressive Northern Insurance Company	\$958	\$1,017	\$939	\$1,468	\$2,083	\$2,122	\$1,343	\$1,306	\$1,176
Root Insurance Company	\$4,097	\$3,602	\$3,745	\$6,154	\$8,051	\$9,156	\$5,924	\$4,931	\$4,069
Safeco Insurance Company of Illinois	\$1,445	\$1,436	\$1,257	\$2,511	\$3,070	\$3,576	\$2,068	\$1,679	\$1,284
State Farm Fire and Casualty Company	\$4,395	\$4,077	\$3,656	\$6,170	\$8,524	\$8,455	\$4,513	\$3,984	\$5,392
State Farm Mutual Automobile Insurance Company	\$2,620	\$2,393	\$2,150	\$3,782	\$5,261	\$5,217	\$2,721	\$2,363	\$3,168
The Standard Fire Insurance Company	\$1,921	\$1,950	\$1,784	\$2,916	\$3,525	\$4,078	\$2,601	\$2,152	\$2,589
United Services Automobile Association	\$1,831	\$1,847	\$1,537	\$2,341	\$2,660	\$2,680	\$1,860	\$1,978	\$1,871
USAA Casualty Insurance Company	\$1,700	\$1,784	\$1,417	\$2,232	\$2,493	\$2,500	\$1,767	\$1,711	\$1,727
USAA General Indemnity Company	\$1,715	\$1,710	\$1,446	\$2,214	\$2,518	\$2,484	\$1,778	\$1,760	\$1,758

**American Access Casualty Company** only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Steline is not a current territory. This company does not write more than 1 DUI occurrence.

**American Access Casualty Company** did not offer information for example F.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblir Reciprocal Exchange** did not offer information for example F.

**Primero Insurance Company** does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE B - Liability OPTION 2 - CHEVROLET COLORADO

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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				Las	North			
	City	Elko	Fallon	Henderson	Vegas	Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,932	\$1,813	\$1,799	\$2,851	\$3,885	\$3,998	\$2,555	\$1,884	\$1,912
American Family Connect Property and Casualty Ins. Co.	\$1,716	\$1,752	\$1,706	\$2,736	\$3,727	\$3,819	\$2,192	\$1,969	\$2,118
American Family Ins Co	\$2,537	\$3,806	\$2,903	\$4,204	\$6,069	\$6,271	\$3,960	\$2,977	\$2,346
American National General Insurance Company	\$1,623	\$1,628	\$1,523	\$2,588	\$3,373	\$3,631	\$2,407	\$1,947	\$1,645
CSAA General Insurance Company	\$1,781	\$1,809	\$1,851	\$3,029	\$3,789	\$4,245	\$2,799	\$2,057	\$2,517
Farmers Insurance Exchange	\$2,819	\$2,853	\$2,549	\$7,417	\$7,250	\$9,321	\$8,138	\$3,729	\$3,231
Garrison Property and Casualty Insurance Company	\$2,349	\$2,280	\$1,948	\$3,188	\$3,570	\$3,572	\$2,387	\$2,496	\$2,336
GEICO Secure Insurance Company	\$1,571	\$1,608	\$1,608	\$3,231	\$4,391	\$4,919	\$2,610	\$1,608	\$1,571
Liberty Mutual General Insurance Company	\$1,825	\$1,848	\$2,394	\$5,173	\$6,740	\$7,169	\$4,891	\$3,201	\$2,237
Mercury Casualty Company	<b>\$553</b>	<b>\$576</b>	<b>\$612</b>	<b>\$915</b>	<b>\$1,292</b>	<b>\$1,335</b>	<b>\$971</b>	<b>\$769</b>	<b>\$691</b>
Midvale Indemnity Company	\$2,558	\$3,937	\$2,963	\$4,411	\$6,578	\$6,790	\$4,185	\$3,004	\$2,325
Nevada Capital Insurance Group	\$1,493	\$1,512	\$1,523	\$2,182	\$2,900	\$3,106	\$1,883	\$1,776	\$1,916
Noblr Reciprocal Exchange	\$825	\$838	\$808	\$1,342	\$1,992	\$2,002	\$1,299	\$1,084	\$963
Progressive Direct Insurance Company	\$1,132	\$1,165	\$1,094	\$1,902	\$2,814	\$2,873	\$1,707	\$1,561	\$1,364
Progressive Northern Insurance Company	\$1,295	\$1,330	\$1,249	\$2,196	\$3,261	\$3,336	\$1,961	\$1,801	\$1,571
Root Insurance Company	<b>\$5,402</b>	\$4,561	<b>\$4,904</b>	<b>\$8,824</b>	<b>\$11,810</b>	<b>\$13,371</b>	<b>\$8,269</b>	<b>\$6,624</b>	\$5,247
Safeco Insurance Company of Illinois	\$1,674	\$1,692	\$1,474	\$3,256	\$4,094	\$4,776	\$2,640	\$1,914	\$1,499
State Farm Fire and Casualty Company	\$5,225	<b>\$4,750</b>	\$4,278	\$7,659	\$10,665	\$10,621	\$5,432	\$4,711	<b>\$6,262</b>
State Farm Mutual Automobile Insurance Company	\$3,154	\$2,826	\$2,548	\$4,740	\$6,648	\$6,616	\$3,320	\$2,830	\$3,729
The Standard Fire Insurance Company	\$2,040	\$2,044	\$1,869	\$3,312	\$4,125	\$4,759	\$2,902	\$2,331	\$2,890
United Services Automobile Association	\$2,067	\$2,063	\$1,733	\$2,789	\$3,172	\$3,198	\$2,144	\$2,240	\$2,074
USAA Casualty Insurance Company	\$1,945	\$2,008	\$1,619	\$2,696	\$3,020	\$3,028	\$2,057	\$1,952	\$1,942
USAA General Indemnity Company	\$1,984	\$1,962	\$1,670	\$2,698	\$3,071	\$3,040	\$2,092	\$2,024	\$2,006

**American Access Casualty Company** did not offer information for either vehicle for Option 2.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE C - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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. 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. Include good student discount if applicable.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,347	\$1,301	\$1,269	\$1,847	\$2,401	\$2,476	\$1,710	\$1,336	\$1,332
American Access Casualty Company	<b>\$2,959</b>	<b>\$7,577</b>	<b>\$3,965</b>	<b>\$4,009</b>	\$3,798	\$5,498	\$3,454	<b>\$3,650</b>	N/A
American Family Connect Property and Casualty Ins. Co.	\$1,081	\$1,106	<b>\$1,069</b>	\$1,678	\$2,265	\$2,364	\$1,369	\$1,247	\$1,321
American Family Ins Co	\$1,225	\$1,663	\$1,354	\$1,820	\$2,496	\$2,600	\$1,763	\$1,398	\$1,171
American National General Insurance Company	\$1,954	\$2,002	\$1,854	\$2,892	\$3,736	\$4,085	\$2,799	\$2,320	\$1,965
CSAA General Insurance Company	\$1,168	\$1,236	\$1,277	\$1,783	\$2,106	\$2,439	\$1,784	\$1,357	\$1,625
Farmers Insurance Exchange	\$1,701	\$1,683	\$1,489	\$3,750	\$3,810	\$4,654	<b>\$4,145</b>	\$2,035	\$1,912
Garrison Property and Casualty Insurance Company	\$1,977	\$1,960	\$1,670	\$2,448	\$2,724	\$2,736	\$1,983	\$2,076	\$2,004
GEICO Secure Insurance Company	\$1,353	\$1,447	\$1,447	\$2,032	\$2,535	\$2,662	\$1,768	\$1,447	\$1,353
Key Insurance Company	<b>\$734</b>	\$1,358	\$1,358	<b>\$1,550</b>	<b>\$1,646</b>	<b>\$1,910</b>	\$1,658	<b>\$818</b>	<b>\$968</b>
Liberty Mutual General Insurance Company	\$950	<b>\$1,052</b>	\$1,295	\$2,213	\$2,697	\$2,791	\$2,095	\$1,584	\$1,239
Mercury Casualty Company	\$1,902	\$2,025	\$2,133	\$3,031	\$4,154	\$4,255	\$3,273	\$2,661	\$2,441
Midvale Indemnity Company	\$1,230	\$1,704	\$1,370	\$1,890	\$2,673	\$2,773	\$1,828	\$1,397	\$1,154
Nevada Capital Insurance Group	\$1,211	\$1,246	\$1,211	\$1,606	\$2,009	\$2,186	\$1,479	\$1,394	\$1,503
Noblir Reciprocal Exchange	\$1,284	\$1,331	\$1,271	\$1,799	\$2,523	\$2,556	\$1,808	\$1,642	\$1,558
Progressive Direct Insurance Company	\$1,375	\$1,485	\$1,374	\$1,923	\$2,672	\$2,757	\$1,820	\$1,824	\$1,608
Progressive Northern Insurance Company	\$2,219	\$2,361	\$2,195	\$3,210	\$4,525	\$4,638	\$3,006	\$3,001	\$2,616
Root Insurance Company	\$2,922	\$2,663	\$2,682	\$3,924	<b>\$4,939</b>	<b>\$5,617</b>	\$3,895	\$3,365	\$2,953
Safeco Insurance Company of Illinois	\$1,533	\$1,549	\$1,372	\$2,478	\$3,065	\$3,570	\$2,139	\$1,827	\$1,408
State Farm Fire and Casualty Company	\$2,547	\$2,428	\$2,175	\$3,487	\$4,766	\$4,797	\$2,593	\$2,364	<b>\$3,152</b>
State Farm Mutual Automobile Insurance Company	\$1,287	\$1,212	\$1,085	\$1,808	\$2,493	\$2,509	<b>\$1,326</b>	\$1,190	\$1,579
The Standard Fire Insurance Company	\$1,890	\$1,941	\$1,769	\$2,758	\$3,309	\$3,861	\$2,495	\$2,109	\$2,483
United Services Automobile Association	\$1,645	\$1,683	\$1,411	\$2,026	\$2,288	\$2,314	\$1,669	\$1,764	\$1,699
USAA Casualty Insurance Company	\$1,543	\$1,649	\$1,314	\$1,947	\$2,166	\$2,180	\$1,602	\$1,557	\$1,583
USAA General Indemnity Company	\$1,757	\$1,777	\$1,516	\$2,193	\$2,478	\$2,459	\$1,822	\$1,809	\$1,811

**American Access Casualty Company** only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory. This company does not write more than 1 DUI occurrence.

**American Access Casualty Company** did not offer information for example F.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblir Reciprocal Exchange** did not offer information for example F.

**Primero Insurance Company** does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

### EXAMPLE C - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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. 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. Include good student discount if applicable.

Company Name	Carson				Las	North			
	City	Elko	Fallon	Henderson	Vegas	Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,429	\$1,347	\$1,333	\$2,061	\$2,764	\$2,846	\$1,873	<b>\$1,401</b>	\$1,410
American Family Connect Property and Casualty Ins. Co.	\$1,313	\$1,341	<b>\$1,308</b>	\$2,122	\$2,937	\$3,027	\$1,698	\$1,520	\$1,624
American Family Ins Co	\$1,334	\$1,861	\$1,492	\$2,080	\$2,985	\$3,127	\$1,994	\$1,538	<b>\$1,259</b>
American National General Insurance Company	\$2,225	\$2,238	\$2,110	\$3,458	\$4,473	\$4,920	\$3,283	\$2,636	\$2,222
CSAA General Insurance Company	\$1,264	\$1,319	\$1,358	\$2,026	<b>\$2,436</b>	\$2,799	\$1,958	\$1,458	\$1,755
Farmers Insurance Exchange	\$1,828	\$1,828	\$1,643	\$4,462	\$4,385	\$5,602	<b>\$5,062</b>	\$2,359	\$2,082
Garrison Property and Casualty Insurance Company	\$2,380	\$2,339	\$2,032	\$3,103	\$3,453	\$3,473	\$2,424	\$2,508	\$2,376
GEICO Secure Insurance Company	\$1,790	\$1,871	\$1,871	\$3,145	\$4,063	\$4,328	\$2,612	\$1,871	\$1,790
Liberty Mutual General Insurance Company	<b>\$1,213</b>	<b>\$1,279</b>	\$1,623	\$3,080	\$3,917	\$4,156	\$2,954	\$2,038	\$1,530
Mercury Casualty Company	\$2,455	\$2,561	\$2,742	\$4,173	\$5,959	\$6,193	\$4,421	\$3,474	\$3,108
Midvale Indemnity Company	\$1,366	\$1,955	\$1,544	\$2,215	\$3,282	\$3,425	\$2,124	\$1,572	\$1,265
Nevada Capital Insurance Group	\$1,407	\$1,445	\$1,424	<b>\$1,949</b>	\$2,502	\$2,717	\$1,756	\$1,643	\$1,771
Noblr Reciprocal Exchange	\$1,730	\$1,721	\$1,679	\$2,754	\$4,047	\$4,070	\$2,670	\$2,262	\$2,039
Progressive Direct Insurance Company	\$1,776	\$1,863	\$1,742	\$2,822	\$4,144	\$4,271	\$2,591	\$2,423	\$2,085
Progressive Northern Insurance Company	\$2,807	\$2,913	\$2,735	\$4,505	<b>\$6,639</b>	\$6,830	\$4,118	\$3,872	\$3,309
Root Insurance Company	<b>\$3,528</b>	<b>\$3,122</b>	<b>\$3,215</b>	<b>\$5,023</b>	\$6,449	<b>\$7,317</b>	\$4,880	<b>\$4,105</b>	\$3,496
Safeco Insurance Company of Illinois	\$1,796	\$1,833	\$1,621	\$3,284	\$4,250	\$4,905	\$2,798	\$2,080	\$1,656
State Farm Fire and Casualty Company	\$3,126	\$2,910	\$2,629	\$4,527	\$6,229	\$6,315	\$3,202	\$2,880	<b>\$3,750</b>
State Farm Mutual Automobile Insurance Company	\$1,583	\$1,458	\$1,315	\$2,343	\$3,254	\$3,299	<b>\$1,647</b>	\$1,455	\$1,887
The Standard Fire Insurance Company	\$2,018	\$2,044	\$1,863	\$3,171	\$3,925	\$4,565	\$2,810	\$2,298	\$2,789
United Services Automobile Association	\$1,898	\$1,916	\$1,637	\$2,454	\$2,770	\$2,805	\$1,961	\$2,039	\$1,920
USAA Casualty Insurance Company	\$1,800	\$1,891	\$1,544	\$2,390	\$2,660	<b>\$2,677</b>	\$1,898	\$1,810	\$1,815
USAA General Indemnity Company	\$2,101	\$2,102	\$1,824	\$2,760	\$3,114	\$3,099	\$2,216	\$2,155	\$2,132

**American Access Casualty Company** did not offer information for either vehicle for Option 2.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

**EXAMPLE C - Liability OPTION 1 - CHEVROLET COLORADO**

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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. 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. Include good student discount if applicable.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,631	\$1,633	\$1,566	\$2,172	\$2,806	\$2,896	\$2,025	\$1,630	\$1,634
American Access Casualty Company	<b>\$3,962</b>	<b>\$10,270</b>	<b>\$5,023</b>	<b>\$4,983</b>	\$4,751	\$6,615	\$4,459	<b>\$4,609</b>	N/A
American Family Connect Property and Casualty Ins. Co.	<b>\$821</b>	<b>\$848</b>	<b>\$809</b>	<b>\$1,209</b>	<b>\$1,571</b>	<b>\$1,644</b>	<b>\$1,029</b>	<b>\$957</b>	<b>\$1,002</b>
American Family Ins Co	\$1,169	\$1,605	\$1,297	\$1,766	\$2,453	\$2,544	\$1,692	\$1,327	\$1,106
American National General Insurance Company	\$1,321	\$1,349	\$1,244	\$1,981	\$2,566	\$2,774	\$1,887	\$1,578	\$1,340
CSAA General Insurance Company	\$924	\$956	\$981	\$1,431	\$1,729	\$1,963	\$1,387	\$1,058	\$1,268
Farmers Insurance Exchange	\$1,423	\$1,414	\$1,214	\$2,940	\$3,102	\$3,620	\$3,032	\$1,582	\$1,582
Garrison Property and Casualty Insurance Company	\$1,704	\$1,668	\$1,430	\$2,146	\$2,390	\$2,389	\$1,704	\$1,788	\$1,711
GEICO Secure Insurance Company	\$1,155	\$1,213	\$1,213	\$1,826	\$2,296	\$2,404	\$1,558	\$1,213	\$1,155
Key Insurance Company	\$1,676	\$2,300	\$2,300	\$2,864	\$3,200	\$3,326	\$2,744	\$1,946	\$3,086
Liberty Mutual General Insurance Company	\$824	\$884	\$1,110	\$2,019	\$2,467	\$2,549	\$1,867	\$1,390	\$1,078
Mercury Casualty Company	\$1,423	\$1,499	\$1,587	\$2,249	\$3,070	\$3,121	\$2,426	\$1,979	\$1,822
Midvale Indemnity Company	\$1,256	\$1,765	\$1,407	\$1,958	\$2,786	\$2,879	\$1,884	\$1,426	\$1,172
Nevada Capital Insurance Group	\$1,012	\$1,032	\$1,015	\$1,374	\$1,753	\$1,897	\$1,237	\$1,173	\$1,267
Noblr Reciprocal Exchange	\$1,465	\$1,511	\$1,449	\$2,099	\$2,920	\$2,957	\$2,091	\$1,872	\$1,788
Progressive Direct Insurance Company	\$1,099	\$1,177	\$1,091	\$1,558	\$2,148	\$2,203	\$1,458	\$1,452	\$1,305
Progressive Northern Insurance Company	\$1,722	\$1,812	\$1,689	\$2,539	\$3,560	\$3,630	\$2,346	\$2,328	\$2,070
Root Insurance Company	\$3,544	\$3,283	\$3,265	\$4,640	<b>\$5,814</b>	<b>\$6,671</b>	<b>\$4,670</b>	\$4,119	<b>\$3,598</b>
Safeco Insurance Company of Illinois	\$1,315	\$1,329	\$1,176	\$2,178	\$2,654	\$3,090	\$1,834	\$1,557	\$1,206
State Farm Fire and Casualty Company	\$2,083	\$1,966	\$1,762	\$2,898	\$3,976	\$3,987	\$2,137	\$1,926	\$2,553
State Farm Mutual Automobile Insurance Company	\$1,061	\$988	\$884	\$1,521	\$2,108	\$2,113	\$1,103	\$977	\$1,289
United Services Automobile Association	\$1,390	\$1,406	\$1,187	\$1,743	\$1,973	\$1,989	\$1,415	\$1,489	\$1,420
USAA Casualty Insurance Company	\$1,327	\$1,393	\$1,126	\$1,711	\$1,904	\$1,911	\$1,381	\$1,332	\$1,347
USAA General Indemnity Company	\$1,512	\$1,513	\$1,295	\$1,915	\$2,167	\$2,141	\$1,568	\$1,546	\$1,549

**American Access Casualty Company** only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory. This company does not write more than 1 DUI occurrence.

**American Access Casualty Company** did not offer information for example F.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**Primero Insurance Company** does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE C - Liability OPTION 2 - CHEVROLET COLORADO

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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. 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. Include good student discount if applicable.

Company Name	Carson	Elko	Fallon	Henderson	Las	North	Pahrump	Reno	Stateline
	City				Vegas	Las Vegas			
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,695	\$1,658	\$1,612	\$2,369	\$3,146	\$3,242	\$2,171	\$1,676	\$1,690
American Family Connect Property and Casualty Ins. Co.	<b>\$947</b>	<b>\$976</b>	<b>\$942</b>	<b>\$1,463</b>	<b>\$1,963</b>	<b>\$2,028</b>	<b>\$1,213</b>	<b>\$1,108</b>	<b>\$1,171</b>
American Family Ins Co	\$1,273	\$1,807	\$1,434	\$2,025	\$2,943	\$3,067	\$1,920	\$1,464	\$1,189
American National General Insurance Company	\$1,474	\$1,482	\$1,387	\$2,312	\$3,004	\$3,252	\$2,168	\$1,761	\$1,489
CSAA General Insurance Company	\$1,032	\$1,055	\$1,080	\$1,685	\$2,070	\$2,328	\$1,580	\$1,179	\$1,420
Farmers Insurance Exchange	\$1,453	\$1,459	\$1,271	\$3,320	\$3,397	\$4,136	\$3,499	\$1,733	\$1,649
Garrison Property and Casualty Insurance Company	\$2,055	\$2,003	\$1,741	\$2,711	\$3,019	\$3,019	\$2,087	\$2,166	\$2,043
GEICO Secure Insurance Company	\$1,585	\$1,629	\$1,629	\$2,920	\$3,797	\$4,041	\$2,387	\$1,629	\$1,585
Liberty Mutual General Insurance Company	\$1,050	\$1,083	\$1,386	\$2,786	\$3,550	\$3,764	\$2,625	\$1,790	\$1,319
Mercury Casualty Company	\$1,786	\$1,853	\$1,990	\$3,000	\$4,258	\$4,395	\$3,185	\$2,513	\$2,262
Midvale Indemnity Company	\$1,390	\$2,026	\$1,583	\$2,289	\$3,407	\$3,538	\$2,183	\$1,600	\$1,279
Nevada Capital Insurance Group	\$1,181	\$1,204	\$1,197	\$1,669	\$2,177	\$2,352	\$1,476	\$1,388	\$1,496
Noblr Reciprocal Exchange	\$1,978	\$1,955	\$1,913	\$3,200	\$4,682	\$4,699	\$3,080	\$2,590	\$2,338
Progressive Direct Insurance Company	\$1,415	\$1,474	\$1,380	\$2,274	\$3,315	\$3,392	\$2,070	\$1,926	\$1,688
Progressive Northern Insurance Company	\$2,175	\$2,238	\$2,104	\$3,542	\$5,190	\$5,306	\$3,203	\$3,001	\$2,612
Root Insurance Company	<b>\$4,178</b>	<b>\$3,763</b>	<b>\$3,826</b>	<b>\$5,827</b>	<b>\$7,447</b>	<b>\$8,504</b>	<b>\$5,728</b>	<b>\$4,904</b>	<b>\$4,172</b>
Safeco Insurance Company of Illinois	\$1,514	\$1,550	\$1,367	\$2,819	\$3,556	\$4,133	\$2,334	\$1,757	\$1,395
State Farm Fire and Casualty Company	\$2,545	\$2,346	\$2,119	\$3,725	\$5,148	\$5,190	\$2,630	\$2,333	\$3,032
State Farm Mutual Automobile Insurance Company	\$1,306	\$1,190	\$1,071	\$1,962	\$2,739	\$2,760	\$1,370	\$1,193	\$1,544
USAA Casualty Insurance Company	\$1,567	\$1,615	\$1,332	\$2,113	\$2,354	\$2,360	\$1,651	\$1,567	\$1,565
USAA General Indemnity Company	\$1,808	\$1,793	\$1,554	\$2,394	\$2,704	\$2,679	\$1,901	\$1,839	\$1,827

**American Access Casualty Company** did not offer information for either vehicle for Option 2.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE D - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,150	\$1,109	\$1,083	\$1,559	\$2,023	\$2,081	\$1,436	\$1,139	\$1,140
American Access Casualty Company	\$1,906	<b>\$4,632</b>	<b>\$2,510</b>	\$2,539	\$2,414	\$3,432	\$2,204	<b>\$2,324</b>	N/A
American Family Connect Property and Casualty Ins. Co.	\$752	\$770	\$742	\$1,147	\$1,552	\$1,643	\$953	\$878	\$917
American Family Ins Co	\$1,083	\$1,445	\$1,191	\$1,583	\$2,142	\$2,239	\$1,549	\$1,233	\$1,044
American National General Insurance Company	\$1,952	\$1,997	\$1,852	\$2,902	\$3,751	<b>\$4,104</b>	\$2,804	\$2,318	\$1,962
COUNTRY Preferred Insurance Company	\$1,099	\$890	\$891	\$1,425	\$1,785	\$1,839	\$1,119	\$1,119	\$1,012
CSAA General Insurance Company	\$1,074	\$1,145	\$1,180	\$1,658	\$1,967	\$2,288	\$1,650	\$1,249	\$1,494
Farmers Insurance Exchange	\$1,368	\$1,357	\$1,213	<b>\$3,159</b>	\$3,149	\$3,936	<b>\$3,555</b>	\$1,694	\$1,530
Garrison Property and Casualty Insurance Company	\$1,238	\$1,234	\$1,060	\$1,494	\$1,658	\$1,667	\$1,241	\$1,293	\$1,258
GEICO Secure Insurance Company	\$877	\$950	\$950	\$1,299	\$1,624	\$1,740	\$1,146	\$950	\$877
Key Insurance Company	<b>\$566</b>	\$1,112	\$1,112	\$1,196	\$1,262	\$1,472	\$1,340	<b>\$644</b>	<b>\$764</b>
Liberty Mutual General Insurance Company	\$684	\$752	\$921	\$1,579	\$1,933	\$2,043	\$1,511	\$1,121	\$881
Mercury Casualty Company	\$1,302	\$1,389	\$1,456	\$2,092	\$2,897	\$2,991	\$2,255	\$1,814	\$1,649
Midvale Indemnity Company	\$919	\$1,216	\$1,007	\$1,355	\$1,872	\$1,952	\$1,327	\$1,031	\$873
Nevada Capital Insurance Group	\$696	\$737	\$711	\$950	<b>\$1,168</b>	\$1,269	\$914	\$817	\$858
Noblr Reciprocal Exchange	\$660	<b>\$701</b>	<b>\$660</b>	<b>\$881</b>	\$1,203	<b>\$1,231</b>	<b>\$894</b>	\$826	\$794
Progressive Direct Insurance Company	\$882	\$967	\$891	\$1,188	\$1,622	\$1,688	\$1,134	\$1,144	\$1,015
Progressive Northern Insurance Company	\$979	\$1,072	\$981	\$1,415	\$2,011	\$2,083	\$1,329	\$1,326	\$1,155
Root Insurance Company	\$1,447	\$1,329	\$1,338	\$1,987	\$2,534	\$2,912	\$1,969	\$1,694	\$1,442
Safeco Insurance Company of Illinois	\$1,219	\$1,231	\$1,099	\$1,956	\$2,450	\$2,833	\$1,707	\$1,441	\$1,127
State Farm Fire and Casualty Company	<b>\$2,191</b>	\$2,111	\$1,889	\$2,983	<b>\$4,058</b>	\$4,101	\$2,237	\$2,062	<b>\$2,701</b>
The Standard Fire Insurance Company	\$1,485	\$1,524	\$1,392	\$2,189	\$2,640	\$3,073	\$1,974	\$1,665	\$1,969
United Services Automobile Association	\$1,026	\$1,050	\$889	\$1,248	\$1,408	\$1,422	\$1,042	\$1,093	\$1,057
USAA Casualty Insurance Company	\$956	\$1,023	\$825	\$1,178	\$1,306	\$1,316	\$989	\$960	\$980
USAA General Indemnity Company	\$1,061	\$1,078	\$930	\$1,283	\$1,444	\$1,435	\$1,096	\$1,090	\$1,095

**American Access Casualty Company** only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Steline is not a current territory. This company does not write more than 1 DUI occurrence.

**American Access Casualty Company** did not offer information for example F.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**Primero Insurance Company** does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE D - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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	North			
	City				Vegas	Las	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,386	\$1,298	\$1,292	\$2,067	\$2,793	\$2,878	\$1,876	\$1,355	\$1,362
American Family Connect Property and Casualty Ins. Co.	\$990	\$1,013	\$985	\$1,575	\$2,182	\$2,273	\$1,283	\$1,167	\$1,228
American Family Ins Co	\$1,175	\$1,604	\$1,305	\$1,793	\$2,536	\$2,665	\$1,737	\$1,349	\$1,120
American National General Insurance Company	\$2,234	\$2,243	\$2,118	\$3,489	\$4,512	\$4,973	\$3,308	<b>\$2,649</b>	\$2,230
COUNTRY Preferred Insurance Company	\$1,158	\$961	\$963	\$1,573	\$1,987	\$2,022	\$1,247	\$1,228	\$1,100
CSAA General Insurance Company	\$1,312	\$1,375	\$1,413	\$2,153	\$2,603	\$3,019	\$2,063	\$1,509	\$1,822
Farmers Insurance Exchange	\$1,522	\$1,524	\$1,394	<b>\$3,942</b>	\$3,774	\$4,971	<b>\$4,586</b>	\$2,054	\$1,707
Garrison Property and Casualty Insurance Company	\$1,486	\$1,469	\$1,285	\$1,883	\$2,088	\$2,101	\$1,511	\$1,558	\$1,488
GEICO Secure Insurance Company	\$1,181	\$1,250	\$1,250	\$2,076	\$2,703	\$2,951	\$1,737	\$1,250	\$1,181
Liberty Mutual General Insurance Company	\$895	\$931	\$1,177	\$2,256	\$2,888	\$3,165	\$2,192	\$1,473	\$1,108
Mercury Casualty Company	\$1,723	\$1,799	\$1,921	\$2,965	\$4,274	\$4,469	\$3,131	\$2,436	\$2,158
Midvale Indemnity Company	\$1,006	\$1,370	\$1,116	\$1,557	\$2,253	\$2,363	\$1,513	\$1,142	<b>\$944</b>
Nevada Capital Insurance Group	<b>\$808</b>	<b>\$850</b>	\$833	<b>\$1,146</b>	<b>\$1,449</b>	<b>\$1,573</b>	<b>\$1,072</b>	<b>\$959</b>	\$1,012
Noblr Reciprocal Exchange	\$846	\$864	<b>\$827</b>	\$1,267	\$1,832	\$1,856	\$1,245	\$1,085	\$985
Progressive Direct Insurance Company	\$1,119	\$1,192	\$1,109	\$1,704	\$2,468	\$2,574	\$1,576	\$1,491	\$1,284
Progressive Northern Insurance Company	\$1,188	\$1,267	\$1,173	\$1,905	\$2,836	\$2,967	\$1,739	\$1,637	\$1,384
Root Insurance Company	\$1,807	\$1,598	\$1,653	\$2,639	\$3,432	\$3,931	\$2,553	\$2,133	\$1,755
Safeco Insurance Company of Illinois	\$1,449	\$1,477	\$1,320	\$2,652	\$3,502	\$4,000	\$2,284	\$1,653	\$1,347
State Farm Fire and Casualty Company	<b>\$2,708</b>	<b>\$2,542</b>	<b>\$2,297</b>	\$3,912	<b>\$5,356</b>	<b>\$5,446</b>	\$2,773	\$2,520	<b>\$3,234</b>
The Standard Fire Insurance Company	\$1,619	\$1,634	\$1,493	\$2,577	\$3,213	\$3,724	\$2,274	\$1,851	\$2,266
United Services Automobile Association	\$1,195	\$1,206	\$1,042	\$1,526	\$1,717	\$1,737	\$1,235	\$1,277	\$1,207
USAA Casualty Insurance Company	\$1,119	\$1,178	\$974	\$1,447	\$1,605	\$1,616	\$1,174	\$1,123	\$1,130
USAA General Indemnity Company	\$1,257	\$1,265	\$1,108	\$1,596	\$1,792	\$1,786	\$1,319	\$1,288	\$1,282

**American Access Casualty Company** did not offer information for either vehicle for Option 2.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE D - Liability OPTION 1 - CHEVROLET COLORADO

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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	North			
	City				Vegas	Las	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,386	\$1,391	\$1,335	\$1,828	\$2,355	\$2,425	\$1,696	\$1,384	\$1,392
American Access Casualty Company	<b>\$2,491</b>	<b>\$6,203</b>	<b>\$3,127</b>	<b>\$3,108</b>	\$2,969	<b>\$4,084</b>	<b>\$2,790</b>	<b>\$2,883</b>	N/A
American Family Connect Property and Casualty Ins. Co.	\$578	\$604	<b>\$574</b>	\$841	\$1,090	\$1,153	<b>\$734</b>	\$687	<b>\$707</b>
American Family Ins Co	\$1,025	\$1,379	\$1,130	\$1,516	\$2,073	\$2,157	\$1,469	\$1,159	\$978
American National General Insurance Company	\$1,319	\$1,346	\$1,242	\$1,987	\$2,573	\$2,783	\$1,890	\$1,577	\$1,337
COUNTRY Preferred Insurance Company	\$828	\$665	\$666	\$1,103	\$1,389	\$1,432	\$855	\$850	\$759
CSAA General Insurance Company	\$846	\$884	\$904	\$1,324	\$1,598	\$1,824	\$1,276	\$970	\$1,159
Farmers Insurance Exchange	\$1,111	\$1,106	\$956	\$2,372	\$2,470	\$2,933	\$2,485	\$1,266	\$1,232
Garrison Property and Casualty Insurance Company	\$1,068	\$1,053	\$910	\$1,307	\$1,451	\$1,452	\$1,069	\$1,115	\$1,076
GEICO Secure Insurance Company	\$758	\$806	\$806	\$1,177	\$1,483	\$1,585	\$1,019	\$806	\$758
Key Insurance Company	\$1,136	\$1,682	\$1,682	\$1,994	\$2,204	\$2,324	\$1,994	\$1,328	\$2,048
Liberty Mutual General Insurance Company	\$576	\$610	\$763	\$1,395	\$1,713	\$1,816	\$1,305	\$951	\$741
Mercury Casualty Company	\$965	\$1,019	\$1,075	\$1,536	\$2,115	\$2,169	\$1,653	\$1,336	\$1,220
Midvale Indemnity Company	\$929	\$1,243	\$1,022	\$1,381	\$1,912	\$1,984	\$1,348	\$1,040	\$878
Nevada Capital Insurance Group	<b>\$569</b>	<b>\$593</b>	\$581	<b>\$791</b>	<b>\$994</b>	<b>\$1,074</b>	<b>\$734</b>	<b>\$671</b>	\$710
Noblr Reciprocal Exchange	\$738	\$789	\$741	\$1,001	\$1,372	\$1,405	\$1,018	\$929	\$898
Progressive Direct Insurance Company	\$714	\$776	\$716	\$964	\$1,297	\$1,337	\$913	\$917	\$833
Progressive Northern Insurance Company	\$755	\$816	\$749	\$1,110	\$1,567	\$1,614	\$1,029	\$1,021	\$906
Root Insurance Company	\$1,777	\$1,652	\$1,650	\$2,394	\$3,044	\$3,526	\$2,396	\$2,097	\$1,777
Safeco Insurance Company of Illinois	\$1,037	\$1,047	\$933	\$1,686	\$2,071	\$2,396	\$1,438	\$1,220	\$957
State Farm Fire and Casualty Company	\$1,800	\$1,717	\$1,539	\$2,483	<b>\$3,386</b>	\$3,410	\$1,851	\$1,686	<b>\$2,195</b>
United Services Automobile Association	\$877	\$886	\$758	\$1,082	\$1,221	\$1,233	\$892	\$932	\$893
USAA Casualty Insurance Company	\$826	\$870	\$711	\$1,037	\$1,151	\$1,154	\$856	\$826	\$839
USAA General Indemnity Company	\$915	\$921	\$798	\$1,119	\$1,260	\$1,248	\$945	\$932	\$939

**American Access Casualty Company** only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory. This company does not write more than 1 DUI occurrence.

**American Access Casualty Company** did not offer information for example F.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**Primero Insurance Company** does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE D - Liability OPTION 2 - CHEVROLET COLORADO

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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			Las		North			
	City	Elko	Fallon	Henderson	Vegas	Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,625	\$1,581	\$1,547	\$2,351	\$3,142	\$3,243	\$2,150	\$1,602	\$1,616
American Family Connect Property and Casualty Ins. Co.	\$732	\$758	\$728	\$1,111	\$1,489	\$1,553	\$944	\$874	\$907
American Family Ins Co	\$1,111	\$1,538	\$1,240	\$1,723	\$2,460	\$2,571	\$1,652	\$1,271	\$1,048
American National General Insurance Company	\$1,477	\$1,482	\$1,388	\$2,326	\$3,022	\$3,273	\$2,178	\$1,764	\$1,492
COUNTRY Preferred Insurance Company	\$914	\$736	\$738	\$1,235	\$1,568	\$1,615	\$941	\$939	\$839
CSAA General Insurance Company	\$1,061	\$1,090	\$1,113	\$1,766	\$2,171	\$2,467	\$1,644	\$1,207	\$1,458
Farmers Insurance Exchange	\$1,153	\$1,160	\$1,022	\$2,742	\$2,748	\$3,430	\$2,975	\$1,423	\$1,293
Garrison Property and Casualty Insurance Company	\$1,288	\$1,261	\$1,108	\$1,645	\$1,823	\$1,826	\$1,305	\$1,348	\$1,284
GEICO Secure Insurance Company	\$1,058	\$1,102	\$1,102	\$1,943	\$2,547	\$2,781	\$1,602	\$1,102	\$1,058
Liberty Mutual General Insurance Company	\$755	\$764	\$973	\$1,982	\$2,541	\$2,802	\$1,895	\$1,253	\$924
Mercury Casualty Company	\$1,241	\$1,288	\$1,382	\$2,111	\$3,021	\$3,141	\$2,231	\$1,744	\$1,556
Midvale Indemnity Company	\$1,011	\$1,399	\$1,129	\$1,582	\$2,290	\$2,388	\$1,530	\$1,147	\$945
Nevada Capital Insurance Group	<b>\$656</b>	<b>\$682</b>	<b>\$676</b>	<b>\$942</b>	<b>\$1,212</b>	<b>\$1,309</b>	<b>\$857</b>	<b>\$781</b>	<b>\$827</b>
Noblr Reciprocal Exchange	\$945	\$973	\$932	\$1,443	\$2,083	\$2,107	\$1,419	\$1,220	\$1,121
Progressive Direct Insurance Company	\$890	\$941	\$878	\$1,353	\$1,935	\$2,001	\$1,247	\$1,177	\$1,037
Progressive Northern Insurance Company	\$908	\$959	\$890	\$1,473	\$2,177	\$2,263	\$1,332	\$1,249	\$1,074
Root Insurance Company	\$2,163	\$1,939	<b>\$1,989</b>	\$3,121	\$4,055	<b>\$4,667</b>	<b>\$3,046</b>	<b>\$2,576</b>	\$2,122
Safeco Insurance Company of Illinois	\$1,204	\$1,229	\$1,094	\$2,211	\$2,832	\$3,262	\$1,856	\$1,380	\$1,116
State Farm Fire and Casualty Company	<b>\$2,207</b>	<b>\$2,053</b>	\$1,856	<b>\$3,211</b>	<b>\$4,413</b>	\$4,462	\$2,279	\$2,044	<b>\$2,617</b>
United Services Automobile Association	\$1,028	\$1,031	\$893	\$1,330	\$1,497	\$1,509	\$1,065	\$1,097	\$1,031
USAA Casualty Insurance Company	\$979	\$1,013	\$848	\$1,282	\$1,422	\$1,426	\$1,028	\$977	\$980
USAA General Indemnity Company	\$1,088	\$1,086	\$953	\$1,387	\$1,558	\$1,546	\$1,138	\$1,105	\$1,104

**American Access Casualty Company** did not offer information for either vehicle for Option 2.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE E - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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 & Casualty Ins. Co.	\$760	\$717	\$715	\$1,038	\$1,397	\$1,424	\$932	\$739	\$755
American Access Casualty Company	<b>\$1,596</b>	<b>\$3,761</b>	<b>\$2,077</b>	\$2,102	\$2,000	\$2,813	\$1,834	\$1,928	N/A
American Family Connect Property and Casualty Ins. Co.	\$485	\$494	\$477	\$735	\$996	\$1,054	\$612	\$571	\$595
American Family Ins Co	\$747	\$990	\$823	\$1,098	\$1,508	\$1,589	\$1,081	\$852	\$724
American National General Insurance Company	\$700	\$717	\$669	\$1,037	\$1,331	\$1,474	\$993	\$819	\$700
COUNTRY Preferred Insurance Company	\$1,056	\$851	\$851	\$1,368	\$1,703	\$1,757	\$1,075	\$1,075	\$971
CSAA General Insurance Company	\$718	\$776	\$799	\$1,123	\$1,336	\$1,570	\$1,118	\$840	\$1,009
Farmers Insurance Exchange	\$1,512	\$1,508	\$1,406	<b>\$4,152</b>	<b>\$3,884</b>	<b>\$5,236</b>	<b>\$4,936</b>	<b>\$2,128</b>	<b>\$1,657</b>
Garrison Property and Casualty Insurance Company	\$760	\$761	\$662	\$891	\$986	\$991	\$762	\$787	\$772
GEICO Secure Insurance Company	<b>\$432</b>	<b>\$474</b>	<b>\$474</b>	\$693	\$898	\$993	<b>\$603</b>	<b>\$474</b>	<b>\$432</b>
Key Insurance Company	\$958	\$1,912	\$1,912	\$1,990	\$2,092	\$2,440	\$2,308	\$1,102	\$1,288
Liberty Mutual General Insurance Company	\$659	\$719	\$872	\$1,543	\$1,912	\$2,071	\$1,486	\$1,073	\$830
Mercury Casualty Company	\$805	\$862	\$897	\$1,256	\$1,706	\$1,748	\$1,361	\$1,110	\$1,016
Midvale Indemnity Company	\$634	\$833	\$696	\$937	\$1,312	\$1,379	\$926	\$713	\$605
Nevada Capital Insurance Group	\$549	\$583	\$562	\$750	\$915	\$994	\$726	\$644	\$674
Noblr Reciprocal Exchange	\$786	\$813	\$775	\$1,109	\$1,565	\$1,593	\$1,119	\$999	\$955
Progressive Direct Insurance Company	\$474	\$535	\$485	<b>\$657</b>	\$921	\$968	\$624	\$626	\$550
Progressive Northern Insurance Company	\$581	\$656	\$589	\$849	\$1,222	\$1,281	\$798	\$791	\$688
Root Insurance Company	\$1,198	\$1,037	\$1,097	\$1,916	\$2,556	\$2,907	\$1,810	\$1,461	\$1,166
Safeco Insurance Company of Illinois	\$748	\$765	\$685	\$1,230	\$1,577	\$1,820	\$1,080	\$892	\$704
State Farm Fire and Casualty Company	\$1,081	\$1,046	\$931	\$1,490	\$2,037	\$2,066	\$1,104	\$1,022	\$1,339
State Farm Mutual Automobile Insurance Company	\$685	\$657	\$585	\$963	\$1,328	\$1,346	\$708	\$647	\$842
The Standard Fire Insurance Company	\$1,017	\$1,044	\$954	\$1,519	\$1,840	\$2,146	\$1,363	\$1,143	\$1,356
United Services Automobile Association	\$620	\$635	\$547	\$730	\$820	\$828	\$628	\$655	\$640
USAA Casualty Insurance Company	\$591	\$633	\$520	\$707	<b>\$781</b>	<b>\$789</b>	\$610	\$590	\$607
USAA General Indemnity Company	\$636	\$649	\$568	\$747	\$839	\$833	\$657	\$649	\$657

**American Access Casualty Company** only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory. This company does not write more than 1 DUI occurrence.

**American Access Casualty Company** did not offer information for example F.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**Primero Insurance Company** does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE E - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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	Elko	Fallon	Henderson	Las	North			
	City				Vegas	Las	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$892	\$798	\$820	\$1,324	\$1,904	\$1,933	\$1,142	\$846	\$884
American Family Connect Property and Casualty Ins. Co.	<b>\$610</b>	<b>\$622</b>	<b>\$607</b>	\$967	\$1,341	\$1,397	\$788	\$725	\$761
American Family Ins Co	\$814	\$1,100	\$903	\$1,245	\$1,782	\$1,886	\$1,213	\$935	\$779
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	\$832	\$831	\$795	\$1,303	\$1,672	\$1,871	\$1,217	\$969	\$821
COUNTRY Preferred Insurance Company	\$1,132	\$912	\$913	\$1,482	\$1,859	\$1,916	\$1,151	\$1,153	\$1,040
CSAA General Insurance Company	\$803	\$854	\$876	\$1,330	\$1,612	\$1,891	\$1,278	\$929	\$1,124
Farmers Insurance Exchange	<b>\$2,038</b>	<b>\$2,045</b>	<b>\$1,948</b>	<b>\$6,183</b>	<b>\$5,599</b>	<b>\$7,861</b>	<b>\$7,539</b>	<b>\$3,097</b>	<b>\$2,216</b>
Garrison Property and Casualty Insurance Company	\$913	\$907	\$804	\$1,122	\$1,238	\$1,246	\$927	\$949	\$915
GEICO Secure Insurance Company	\$639	\$681	\$681	\$1,229	\$1,656	\$1,872	\$1,015	<b>\$681</b>	<b>\$639</b>
Liberty Mutual General Insurance Company	\$896	\$919	\$1,154	\$2,300	\$2,982	\$3,370	\$2,257	\$1,462	\$1,078
Mercury Casualty Company	\$1,014	\$1,066	\$1,129	\$1,689	\$2,390	\$2,484	\$1,797	\$1,417	\$1,270
Midvale Indemnity Company	\$695	\$938	\$771	\$1,077	\$1,574	\$1,662	\$1,054	\$791	\$656
Nevada Capital Insurance Group	\$634	\$668	\$653	\$897	\$1,128	\$1,223	\$846	\$752	\$789
Noblr Reciprocal Exchange	\$1,093	\$1,086	\$1,055	\$1,738	\$2,603	\$2,631	\$1,705	\$1,424	\$1,268
Progressive Direct Insurance Company	\$705	\$749	\$697	\$1,135	\$1,694	\$1,783	\$1,031	\$957	\$804
Progressive Northern Insurance Company	\$881	\$939	\$869	\$1,460	\$2,208	\$2,329	\$1,313	\$1,218	\$1,013
Root Insurance Company	\$1,664	\$1,378	\$1,512	\$2,869	\$3,901	\$4,421	\$2,647	\$2,068	\$1,584
Safeco Insurance Company of Illinois	\$923	\$950	\$853	\$1,749	\$2,381	\$2,700	\$1,519	\$1,049	\$872
State Farm Fire and Casualty Company	\$1,372	\$1,288	\$1,162	\$2,008	\$2,759	\$2,811	\$1,400	\$1,278	\$1,638
State Farm Mutual Automobile Insurance Company	\$863	\$805	\$725	\$1,283	\$1,775	\$1,809	\$895	\$806	\$1,026
The Standard Fire Insurance Company	\$1,126	\$1,138	\$1,037	\$1,828	\$2,292	\$2,664	\$1,607	\$1,296	\$1,596
United Services Automobile Association	\$717	\$727	\$637	\$884	\$989	\$999	\$737	\$761	\$727
USAA Casualty Insurance Company	\$689	\$725	\$609	<b>\$862</b>	<b>\$953</b>	<b>\$958</b>	<b>\$719</b>	\$687	\$698
USAA General Indemnity Company	\$749	\$756	\$670	\$920	\$1,028	\$1,024	\$782	\$761	\$763

**American Access Casualty Company** did not offer information for either vehicle for Option 2.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE E - Liability OPTION 1 - CHEVROLET COLORADO

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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 & Casualty Ins. Co.	\$894	\$883	\$862	\$1,188	\$1,579	\$1,613	\$1,075	\$879	\$901
American Access Casualty Company	<b>\$2,078</b>	<b>\$5,056</b>	\$2,586	\$2,570	\$2,459	\$3,350	\$2,317	<b>\$2,390</b>	N/A
American Family Connect Property and Casualty Ins. Co.	\$379	<b>\$394</b>	\$375	\$549	\$712	\$752	<b>\$480</b>	\$454	\$466
American Family Ins Co	\$700	\$936	\$773	\$1,039	\$1,437	\$1,505	\$1,014	\$794	\$672
American National General Insurance Company	\$458	\$470	\$433	\$679	\$877	\$957	\$647	\$539	\$464
COUNTRY Preferred Insurance Company	\$793	\$633	\$633	\$1,055	\$1,319	\$1,361	\$819	\$815	\$728
CSAA General Insurance Company	\$551	\$578	\$594	\$871	\$1,057	\$1,216	\$843	\$633	\$762
Farmers Insurance Exchange	\$1,072	\$1,071	\$961	\$2,659	\$2,612	\$3,326	\$2,960	\$1,366	\$1,178
Garrison Property and Casualty Insurance Company	\$663	\$657	\$578	\$787	\$870	\$872	\$665	\$686	\$671
GEICO Secure Insurance Company	\$374	\$402	\$402	\$634	\$829	\$917	\$541	<b>\$402</b>	<b>\$374</b>
Key Insurance Company	\$1,888	\$2,842	<b>\$2,842</b>	<b>\$3,298</b>	<b>\$3,634</b>	<b>\$3,838</b>	<b>\$3,376</b>	\$2,218	<b>\$3,388</b>
Liberty Mutual General Insurance Company	\$561	\$588	\$730	\$1,382	\$1,717	\$1,869	\$1,303	\$922	\$705
Mercury Casualty Company	\$601	\$639	\$668	\$932	\$1,261	\$1,280	\$1,007	\$824	\$760
Midvale Indemnity Company	\$634	\$843	\$699	\$944	\$1,318	\$1,377	\$930	\$712	\$604
Nevada Capital Insurance Group	\$450	\$470	\$460	\$624	\$783	\$845	\$584	\$531	\$560
Noblr Reciprocal Exchange	\$906	\$932	\$891	\$1,305	\$1,826	\$1,855	\$1,305	\$1,154	\$1,110
Progressive Direct Insurance Company	<b>\$367</b>	\$407	<b>\$372</b>	<b>\$508</b>	\$704	\$733	\$481	\$481	\$432
Progressive Northern Insurance Company	\$426	\$473	\$428	\$633	\$905	\$942	\$588	\$579	\$514
Root Insurance Company	\$1,546	\$1,339	\$1,420	\$2,480	\$3,317	\$3,789	\$2,348	\$1,902	\$1,501
Safeco Insurance Company of Illinois	\$608	\$623	\$556	\$1,007	\$1,261	\$1,459	\$865	\$725	\$571
State Farm Fire and Casualty Company	\$872	\$834	\$743	\$1,220	\$1,679	\$1,695	\$899	\$819	\$1,073
State Farm Mutual Automobile Insurance Company	\$563	\$531	\$473	\$804	\$1,114	\$1,126	\$587	\$527	\$684
The Standard Fire Insurance Company	\$778	\$795	\$731	\$1,159	\$1,398	\$1,620	\$1,038	\$870	\$1,031
United Services Automobile Association	\$537	\$545	\$473	\$639	\$718	\$723	\$546	\$565	\$547
USAA Casualty Insurance Company	\$517	\$546	\$455	\$628	<b>\$694</b>	<b>\$697</b>	\$535	\$516	\$526
USAA General Indemnity Company	\$558	\$563	\$495	\$659	\$740	\$732	\$574	\$564	\$573

**American Access Casualty Company** only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory. This company does not write more than 1 DUI occurrence.

**American Access Casualty Company** did not offer information for example F.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**Primero Insurance Company** does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE E - Liability OPTION 2 - CHEVROLET COLORADO

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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	Elko	Fallon	Henderson	Las	North			
	City				Vegas	Las	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,018	\$952	\$956	\$1,463	\$2,070	\$2,108	\$1,278	\$975	\$1,018
American Family Connect Property and Casualty Ins. Co.	<b>\$456</b>	<b>\$471</b>	<b>\$454</b>	<b>\$691</b>	\$930	\$967	<b>\$588</b>	<b>\$548</b>	\$570
American Family Ins Co	\$761	\$1,044	\$850	\$1,180	\$1,701	\$1,789	\$1,140	\$872	\$723
American National General Insurance Company	\$522	\$526	\$495	\$815	\$1,053	\$1,153	\$760	\$615	<b>\$525</b>
COUNTRY Preferred Insurance Company	\$869	\$694	\$695	\$1,169	\$1,475	\$1,520	\$895	\$893	\$797
CSAA General Insurance Company	\$634	\$657	\$671	\$1,064	\$1,311	\$1,508	\$995	\$725	\$878
Farmers Insurance Exchange	\$1,321	\$1,330	\$1,223	\$3,676	\$3,468	\$4,643	<b>\$4,241</b>	\$1,841	\$1,454
Garrison Property and Casualty Insurance Company	\$802	\$791	\$704	\$991	\$1,092	\$1,095	\$813	\$834	\$802
GEICO Secure Insurance Company	\$578	\$607	\$607	\$1,164	\$1,580	\$1,788	\$949	\$607	\$578
Liberty Mutual General Insurance Company	\$767	\$763	\$967	\$2,049	\$2,664	\$3,036	\$1,984	\$1,262	\$911
Mercury Casualty Company	\$740	\$774	\$820	\$1,217	\$1,711	\$1,765	\$1,296	\$1,027	\$927
Midvale Indemnity Company	\$691	\$948	\$772	\$1,080	\$1,574	\$1,651	\$1,053	\$785	\$651
Nevada Capital Insurance Group	\$519	\$540	\$534	\$745	\$957	\$1,031	\$681	\$617	\$654
Noblr Reciprocal Exchange	\$1,093	\$1,086	\$1,055	\$1,738	\$2,603	\$2,631	\$1,705	\$1,424	\$1,268
Progressive Direct Insurance Company	\$533	\$562	\$525	\$857	\$1,262	\$1,319	\$777	\$719	\$619
Progressive Northern Insurance Company	\$636	\$671	\$623	\$1,062	\$1,594	\$1,671	\$951	\$878	\$744
Root Insurance Company	<b>\$2,144</b>	<b>\$1,779</b>	<b>\$1,953</b>	<b>\$3,736</b>	<b>\$5,095</b>	<b>\$5,786</b>	\$3,447	<b>\$2,691</b>	<b>\$2,041</b>
Safeco Insurance Company of Illinois	\$727	\$750	\$671	\$1,374	\$1,809	\$2,072	\$1,164	\$836	\$686
State Farm Fire and Casualty Company	\$1,094	\$1,019	\$918	\$1,618	\$2,235	\$2,266	\$1,130	\$1,015	\$1,303
State Farm Mutual Automobile Insurance Company	\$704	\$650	\$583	\$1,060	\$1,476	\$1,495	\$739	\$653	\$832
The Standard Fire Insurance Company	\$852	\$857	\$787	\$1,375	\$1,716	\$1,982	\$1,205	\$976	\$1,201
United Services Automobile Association	\$628	\$632	\$557	\$779	\$871	\$878	\$646	\$663	\$632
USAA Casualty Insurance Company	\$611	\$633	\$540	\$772	<b>\$851</b>	<b>\$856</b>	\$639	\$608	\$613
USAA General Indemnity Company	\$658	\$660	\$586	\$809	\$906	\$900	\$687	\$665	\$668

**American Access Casualty Company** did not offer information for either vehicle for Option 2.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE F - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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 Fire & Casualty Ins. Co.	\$760	<b>\$717</b>	<b>\$715</b>	\$1,038	\$1,397	\$1,424	<b>\$932</b>	<b>\$739</b>	<b>\$755</b>
American Family Ins Co	\$2,387	<b>\$3,374</b>	\$2,667	\$3,625	<b>\$4,890</b>	\$5,060	\$3,513	\$2,773	\$2,282
CSAA General Insurance Company	\$2,549	\$2,695	<b>\$2,781</b>	\$4,025	\$4,829	\$5,579	\$3,973	\$2,983	<b>\$3,608</b>
Farmers Insurance Exchange	\$2,092	\$2,080	\$1,824	<b>\$4,596</b>	\$4,703	<b>\$5,691</b>	<b>\$5,025</b>	\$2,489	\$2,370
Garrison Property and Casualty Insurance Company	<b>\$3,061</b>	\$3,054	\$2,625	\$3,678	\$4,088	\$4,111	\$3,069	<b>\$3,190</b>	\$3,108
Key Insurance Company	\$866	\$1,574	\$1,574	\$1,850	\$1,976	\$2,288	\$1,934	\$956	\$1,148
Liberty Mutual General Insurance Company	\$989	\$1,086	\$1,331	\$2,341	\$2,888	\$3,056	\$2,237	\$1,638	\$1,267
Mercury Casualty Company	\$1,327	\$1,431	\$1,485	\$2,069	\$2,801	\$2,871	\$2,248	\$1,840	\$1,688
Midvale Indemnity Company	\$1,929	\$2,728	\$2,157	\$2,994	\$4,161	\$4,302	\$2,910	\$2,215	\$1,812
Nevada Capital Insurance Group	<b>\$758</b>	\$787	\$760	<b>\$1,005</b>	<b>\$1,244</b>	<b>\$1,349</b>	\$942	\$876	\$936
Progressive Direct Insurance Company	\$1,555	\$1,683	\$1,557	\$2,138	\$2,968	\$3,074	\$2,039	\$2,063	\$1,793
Progressive Northern Insurance Company	\$1,712	\$1,846	\$1,706	\$2,437	\$3,431	\$3,526	\$2,301	\$2,315	\$2,014
Root Insurance Company	\$1,519	\$1,405	\$1,402	\$2,034	\$2,575	\$2,957	\$2,029	\$1,768	\$1,528
Safeco Insurance Company of Illinois	\$1,710	\$1,729	\$1,535	\$2,885	\$3,643	\$4,261	\$2,495	\$2,015	\$1,567
United Services Automobile Association	\$1,801	\$1,834	\$1,548	\$2,248	\$2,548	\$2,575	\$1,841	\$1,926	\$1,843
USAA Casualty Insurance Company	\$1,748	\$1,862	\$1,496	\$2,230	\$2,487	\$2,504	\$1,825	\$1,753	\$1,785
USAA General Indemnity Company	\$2,059	\$2,085	\$1,787	\$2,565	\$2,903	\$2,884	\$2,144	\$2,109	\$2,121

**American Access Casualty Company** only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory. This company does not write more than 1 DUI occurrence.

**American Access Casualty Company** did not offer information for example F.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**Primero Insurance Company** does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE F - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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.

<b>Company Name</b>	Carson City <b>89701</b>	Elko <b>89801</b>	Fallon <b>89406</b>	Henderson <b>89015</b>	Las Vegas Vegas <b>89121</b>	North Las Vegas Vegas <b>89030</b>	Pahrump <b>89048</b>	Reno <b>89510</b>	Stateline <b>89449</b>
Allstate Fire & Casualty Ins. Co.	\$892	<b>\$798</b>	<b>\$820</b>	\$1,324	\$1,904	\$1,933	\$1,142	<b>\$846</b>	<b>\$884</b>
American Family Ins Co	\$2,622	<b>\$3,788</b>	\$2,961	\$4,149	<b>\$5,846</b>	\$6,078	\$3,980	\$3,067	\$2,477
CSAA General Insurance Company	\$2,817	\$2,933	\$3,019	\$4,677	\$5,708	\$6,531	\$4,456	\$3,270	<b>\$3,971</b>
Farmers Insurance Exchange	\$2,195	\$2,207	\$1,965	<b>\$5,303</b>	\$5,266	<b>\$6,641</b>	<b>\$5,933</b>	\$2,802	\$2,530
Garrison Property and Casualty Insurance Company	<b>\$3,740</b>	\$3,698	<b>\$3,250</b>	\$4,713	\$5,220	\$5,257	\$3,802	<b>\$3,910</b>	\$3,744
Liberty Mutual General Insurance Company	\$1,314	\$1,364	\$1,723	\$3,396	\$4,378	\$4,795	\$3,296	\$2,185	\$1,614
Mercury Casualty Company	\$1,663	\$1,757	\$1,857	\$2,763	\$3,897	\$4,047	\$2,946	\$2,334	\$2,096
Midvale Indemnity Company	\$2,157	\$3,132	\$2,443	\$3,505	\$5,095	\$5,297	\$3,376	\$2,503	\$2,002
Nevada Capital Insurance Group	<b>\$873</b>	\$902	\$884	<b>\$1,203</b>	<b>\$1,529</b>	<b>\$1,656</b>	<b>\$1,102</b>	\$1,020	\$1,091
Progressive Direct Insurance Company	\$1,979	\$2,081	\$1,949	\$3,050	\$4,459	\$4,628	\$2,827	\$2,686	\$2,282
Progressive Northern Insurance Company	\$2,162	\$2,275	\$2,122	\$3,413	\$5,022	\$5,182	\$3,136	\$2,978	\$2,536
Root Insurance Company	\$1,835	\$1,644	\$1,683	\$2,615	\$3,371	\$3,857	\$2,550	\$2,155	\$1,811
Safeco Insurance Company of Illinois	\$2,070	\$2,117	\$1,884	\$4,008	\$5,315	\$6,138	\$3,407	\$2,350	\$1,914
United Services Automobile Association	\$2,128	\$2,142	\$1,840	\$2,799	\$3,166	\$3,202	\$2,220	\$2,283	\$2,138
USAA Casualty Insurance Company	\$2,090	\$2,184	\$1,798	\$2,802	\$3,127	\$3,146	\$2,215	\$2,090	\$2,095
USAA General Indemnity Company	\$2,489	\$2,495	\$2,170	\$3,261	\$3,682	\$3,670	\$2,633	\$2,540	\$2,525

**American Access Casualty Company** did not offer information for either vehicle for Option 2.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE F - Liability OPTION 1 - CHEVROLET COLORADO

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-door

Coverages:

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

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

Company Name	Carson City <b>89701</b>	Elko <b>89801</b>	Fallon <b>89406</b>	Henderson <b>89015</b>	Las Vegas <b>89121</b>	North Las Vegas <b>89030</b>	Pahrump <b>89048</b>	Reno <b>89510</b>	Steline <b>89449</b>
Allstate Fire & Casualty Ins. Co.	\$894	\$883	\$862	\$1,188	\$1,579	\$1,613	\$1,075	\$879	\$901
American Family Ins Co	\$2,271	<b>\$3,242</b>	<b>\$2,547</b>	\$3,524	<b>\$4,853</b>	<b>\$5,005</b>	\$3,371	\$2,622	\$2,140
CSAA General Insurance Company	\$2,033	\$2,101	\$2,154	\$3,287	\$4,045	\$4,574	\$3,132	\$2,352	\$2,852
Farmers Insurance Exchange	\$1,782	\$1,779	\$1,517	<b>\$3,679</b>	\$3,897	\$4,524	<b>\$3,768</b>	\$1,976	\$1,992
Garrison Property and Casualty Insurance Company	<b>\$2,636</b>	\$2,603	\$2,252	\$3,211	\$3,570	\$3,574	\$2,639	<b>\$2,744</b>	\$2,656
Key Insurance Company	\$1,796	\$2,504	\$2,504	\$3,158	\$3,518	\$3,686	\$3,008	\$2,078	<b>\$3,248</b>
Liberty Mutual General Insurance Company	\$841	\$890	\$1,113	\$2,091	\$2,588	\$2,743	\$1,953	\$1,405	\$1,076
Mercury Casualty Company	\$984	\$1,052	\$1,098	\$1,526	\$2,058	\$2,095	\$1,657	\$1,360	\$1,256
Midvale Indemnity Company	\$1,984	\$2,835	\$2,228	\$3,121	\$4,375	\$4,509	\$3,015	\$2,274	\$1,850
Nevada Capital Insurance Group	<b>\$629</b>	<b>\$644</b>	<b>\$629</b>	<b>\$850</b>	<b>\$1,071</b>	<b>\$1,155</b>	<b>\$775</b>	<b>\$731</b>	<b>\$782</b>
Progressive Direct Insurance Company	\$1,224	\$1,313	\$1,218	\$1,709	\$2,359	\$2,428	\$1,612	\$1,616	\$1,435
Progressive Northern Insurance Company	\$1,277	\$1,356	\$1,259	\$1,861	\$2,607	\$2,664	\$1,729	\$1,725	\$1,532
Root Insurance Company	\$1,871	\$1,755	\$1,737	\$2,451	\$3,088	\$3,579	\$2,480	\$2,196	\$1,888
Safeco Insurance Company of Illinois	\$1,441	\$1,459	\$1,292	\$2,478	\$3,071	\$3,606	\$2,096	\$1,694	\$1,317
United Services Automobile Association	\$1,549	\$1,562	\$1,327	\$1,975	\$2,242	\$2,259	\$1,591	\$1,656	\$1,571
USAA Casualty Insurance Company	\$1,526	\$1,595	\$1,300	\$1,987	\$2,219	\$2,227	\$1,596	\$1,521	\$1,540
USAA General Indemnity Company	\$1,788	\$1,793	\$1,540	\$2,262	\$2,562	\$2,537	\$1,862	\$1,817	\$1,829

**American Access Casualty Company** only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Steline is not a current territory. This company does not write more than 1 DUI occurrence.

**American Access Casualty Company** did not offer information for example F.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**Primero Insurance Company** does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE F - Liability OPTION 2 - CHEVROLET COLORADO

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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 Fire & Casualty Ins. Co.	\$1,018	\$952	\$956	\$1,463	\$2,070	\$2,108	\$1,278	\$975	\$1,018
American Family Ins Co	\$2,505	<b>\$3,676</b>	<b>\$2,847</b>	\$4,062	<b>\$5,835</b>	<b>\$6,043</b>	\$3,847	\$2,918	\$2,333
CSAA General Insurance Company	\$2,328	\$2,372	\$2,425	\$3,961	\$4,941	\$5,532	\$3,649	\$2,681	<b>\$3,263</b>
Farmers Insurance Exchange	\$1,784	\$1,801	\$1,555	\$4,064	\$4,186	\$5,052	<b>\$4,229</b>	\$2,117	\$2,044
Garrison Property and Casualty Insurance Company	<b>\$3,238</b>	\$3,179	\$2,799	<b>\$4,108</b>	\$4,549	\$4,559	\$3,285	<b>\$3,385</b>	\$3,231
Liberty Mutual General Insurance Company	\$1,121	\$1,131	\$1,442	\$3,017	\$3,898	\$4,293	\$2,883	\$1,882	\$1,363
Mercury Casualty Company	\$1,206	\$1,267	\$1,341	\$1,983	\$2,780	\$2,870	\$2,117	\$1,686	\$1,523
Midvale Indemnity Company	\$2,211	\$3,257	\$2,520	\$3,645	\$5,333	\$5,523	\$3,491	\$2,562	\$2,038
Nevada Capital Insurance Group	<b>\$722</b>	<b>\$739</b>	<b>\$730</b>	<b>\$1,012</b>	<b>\$1,304</b>	<b>\$1,406</b>	<b>\$906</b>	<b>\$849</b>	<b>\$909</b>
Progressive Direct Insurance Company	\$1,550	\$1,620	\$1,517	\$2,418	\$3,514	\$3,623	\$2,224	\$2,100	\$1,817
Progressive Northern Insurance Company	\$1,609	\$1,674	\$1,565	\$2,584	\$3,781	\$3,880	\$2,350	\$2,216	\$1,925
Root Insurance Company	\$2,209	\$2,007	\$2,034	\$3,091	\$3,971	\$4,571	\$3,049	\$2,617	\$2,189
Safeco Insurance Company of Illinois	\$1,706	\$1,752	\$1,550	\$3,343	\$4,307	\$5,029	\$2,772	\$1,952	\$1,572
United Services Automobile Association	\$1,854	\$1,848	\$1,591	\$2,475	\$2,803	\$2,825	\$1,937	\$1,987	\$1,845
USAA Casualty Insurance Company	\$1,847	\$1,898	\$1,578	\$2,519	\$2,811	\$2,819	\$1,960	\$1,840	\$1,835
USAA General Indemnity Company	\$2,172	\$2,158	\$1,875	\$2,870	\$3,242	\$3,219	\$2,293	\$2,199	\$2,193

**American Access Casualty Company** did not offer information for either vehicle for Option 2.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

**EXAMPLE G - Liability OPTION 1 - NISSAN ALTIMA**

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$929	\$887	\$873	\$1,270	\$1,649	\$1,695	\$1,164	\$917	\$919
American Access Casualty Company	<b>\$1,884</b>	<b>\$4,584</b>	<b>\$2,531</b>	\$2,574	\$2,439	\$3,521	\$2,206	<b>\$2,342</b>	N/A
American Family Connect Property and Casualty Ins. Co.	\$822	\$836	\$809	\$1,265	\$1,711	\$1,793	\$1,033	\$952	\$1,005
American Family Ins Co	\$1,054	\$1,420	\$1,159	\$1,575	\$2,170	\$2,265	\$1,518	\$1,199	\$1,000
American National General Insurance Company	\$918	\$934	\$873	\$1,375	\$1,771	\$1,953	\$1,319	\$1,084	\$918
CSAA General Insurance Company	\$1,348	\$1,433	\$1,477	\$2,120	\$2,529	\$2,966	\$2,098	\$1,562	\$1,885
Farmers Insurance Exchange	\$1,620	\$1,608	\$1,459	<b>\$4,011</b>	<b>\$3,903</b>	<b>\$5,023</b>	<b>\$4,604</b>	\$2,109	\$1,807
Garrison Property and Casualty Insurance Company	\$1,182	\$1,172	\$1,010	\$1,443	\$1,598	\$1,605	\$1,185	\$1,236	\$1,196
GEICO Secure Insurance Company	\$869	\$928	\$928	\$1,381	\$1,762	\$1,902	\$1,190	\$928	\$869
Hartford Insurance Company of the Midwest	\$787	\$769	<b>\$721</b>	<b>\$1,069</b>	\$1,351	\$1,329	\$983	\$787	\$882
Key Insurance Company	<b>\$548</b>	\$1,076	\$1,076	\$1,148	<b>\$1,202</b>	\$1,406	\$1,298	<b>\$620</b>	<b>\$734</b>
Liberty Mutual General Insurance Company	\$669	<b>\$715</b>	\$880	\$1,602	\$2,003	\$2,228	\$1,552	\$1,092	\$834
Mercury Casualty Company	\$715	\$761	\$797	\$1,132	\$1,551	\$1,590	\$1,221	\$988	\$902
Midvale Indemnity Company	\$929	\$1,247	\$1,019	\$1,407	\$1,980	\$2,061	\$1,357	\$1,042	\$866
Nevada Capital Insurance Group	\$793	\$829	\$808	\$1,090	\$1,368	\$1,490	\$1,021	\$928	\$986
Noblir Reciprocal Exchange	\$1,235	\$1,265	\$1,213	\$1,788	\$2,486	\$2,534	\$1,757	\$1,585	\$1,492
Progressive Direct Insurance Company	\$981	\$1,048	\$976	\$1,430	\$2,015	\$2,090	\$1,328	\$1,296	\$1,136
Progressive Northern Insurance Company	\$1,098	\$1,179	\$1,088	\$1,660	\$2,390	\$2,464	\$1,535	\$1,496	\$1,301
Root Insurance Company	\$1,604	\$1,395	\$1,465	\$2,478	\$3,268	\$3,706	\$2,358	\$1,928	\$1,577
Safeco Insurance Company of Illinois	\$1,193	\$1,210	\$1,089	\$2,045	\$2,662	\$3,044	\$1,780	\$1,375	\$1,113
State Farm Fire and Casualty Company	\$1,813	\$1,725	\$1,543	\$2,530	\$3,469	\$3,503	\$1,852	\$1,687	<b>\$2,229</b>
State Farm Mutual Automobile Insurance Company	\$926	\$870	\$779	\$1,321	\$1,824	\$1,840	<b>\$958</b>	\$860	\$1,128
The Standard Fire Insurance Company	\$1,498	\$1,526	\$1,398	\$2,229	\$2,692	\$3,121	\$2,001	\$1,676	\$1,989
United Services Automobile Association	\$966	\$983	\$835	\$1,178	\$1,324	\$1,338	\$977	\$1,030	\$993
USAA Casualty Insurance Company	\$931	\$991	\$803	\$1,156	\$1,280	<b>\$1,288</b>	\$964	\$939	\$954
USAA General Indemnity Company	\$997	\$1,008	\$870	\$1,217	\$1,366	\$1,355	\$1,028	\$1,024	\$1,027

**American Access Casualty Company** only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Steline is not a current territory. This company does not write more than 1 DUI occurrence.

**American Access Casualty Company** did not offer information for example F.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblir Reciprocal Exchange** did not offer information for example F.

**Primero Insurance Company** does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE G - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,018	\$942	\$942	\$1,472	\$1,995	\$2,044	\$1,320	\$988	\$1,004
American Family Connect Property and Casualty Ins. Co.	\$1,055	\$1,073	\$1,048	\$1,698	\$2,354	\$2,431	\$1,361	\$1,230	\$1,310
American Family Ins Co	\$1,161	\$1,601	\$1,290	\$1,813	\$2,612	\$2,743	\$1,731	\$1,333	\$1,089
American National General Insurance Company	\$1,082	\$1,076	\$1,028	\$1,707	\$2,199	\$2,448	\$1,603	\$1,272	\$1,070
CSAA General Insurance Company	\$1,533	\$1,598	\$1,647	\$2,552	\$3,102	\$3,635	\$2,438	\$1,752	\$2,131
Farmers Insurance Exchange	\$1,805	\$1,810	\$1,669	<b>\$4,892</b>	\$4,620	<b>\$6,191</b>	<b>\$5,749</b>	\$2,519	\$2,030
Garrison Property and Casualty Insurance Company	\$1,440	\$1,417	\$1,245	\$1,839	\$2,035	\$2,042	\$1,464	\$1,510	\$1,438
GEICO Secure Insurance Company	\$1,245	\$1,300	\$1,300	\$2,348	\$3,114	\$3,438	\$1,929	\$1,300	\$1,245
Hartford Insurance Company of the Midwest	<b>\$919</b>	<b>\$881</b>	<b>\$832</b>	<b>\$1,325</b>	\$1,687	\$1,678	\$1,866	<b>\$908</b>	\$1,018
Liberty Mutual General Insurance Company	\$945	\$945	\$1,201	\$2,475	\$3,241	\$3,786	\$2,453	\$1,537	\$1,115
Mercury Casualty Company	\$921	\$959	\$1,024	\$1,556	\$2,222	\$2,309	\$1,648	\$1,290	\$1,151
Midvale Indemnity Company	\$1,035	\$1,430	\$1,150	\$1,647	\$2,427	\$2,542	\$1,577	\$1,176	<b>\$954</b>
Nevada Capital Insurance Group	\$932	\$973	\$960	\$1,337	\$1,723	\$1,872	\$1,220	\$1,106	\$1,179
Noblr Reciprocal Exchange	\$1,717	\$1,688	\$1,656	\$2,799	\$4,143	\$4,173	\$2,685	\$2,261	\$2,006
Progressive Direct Insurance Company	\$1,363	\$1,407	\$1,328	\$2,259	\$3,373	\$3,514	\$2,036	\$1,857	\$1,570
Progressive Northern Insurance Company	\$1,507	\$1,561	\$1,465	\$2,538	\$3,823	\$3,975	\$2,281	\$2,093	\$1,762
Root Insurance Company	\$2,169	\$1,812	<b>\$1,966</b>	\$3,619	<b>\$4,866</b>	\$5,508	\$3,361	<b>\$2,655</b>	\$2,085
Safeco Insurance Company of Illinois	\$1,518	\$1,551	\$1,402	\$3,008	\$4,165	\$4,683	\$2,597	\$1,663	\$1,427
State Farm Fire and Casualty Company	<b>\$2,304</b>	<b>\$2,134</b>	\$1,931	\$3,407	\$4,694	\$4,771	\$2,357	\$2,121	<b>\$2,734</b>
State Farm Mutual Automobile Insurance Company	\$1,171	\$1,074	\$970	\$1,759	\$2,444	\$2,482	\$1,216	\$1,077	\$1,380
The Standard Fire Insurance Company	\$1,649	\$1,655	\$1,516	\$2,647	\$3,305	\$3,823	\$2,331	\$1,883	\$2,312
United Services Automobile Association	\$1,133	\$1,143	\$989	\$1,445	\$1,618	\$1,638	\$1,169	\$1,212	\$1,146
USAA Casualty Insurance Company	\$1,103	\$1,153	\$958	\$1,430	<b>\$1,580</b>	<b>\$1,590</b>	<b>\$1,155</b>	\$1,107	\$1,110
USAA General Indemnity Company	\$1,192	\$1,196	\$1,048	\$1,521	\$1,704	\$1,696	\$1,250	\$1,220	\$1,212

**American Access Casualty Company** did not offer information for either vehicle for Option 2.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE G - Liability OPTION 1 - CHEVROLET COLORADO

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,098	\$1,081	\$1,049	\$1,462	\$1,887	\$1,942	\$1,350	\$1,090	\$1,096
American Access Casualty Company	<b>\$2,433</b>	<b>\$6,061</b>	<b>\$3,110</b>	\$3,108	\$2,962	\$4,134	\$2,757	<b>\$2,867</b>	N/A
American Family Connect Property and Casualty Ins. Co.	\$628	\$646	\$617	\$922	\$1,200	\$1,258	<b>\$781</b>	\$734	\$769
American Family Ins Co	\$1,006	\$1,367	\$1,108	\$1,523	\$2,120	\$2,201	\$1,452	\$1,136	\$943
American National General Insurance Company	\$607	\$619	<b>\$573</b>	\$918	\$1,185	\$1,290	\$871	\$724	<b>\$616</b>
CSAA General Insurance Company	\$1,059	\$1,098	\$1,126	\$1,683	\$2,047	\$2,356	\$1,617	\$1,209	\$1,458
Farmers Insurance Exchange	\$1,260	\$1,255	\$1,099	\$2,854	\$2,906	\$3,543	<b>\$3,053</b>	\$1,499	\$1,401
Garrison Property and Casualty Insurance Company	\$1,031	\$1,013	\$880	\$1,280	\$1,418	\$1,418	\$1,032	\$1,080	\$1,037
GEICO Secure Insurance Company	\$756	\$793	\$793	\$1,263	\$1,625	\$1,754	\$1,069	\$793	\$756
Hartford Insurance Company of the Midwest	\$1,067	\$662	\$621	\$975	\$1,239	\$1,224	\$893	<b>\$673</b>	\$766
Key Insurance Company	\$1,178	\$1,706	\$1,706	\$2,024	\$2,234	\$2,348	\$2,024	\$1,370	<b>\$2,144</b>
Liberty Mutual General Insurance Company	\$576	\$594	\$743	\$1,445	\$1,813	\$2,031	\$1,375	\$945	\$714
Mercury Casualty Company	<b>\$539</b>	<b>\$565</b>	\$597	<b>\$844</b>	\$1,150	\$1,167	\$908	\$739	\$678
Midvale Indemnity Company	\$944	\$1,282	\$1,040	\$1,443	\$2,035	\$2,107	\$1,385	\$1,057	\$875
Nevada Capital Insurance Group	\$664	\$688	\$678	\$935	\$1,202	\$1,300	\$851	\$781	\$836
Noblr Reciprocal Exchange	\$1,402	\$1,423	\$1,373	\$2,037	\$2,865	\$2,887	\$2,018	\$1,793	\$1,690
Progressive Direct Insurance Company	\$784	\$829	\$774	\$1,145	\$1,594	\$1,639	\$1,057	\$1,028	\$923
Progressive Northern Insurance Company	\$825	\$872	\$809	\$1,271	\$1,816	\$1,860	\$1,158	\$1,123	\$998
Root Insurance Company	\$2,035	\$1,782	\$1,866	<b>\$3,150</b>	<b>\$4,163</b>	<b>\$4,744</b>	\$3,007	\$2,475	\$2,001
Safeco Insurance Company of Illinois	\$999	\$1,013	\$909	\$1,709	\$2,162	\$2,484	\$1,456	\$1,155	\$929
State Farm Fire and Casualty Company	\$1,475	\$1,389	\$1,243	\$2,091	\$2,883	\$2,898	\$1,520	\$1,366	\$1,799
State Farm Mutual Automobile Insurance Company	\$763	\$710	\$637	\$1,111	\$1,542	\$1,549	\$798	\$704	\$921
United Services Automobile Association	\$831	\$837	\$716	\$1,031	\$1,158	\$1,168	\$844	\$885	\$844
USAA Casualty Insurance Company	\$812	\$847	\$698	\$1,027	<b>\$1,135</b>	<b>\$1,140</b>	\$842	\$815	\$824
USAA General Indemnity Company	\$867	\$870	\$753	\$1,071	\$1,205	\$1,191	\$895	\$886	\$888

**American Access Casualty Company** only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Steline is not a current territory. This company does not write more than 1 DUI occurrence.

**American Access Casualty Company** did not offer information for example F.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**Primero Insurance Company** does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE G - Liability OPTION 2 - CHEVROLET COLORADO

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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				Las	North			
	City	Elko	Fallon	Henderson	Vegas	Las Vegas	Pahrump	Reno	Stalene
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,173	\$1,122	\$1,105	\$1,649	\$2,213	\$2,270	\$1,492	\$1,148	\$1,167
American Family Connect Property and Casualty Ins. Co.	\$768	\$787	\$761	\$1,181	\$1,589	\$1,645	<b>\$977</b>	\$903	\$952
American Family Ins Co	\$1,107	\$1,548	\$1,236	\$1,757	\$2,554	\$2,667	\$1,660	\$1,265	\$1,026
American National General Insurance Company	\$690	<b>\$692</b>	<b>\$654</b>	<b>\$1,094</b>	\$1,417	\$1,547	\$1,020	\$823	<b>\$695</b>
CSAA General Insurance Company	\$1,233	\$1,262	\$1,291	\$2,078	\$2,569	\$2,950	\$1,932	\$1,398	\$1,698
Farmers Insurance Exchange	\$1,323	\$1,331	\$1,186	\$3,313	\$3,268	\$4,161	\$3,630	\$1,695	\$1,496
Garrison Property and Casualty Insurance Company	\$1,267	\$1,238	\$1,090	\$1,634	\$1,806	\$1,806	\$1,285	\$1,329	\$1,261
GEICO Secure Insurance Company	\$1,127	\$1,161	\$1,161	\$2,217	\$2,960	\$3,272	\$1,799	\$1,161	\$1,127
Hartford Insurance Company of the Midwest	\$819	\$772	\$731	\$1,232	\$1,580	\$1,576	\$1,117	<b>\$793</b>	\$902
Liberty Mutual General Insurance Company	\$820	\$798	\$1,017	\$2,225	\$2,922	\$3,452	\$2,182	\$1,340	\$951
Mercury Casualty Company	<b>\$675</b>	\$698	\$745	\$1,124	\$1,591	\$1,642	\$1,190	\$937	\$841
Midvale Indemnity Company	\$1,046	\$1,468	\$1,169	\$1,682	\$2,478	\$2,581	\$1,602	\$1,186	\$958
Nevada Capital Insurance Group	\$785	\$811	\$810	\$1,148	\$1,506	\$1,628	\$1,022	\$936	\$1,002
Noblr Reciprocal Exchange	\$1,943	\$1,898	\$1,859	\$3,198	\$4,719	\$4,736	\$3,060	\$2,547	\$2,275
Progressive Direct Insurance Company	\$1,065	\$1,094	\$1,033	\$1,763	\$2,604	\$2,685	\$1,585	\$1,443	\$1,249
Progressive Northern Insurance Company	\$1,122	\$1,152	\$1,083	\$1,911	\$2,858	\$2,951	\$1,704	\$1,558	\$1,338
Root Insurance Company	<b>\$2,746</b>	<b>\$2,303</b>	<b>\$2,499</b>	<b>\$4,621</b>	<b>\$6,239</b>	<b>\$7,074</b>	<b>\$4,297</b>	<b>\$3,402</b>	<b>\$2,642</b>
Safeco Insurance Company of Illinois	\$1,220	\$1,250	\$1,123	\$2,390	\$3,185	\$3,624	\$2,012	\$1,358	\$1,143
State Farm Fire and Casualty Company	\$1,857	\$1,704	\$1,540	\$2,772	\$3,841	\$3,882	\$1,919	\$1,702	\$2,193
State Farm Mutual Automobile Insurance Company	\$961	\$873	\$787	\$1,465	\$2,045	\$2,066	\$1,010	\$879	\$1,127
United Services Automobile Association	\$988	\$986	\$858	\$1,273	\$1,428	\$1,439	\$1,019	\$1,053	\$989
USAA Casualty Insurance Company	\$974	\$1,002	\$843	\$1,279	<b>\$1,415</b>	<b>\$1,418</b>	\$1,021	\$973	\$973
USAA General Indemnity Company	\$1,044	\$1,037	\$911	\$1,339	\$1,500	\$1,487	\$1,091	\$1,060	\$1,055

**American Access Casualty Company** did not offer information for either vehicle for Option 2.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE H - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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 & Casualty Ins. Co.	\$795	\$760	\$749	\$1,067	\$1,386	\$1,421	\$979	\$784	\$790
American Access Casualty Company	<b>\$1,951</b>	<b>\$4,737</b>	<b>\$2,514</b>	\$2,527	\$2,406	\$3,367	\$2,224	<b>\$2,325</b>	N/A
American Family Connect Property and Casualty Ins. Co.	\$541	\$551	\$535	\$838	\$1,154	\$1,218	\$689	\$640	\$667
American Family Ins Co	\$734	\$972	\$804	\$1,088	\$1,518	\$1,593	\$1,050	\$830	\$698
American National General Insurance Company	\$538	\$546	\$513	\$815	\$1,046	\$1,158	\$772	\$630	\$536
COUNTRY Preferred Insurance Company	\$928	\$740	\$740	\$1,209	\$1,511	\$1,555	\$935	\$942	\$848
CSAA General Insurance Company	\$880	\$926	\$956	\$1,357	\$1,615	\$1,884	\$1,341	\$1,011	\$1,211
Farmers Insurance Exchange	\$1,332	\$1,329	\$1,205	<b>\$3,348</b>	<b>\$3,250</b>	<b>\$4,197</b>	<b>\$3,842</b>	\$1,752	\$1,496
Garrison Property and Casualty Insurance Company	\$680	\$676	\$590	\$813	\$897	\$901	\$681	\$709	\$689
GEICO Secure Insurance Company	\$437	\$469	\$469	\$707	\$913	\$1,001	\$609	\$469	\$437
Hartford Insurance Company of the Midwest	\$794	\$762	\$716	\$1,086	\$1,376	\$1,353	\$998	\$782	\$885
Key Insurance Company	\$494	\$986	\$986	\$1,028	\$1,070	\$1,256	\$1,184	\$572	\$662
Liberty Mutual General Insurance Company	\$608	\$654	\$803	\$1,444	\$1,800	\$1,995	\$1,397	\$992	\$761
Mercury Casualty Company	\$757	\$806	\$848	\$1,184	\$1,602	\$1,634	\$1,280	\$1,051	\$969
Midvale Indemnity Company	\$669	\$885	\$733	\$1,002	\$1,422	\$1,487	\$970	\$748	\$627
Nevada Capital Insurance Group	\$387	\$406	\$395	\$531	<b>\$660</b>	\$715	\$502	\$454	\$481
Noblr Reciprocal Exchange	<b>\$337</b>	<b>\$358</b>	<b>\$339</b>	<b>\$477</b>	\$666	<b>\$675</b>	<b>\$479</b>	<b>\$429</b>	<b>\$406</b>
Progressive Direct Insurance Company	\$646	\$692	\$644	\$906	\$1,253	\$1,298	\$850	\$837	\$737
Progressive Northern Insurance Company	\$630	\$679	\$626	\$940	\$1,351	\$1,405	\$870	\$854	\$736
Root Insurance Company	\$1,117	\$1,007	\$1,024	\$1,563	\$1,998	\$2,275	\$1,534	\$1,306	\$1,117
Safeco Insurance Company of Illinois	\$1,147	\$1,161	\$1,046	\$1,972	\$2,566	\$2,928	\$1,712	\$1,316	\$1,069
State Farm Fire and Casualty Company	\$1,147	\$1,095	\$982	\$1,591	\$2,172	\$2,191	\$1,162	\$1,068	\$1,412
State Farm Mutual Automobile Insurance Company	\$669	\$633	\$566	\$948	\$1,303	\$1,315	\$687	\$623	\$817
The Standard Fire Insurance Company	\$1,220	\$1,246	\$1,141	\$1,794	\$2,158	\$2,498	\$1,618	\$1,361	<b>\$1,617</b>
United Services Automobile Association	\$561	\$573	\$491	\$676	\$756	\$764	\$568	\$596	\$577
USAA Casualty Insurance Company	\$559	\$594	\$488	\$684	\$754	\$758	\$578	\$561	\$572
USAA General Indemnity Company	\$629	\$637	\$553	\$760	\$849	\$845	\$649	\$645	\$648

**American Access Casualty Company** only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory. This company does not write more than 1 DUI occurrence.

**American Access Casualty Company** did not offer information for example F.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**Primero Insurance Company** does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE H - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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	North	Pahrump	Reno	Steline
	City				Vegas	Las			
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$880	\$813	\$816	\$1,258	\$1,714	\$1,752	\$1,124	\$853	\$870
American Family Connect Property and Casualty Ins. Co.	\$706	\$715	\$699	\$1,134	\$1,598	\$1,661	\$917	\$844	\$886
American Family Ins Co	\$805	\$1,093	\$891	\$1,248	\$1,818	\$1,918	\$1,194	\$919	\$757
American National General Insurance Company	\$650	\$641	\$620	\$1,040	\$1,335	\$1,495	\$961	\$758	\$640
COUNTRY Preferred Insurance Company	\$1,008	\$807	\$808	\$1,330	\$1,677	\$1,724	\$1,013	\$1,024	\$923
CSAA General Insurance Company	\$995	\$1,033	\$1,061	\$1,629	\$1,975	\$2,298	\$1,553	\$1,132	\$1,367
Farmers Insurance Exchange	<b>\$1,545</b>	<b>\$1,554</b>	<b>\$1,439</b>	<b>\$4,287</b>	<b>\$4,021</b>	<b>\$5,430</b>	<b>\$5,062</b>	<b>\$2,193</b>	<b>\$1,737</b>
Garrison Property and Casualty Insurance Company	\$826	\$815	\$723	\$1,032	\$1,137	\$1,143	\$838	\$862	\$826
GEICO Secure Insurance Company	\$645	\$676	\$676	\$1,246	\$1,675	\$1,884	\$1,024	\$676	\$645
Hartford Insurance Company of the Midwest	\$921	\$870	\$821	\$1,337	\$1,709	\$1,698	\$1,217	\$897	\$1,017
Liberty Mutual General Insurance Company	\$849	\$854	\$1,084	\$2,208	\$2,882	\$3,352	\$2,183	\$1,381	\$1,007
Mercury Casualty Company	\$952	\$995	\$1,060	\$1,583	\$2,233	\$2,310	\$1,681	\$1,336	\$1,203
Midvale Indemnity Company	\$739	\$1,009	\$820	\$1,165	\$1,727	\$1,816	\$1,119	\$837	\$685
Nevada Capital Insurance Group	<b>\$450</b>	<b>\$469</b>	<b>\$461</b>	<b>\$640</b>	<b>\$817</b>	<b>\$882</b>	<b>\$589</b>	<b>\$533</b>	\$566
Noblr Reciprocal Exchange	\$468	\$475	\$461	\$758	\$1,114	\$1,117	\$728	\$611	<b>\$543</b>
Progressive Direct Insurance Company	\$883	\$915	\$865	\$1,403	\$2,060	\$2,148	\$1,272	\$1,179	\$1,002
Progressive Northern Insurance Company	\$918	\$954	\$895	\$1,538	\$2,322	\$2,437	\$1,376	\$1,266	\$1,051
Root Insurance Company	\$1,403	\$1,220	\$1,275	\$2,096	\$2,735	\$3,107	\$2,010	\$1,658	\$1,371
Safeco Insurance Company of Illinois	\$1,460	\$1,490	\$1,348	\$2,900	\$4,016	\$4,508	\$2,499	\$1,594	\$1,372
State Farm Fire and Casualty Company	\$1,480	\$1,371	\$1,246	\$2,183	\$2,990	\$3,031	\$1,494	\$1,359	\$1,754
State Farm Mutual Automobile Insurance Company	\$860	\$791	\$716	\$1,288	\$1,779	\$1,804	\$882	\$791	\$1,014
The Standard Fire Insurance Company	\$1,337	\$1,346	\$1,232	\$2,128	\$2,649	\$3,058	\$1,880	\$1,529	<b>\$1,876</b>
United Services Automobile Association	\$658	\$663	\$580	\$827	\$924	\$935	\$678	\$701	\$664
USAA Casualty Insurance Company	\$660	\$690	\$580	\$844	\$930	\$937	\$690	\$663	\$666
USAA General Indemnity Company	\$752	\$753	\$666	\$947	\$1,059	\$1,055	\$787	\$766	\$763

**American Access Casualty Company** did not offer information for either vehicle for Option 2.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE H - Liability OPTION 1 - CHEVROLET COLORADO

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$933	\$922	\$895	\$1,223	\$1,577	\$1,619	\$1,130	\$926	\$934
American Access Casualty Company	<b>\$2,590</b>	<b>\$6,436</b>	<b>\$3,182</b>	<b>\$3,142</b>	<b>\$3,008</b>	<b>\$4,072</b>	<b>\$2,858</b>	<b>\$2,931</b>	N/A
American Family Connect Property and Casualty Ins. Co.	\$412	\$425	\$407	\$608	\$809	\$851	\$521	\$493	\$508
American Family Ins Co	\$698	\$934	\$767	\$1,047	\$1,470	\$1,534	\$1,001	\$785	\$658
American National General Insurance Company	\$352	\$358	\$332	\$533	\$688	\$748	\$501	\$417	<b>\$355</b>
COUNTRY Preferred Insurance Company	\$827	\$558	\$559	\$941	\$1,182	\$1,216	\$716	\$718	\$642
CSAA General Insurance Company	\$706	\$730	\$747	\$1,102	\$1,333	\$1,522	\$1,056	\$802	\$958
Farmers Insurance Exchange	\$1,030	\$1,032	\$903	\$2,384	\$2,419	\$2,964	\$2,543	\$1,242	\$1,156
Garrison Property and Casualty Insurance Company	\$594	\$585	\$513	\$718	\$793	\$793	\$594	\$619	\$598
GEICO Secure Insurance Company	\$380	\$401	\$401	\$648	\$844	\$927	\$548	\$401	\$380
Hartford Insurance Company of the Midwest	\$677	\$644	\$604	\$957	\$1,216	\$1,203	\$876	\$655	\$750
Key Insurance Company	\$1,088	\$1,580	\$1,580	\$1,862	\$2,054	\$2,150	\$1,868	\$1,286	<b>\$2,006</b>
Liberty Mutual General Insurance Company	\$524	\$543	\$676	\$1,303	\$1,628	\$1,817	\$1,236	\$858	\$652
Mercury Casualty Company	\$576	\$605	\$640	\$889	\$1,198	\$1,211	\$961	\$790	\$732
Midvale Indemnity Company	\$673	\$903	\$741	\$1,018	\$1,445	\$1,502	\$981	\$751	\$629
Nevada Capital Insurance Group	<b>\$323</b>	<b>\$333</b>	<b>\$329</b>	<b>\$452</b>	<b>\$573</b>	<b>\$615</b>	<b>\$413</b>	<b>\$382</b>	\$406
Noblir Reciprocal Exchange	\$377	\$389	\$369	\$530	\$733	\$742	\$527	\$471	\$445
Progressive Direct Insurance Company	\$525	\$557	\$521	\$732	\$996	\$1,023	\$683	\$671	\$608
Progressive Northern Insurance Company	\$470	\$499	\$463	\$711	\$1,012	\$1,045	\$651	\$635	\$561
Root Insurance Company	\$1,367	\$1,248	\$1,259	\$1,881	\$2,399	\$2,750	\$1,862	\$1,612	\$1,377
Safeco Insurance Company of Illinois	\$964	\$976	\$877	\$1,653	\$2,090	\$2,395	\$1,404	\$1,109	\$896
State Farm Fire and Casualty Company	\$924	\$873	\$781	\$1,300	\$1,785	\$1,794	\$944	\$855	\$1,129
State Farm Mutual Automobile Insurance Company	\$548	\$511	\$458	\$789	\$1,090	\$1,096	\$566	\$506	\$662
United Services Automobile Association	\$488	\$490	\$426	\$594	\$664	\$670	\$494	\$518	\$494
USAA Casualty Insurance Company	\$490	\$511	\$428	\$610	\$671	\$674	\$507	\$490	\$498
USAA General Indemnity Company	\$549	\$551	\$482	\$669	\$749	\$740	\$567	\$560	\$563

**American Access Casualty Company** only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Steline is not a current territory. This company does not write more than 1 DUI occurrence.

**American Access Casualty Company** did not offer information for example F.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblir Reciprocal Exchange** did not offer information for example F.

**Primero Insurance Company** does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE H - Liability OPTION 2 - CHEVROLET COLORADO

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,007	\$964	\$950	\$1,400	\$1,886	\$1,930	\$1,261	\$983	\$1,004
American Family Connect Property and Casualty Ins. Co.	\$515	\$528	\$511	\$798	\$1,097	\$1,135	\$667	\$624	\$650
American Family Ins Co	\$764	\$1,055	\$852	\$1,203	\$1,763	\$1,847	\$1,140	\$870	\$712
American National General Insurance Company	\$405	\$404	\$383	\$646	\$833	\$913	\$597	\$478	<b>\$407</b>
COUNTRY Preferred Insurance Company	\$782	\$625	\$627	\$1,062	\$1,348	\$1,385	\$794	\$800	\$717
CSAA General Insurance Company	\$820	\$835	\$853	\$1,353	\$1,665	\$1,901	\$1,256	\$922	\$1,113
Farmers Insurance Exchange	\$1,113	\$1,125	\$1,005	<b>\$2,855</b>	\$2,796	\$3,589	<b>\$3,147</b>	\$1,451	\$1,260
Garrison Property and Casualty Insurance Company	\$725	\$711	\$632	\$912	\$1,003	\$1,004	\$734	\$757	\$724
GEICO Secure Insurance Company	\$585	\$606	\$606	\$1,181	\$1,599	\$1,801	\$959	\$606	\$585
Hartford Insurance Company of the Midwest	\$795	\$744	\$703	\$1,194	\$1,535	\$1,530	\$1,084	\$761	\$875
Liberty Mutual General Insurance Company	\$736	\$721	\$917	\$1,986	\$2,598	\$3,054	\$1,940	\$1,203	\$860
Mercury Casualty Company	\$703	\$729	\$780	\$1,152	\$1,613	\$1,656	\$1,225	\$977	\$886
Midvale Indemnity Company	\$740	\$1,029	\$827	\$1,180	\$1,747	\$1,825	\$1,128	\$838	\$683
Nevada Capital Insurance Group	<b>\$373</b>	<b>\$384</b>	<b>\$381</b>	<b>\$538</b>	<b>\$697</b>	<b>\$748</b>	<b>\$482</b>	<b>\$443</b>	\$473
Noblr Reciprocal Exchange	\$512	\$514	\$498	\$823	\$1,203	\$1,208	\$794	\$662	\$592
Progressive Direct Insurance Company	\$696	\$717	\$678	\$1,098	\$1,586	\$1,641	\$994	\$920	\$802
Progressive Northern Insurance Company	\$674	\$695	\$653	\$1,137	\$1,702	\$1,775	\$1,011	\$930	\$787
Root Insurance Company	<b>\$1,681</b>	<b>\$1,483</b>	<b>\$1,537</b>	\$2,485	<b>\$3,240</b>	<b>\$3,697</b>	\$2,400	<b>\$2,006</b>	<b>\$1,658</b>
Safeco Insurance Company of Illinois	\$1,176	\$1,204	\$1,083	\$2,310	\$3,076	\$3,494	\$1,940	\$1,305	\$1,102
State Farm Fire and Casualty Company	\$1,175	\$1,080	\$979	\$1,748	\$2,409	\$2,431	\$1,201	\$1,075	\$1,387
State Farm Mutual Automobile Insurance Company	\$697	\$633	\$574	\$1,055	\$1,466	\$1,479	\$722	\$636	\$816
United Services Automobile Association	\$578	\$577	\$508	\$733	\$817	\$823	\$595	\$613	\$579
USAA Casualty Insurance Company	\$586	\$604	\$513	\$757	\$833	\$836	\$613	\$585	\$586
USAA General Indemnity Company	\$658	\$655	\$580	\$833	\$931	\$923	\$687	\$668	\$666

**American Access Casualty Company** did not offer information for either vehicle for Option 2.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

**EXAMPLE I - Liability OPTION 1 - NISSAN ALTIMA**

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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. One vehicle; no multi-car discount.

Company Name	Carson					Las	North		
	City	Elko	Fallon	Henderson	Vegas	Vegas	Pahrump	Reno	Staline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,134	\$1,063	\$1,050	\$1,590	\$2,071	\$2,134	\$1,456	\$1,117	\$1,114
American Access Casualty Company	<b>\$1,532</b>	<b>\$3,750</b>	<b>\$1,963</b>	\$2,044	\$2,102	\$2,872	\$1,739	<b>\$1,873</b>	N/A
American Family Connect Property and Casualty Ins. Co.	\$707	\$717	\$696	\$1,091	\$1,486	\$1,551	\$888	\$822	\$871
American Family Ins Co	\$1,022	\$1,415	\$1,134	\$1,578	\$2,239	\$2,330	\$1,495	\$1,165	\$955
American National General Insurance Company	\$826	\$832	\$784	\$1,264	\$1,631	\$1,792	\$1,199	\$978	\$827
COUNTRY Preferred Insurance Company	\$1,103	\$858	\$858	\$1,444	\$1,787	\$1,843	\$1,116	\$1,122	\$996
CSAA General Insurance Company	\$963	\$1,006	\$1,040	\$1,475	\$1,750	\$2,018	\$1,460	\$1,109	\$1,330
Farmers Insurance Exchange	\$1,192	\$1,189	\$1,077	<b>\$2,962</b>	<b>\$2,887</b>	<b>\$3,711</b>	<b>\$3,390</b>	\$1,557	\$1,341
Garrison Property and Casualty Insurance Company	\$990	\$979	\$838	\$1,233	\$1,364	\$1,370	\$992	\$1,043	\$1,002
GEICO Secure Insurance Company	\$563	\$593	\$593	\$908	\$1,162	\$1,248	\$775	\$593	\$563
Hartford Insurance Company of the Midwest	\$1,035	\$967	\$910	\$1,426	\$1,804	\$1,779	\$1,309	\$990	\$1,139
Key Insurance Company	\$566	\$1,112	\$1,112	\$1,196	\$1,262	\$1,472	\$1,340	\$644	\$764
Liberty Mutual General Insurance Company	\$693	\$739	\$941	\$1,706	\$2,116	\$2,239	\$1,615	\$1,176	\$898
Mercury Casualty Company	\$1,022	\$1,072	\$1,141	\$1,643	\$2,265	\$2,311	\$1,763	\$1,430	\$1,312
Midvale Indemnity Company	\$926	\$1,287	\$1,030	\$1,457	\$2,112	\$2,191	\$1,384	\$1,045	\$851
Nevada Capital Insurance Group	<b>\$385</b>	<b>\$406</b>	\$394	<b>\$536</b>	<b>\$671</b>	<b>\$725</b>	<b>\$506</b>	<b>\$453</b>	\$479
Noblr Reciprocal Exchange	\$388	\$407	<b>\$386</b>	\$543	\$753	\$764	\$543	\$488	<b>\$461</b>
Progressive Direct Insurance Company	\$939	\$986	\$928	\$1,336	\$1,856	\$1,909	\$1,246	\$1,231	\$1,083
Progressive Northern Insurance Company	\$906	\$944	\$887	\$1,352	\$1,924	\$1,975	\$1,248	\$1,226	\$1,064
Root Insurance Company	\$1,153	\$1,039	\$1,055	\$1,580	\$2,001	\$2,267	\$1,555	\$1,333	\$1,165
Safeco Insurance Company of Illinois	\$1,313	\$1,289	\$1,145	\$2,205	\$2,758	\$3,177	\$1,878	\$1,482	\$1,163
State Farm Fire and Casualty Company	\$1,457	\$1,374	\$1,234	\$2,025	\$2,772	\$2,778	\$1,477	\$1,337	\$1,792
State Farm Mutual Automobile Insurance Company	\$856	\$798	\$716	\$1,217	\$1,676	\$1,680	\$877	\$784	\$1,042
The Standard Fire Insurance Company	\$1,462	\$1,484	\$1,359	\$2,189	\$2,650	\$3,062	\$1,965	\$1,639	<b>\$1,963</b>
United Services Automobile Association	\$735	\$744	\$630	\$920	\$1,033	\$1,040	\$747	\$790	\$752
USAA Casualty Insurance Company	\$759	\$800	\$646	\$963	\$1,064	\$1,069	\$785	\$767	\$775
USAA General Indemnity Company	\$837	\$845	\$722	\$1,050	\$1,178	\$1,168	\$867	\$866	\$863

**American Access Casualty Company** only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Staline is not a current territory. This company does not write more than 1 DUI occurrence.

**American Access Casualty Company** did not offer information for example F.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**Primero Insurance Company** does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE I - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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. One vehicle; no multi-car discount.

Company Name	Carson	Elko	Fallon	Henderson	Las	North	Pahrump	Reno	Stateline
	City				Vegas	Las Vegas			
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,229	\$1,124	\$1,128	\$1,817	\$2,450	\$2,520	\$1,631	\$1,196	\$1,205
American Family Connect Property and Casualty Ins. Co.	\$869	\$883	\$864	\$1,398	\$1,950	\$2,009	\$1,122	\$1,023	\$1,088
American Family Ins Co	\$1,144	\$1,630	\$1,287	\$1,855	\$2,751	\$2,879	\$1,742	\$1,319	\$1,055
American National General Insurance Company	\$980	\$966	\$931	\$1,579	\$2,038	\$2,258	\$1,466	\$1,156	\$971
COUNTRY Preferred Insurance Company	\$1,189	\$929	\$930	\$1,575	\$1,966	\$2,025	\$1,202	\$1,210	\$1,076
CSAA General Insurance Company	\$1,060	\$1,094	\$1,126	\$1,709	\$2,066	\$2,367	\$1,636	\$1,213	\$1,462
Farmers Insurance Exchange	\$1,538	\$1,549	\$1,415	<b>\$4,154</b>	<b>\$3,956</b>	<b>\$5,243</b>	<b>\$4,821</b>	<b>\$2,134</b>	\$1,752
Garrison Property and Casualty Insurance Company	\$1,200	\$1,178	\$1,027	\$1,568	\$1,736	\$1,744	\$1,221	\$1,266	\$1,196
GEICO Secure Insurance Company	\$809	\$837	\$837	\$1,542	\$2,049	\$2,253	\$1,259	\$837	\$809
Hartford Insurance Company of the Midwest	\$1,199	\$1,106	\$1,046	\$1,749	\$2,232	\$2,218	\$1,592	\$1,137	\$1,311
Liberty Mutual General Insurance Company	\$934	\$946	\$1,234	\$2,496	\$3,233	\$3,542	\$2,409	\$1,585	\$1,155
Mercury Casualty Company	\$1,334	\$1,376	\$1,486	\$2,289	\$3,284	\$3,406	\$2,413	\$1,887	\$1,690
Midvale Indemnity Company	\$1,050	\$1,507	\$1,185	\$1,740	\$2,637	\$2,753	\$1,642	\$1,201	\$953
Nevada Capital Insurance Group	<b>\$449</b>	<b>\$469</b>	<b>\$463</b>	<b>\$644</b>	<b>\$826</b>	<b>\$894</b>	<b>\$594</b>	<b>\$533</b>	<b>\$565</b>
Noblr Reciprocal Exchange	\$529	\$527	\$512	\$845	\$1,237	\$1,238	\$814	\$682	\$611
Progressive Direct Insurance Company	\$1,261	\$1,290	\$1,225	\$2,019	\$2,962	\$3,066	\$1,831	\$1,701	\$1,449
Progressive Northern Insurance Company	\$1,231	\$1,255	\$1,189	\$2,045	\$3,050	\$3,156	\$1,838	\$1,699	\$1,434
Root Insurance Company	\$1,416	\$1,239	\$1,283	\$2,066	\$2,667	\$3,021	\$1,991	\$1,658	\$1,400
Safeco Insurance Company of Illinois	\$1,564	\$1,561	\$1,386	\$2,983	\$3,905	\$4,469	\$2,510	\$1,722	\$1,403
State Farm Fire and Casualty Company	<b>\$1,840</b>	<b>\$1,692</b>	<b>\$1,538</b>	\$2,710	\$3,725	\$3,759	\$1,867	\$1,675	\$2,188
State Farm Mutual Automobile Insurance Company	\$1,081	\$985	\$893	\$1,620	\$2,244	\$2,265	\$1,113	\$983	\$1,275
The Standard Fire Insurance Company	\$1,608	\$1,609	\$1,472	\$2,595	\$3,246	\$3,743	\$2,284	\$1,841	<b>\$2,277</b>
United Services Automobile Association	\$865	\$865	\$746	\$1,131	\$1,269	\$1,282	\$894	\$930	\$868
USAA Casualty Insurance Company	\$896	\$931	\$770	\$1,191	\$1,319	\$1,325	\$942	\$902	\$900
USAA General Indemnity Company	\$997	\$996	\$865	\$1,309	\$1,470	\$1,463	\$1,047	\$1,026	\$1,012

**American Access Casualty Company** did not offer information for either vehicle for Option 2.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE I - Liability OPTION 1 - CHEVROLET COLORADO

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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. One vehicle; no multi-car discount.

Company Name	Carson					North			
	City	Elko	Fallon	Henderson	Las Vegas	Las Vegas	Pahrump	Reno	Stalene
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,320	\$1,265	\$1,237	\$1,814	\$2,350	\$2,423	\$1,670	\$1,306	\$1,306
American Access Casualty Company	<b>\$1,924</b>	<b>\$4,910</b>	<b>\$2,380</b>	\$2,394	\$2,522	<b>\$3,338</b>	\$2,101	<b>\$2,253</b>	N/A
American Family Connect Property and Casualty Ins. Co.	\$541	\$553	\$530	\$798	\$1,048	\$1,095	\$673	\$634	\$665
American Family Ins Co	\$991	\$1,393	\$1,106	\$1,560	\$2,242	\$2,321	\$1,461	\$1,125	\$915
American National General Insurance Company	\$553	\$558	\$520	\$853	\$1,104	\$1,196	\$800	\$661	\$561
COUNTRY Preferred Insurance Company	\$833	\$646	\$647	\$1,228	\$1,330	\$1,437	\$855	\$828	\$656
CSAA General Insurance Company	\$782	\$802	\$820	\$1,214	\$1,474	\$1,663	\$1,164	\$890	\$1,065
Farmers Insurance Exchange	\$1,097	\$1,099	\$952	<b>\$2,491</b>	<b>\$2,559</b>	\$3,087	<b>\$2,609</b>	\$1,299	\$1,245
Garrison Property and Casualty Insurance Company	\$859	\$839	\$723	\$1,087	\$1,202	\$1,200	\$858	\$903	\$861
GEICO Secure Insurance Company	\$487	\$505	\$505	\$828	\$1,068	\$1,147	\$694	\$505	\$487
Hartford Insurance Company of the Midwest	\$895	\$827	\$778	\$1,272	\$1,616	\$1,597	\$1,163	\$842	\$982
Key Insurance Company	\$1,298	\$1,844	\$1,844	\$2,216	\$2,468	\$2,570	\$2,180	\$1,520	<b>\$2,408</b>
Liberty Mutual General Insurance Company	\$608	\$628	\$806	\$1,549	\$1,923	\$2,039	\$1,434	\$1,029	\$783
Mercury Casualty Company	\$777	\$806	\$863	\$1,235	\$1,692	\$1,711	\$1,324	\$1,076	\$992
Midvale Indemnity Company	\$950	\$1,340	\$1,062	\$1,514	\$2,205	\$2,277	\$1,430	\$1,070	\$867
Nevada Capital Insurance Group	<b>\$323</b>	<b>\$335</b>	<b>\$330</b>	<b>\$458</b>	<b>\$586</b>	<b>\$630</b>	<b>\$417</b>	<b>\$382</b>	<b>\$406</b>
Noblr Reciprocal Exchange	\$429	\$444	\$424	\$607	\$840	\$850	\$604	\$543	\$516
Progressive Direct Insurance Company	\$758	\$790	\$744	\$1,084	\$1,487	\$1,520	\$1,004	\$987	\$889
Progressive Northern Insurance Company	\$686	\$708	\$665	\$1,042	\$1,471	\$1,501	\$948	\$927	\$824
Root Insurance Company	\$1,396	\$1,276	\$1,278	\$1,873	\$2,363	\$2,695	\$1,867	\$1,629	\$1,415
Safeco Insurance Company of Illinois	\$1,137	\$1,123	\$996	\$1,946	\$2,392	\$2,759	\$1,619	\$1,286	\$1,013
State Farm Fire and Casualty Company	\$1,182	\$1,102	\$990	\$1,669	\$2,299	\$2,298	\$1,208	\$1,079	\$1,442
State Farm Mutual Automobile Insurance Company	\$705	\$649	\$584	\$1,021	\$1,415	\$1,413	\$730	\$642	\$851
United Services Automobile Association	\$634	\$635	\$542	\$808	\$907	\$912	\$647	\$680	\$643
USAA Casualty Insurance Company	\$662	\$685	\$562	\$856	\$947	\$949	\$685	\$666	\$668
USAA General Indemnity Company	\$726	\$722	\$622	\$922	\$1,036	\$1,025	\$750	\$746	\$742

**American Access Casualty Company** only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stalene is not a current territory. This company does not write more than 1 DUI occurrence.

**American Access Casualty Company** did not offer information for example F.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**Primero Insurance Company** does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE I - Liability OPTION 2 - CHEVROLET COLORADO

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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. One vehicle; no multi-car discount.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,400	\$1,311	\$1,301	\$2,023	\$2,707	\$2,788	\$1,830	\$1,370	\$1,381
American Family Connect Property and Casualty Ins. Co.	\$638	\$651	\$631	\$981	\$1,335	\$1,376	\$812	\$757	\$797
American Family Ins Co	\$1,110	<b>\$1,613</b>	\$1,258	\$1,839	\$2,757	\$2,869	\$1,708	\$1,277	\$1,012
American National General Insurance Company	\$633	\$627	\$595	\$1,023	\$1,329	\$1,442	\$943	\$755	\$638
COUNTRY Preferred Insurance Company	\$919	\$717	\$719	\$1,251	\$1,572	\$1,619	\$941	\$943	\$832
CSAA General Insurance Company	\$887	\$900	\$919	\$1,455	\$1,795	\$2,010	\$1,351	\$1,009	\$1,214
Farmers Insurance Exchange	\$1,154	\$1,167	\$1,030	<b>\$2,891</b>	\$2,868	\$3,623	<b>\$3,128</b>	\$1,473	\$1,321
Garrison Property and Casualty Insurance Company	\$1,043	\$1,013	\$886	\$1,375	\$1,524	\$1,524	\$1,057	\$1,102	\$1,036
GEICO Secure Insurance Company	\$730	\$745	\$745	\$1,453	\$1,944	\$2,141	\$1,172	\$745	\$730
Hartford Insurance Company of the Midwest	\$1,050	\$958	\$907	\$1,581	\$2,025	\$2,017	\$1,433	\$978	\$1,144
Liberty Mutual General Insurance Company	\$817	\$809	\$1,054	\$2,248	\$2,910	\$3,207	\$2,135	\$1,388	\$998
Mercury Casualty Company	\$983	\$1,008	\$1,089	\$1,659	\$2,364	\$2,433	\$1,753	\$1,378	\$1,240
Midvale Indemnity Company	\$1,071	\$1,569	\$1,219	\$1,802	\$2,739	\$2,843	\$1,691	\$1,226	\$966
Nevada Capital Insurance Group	<b>\$373</b>	<b>\$385</b>	<b>\$384</b>	<b>\$545</b>	<b>\$711</b>	<b>\$764</b>	<b>\$487</b>	<b>\$445</b>	<b>\$474</b>
Noblr Reciprocal Exchange	\$579	\$574	\$562	\$934	\$1,364	\$1,366	\$900	\$751	\$679
Progressive Direct Insurance Company	\$998	\$1,017	\$966	\$1,599	\$2,321	\$2,380	\$1,445	\$1,338	\$1,169
Progressive Northern Insurance Company	\$924	\$934	\$886	\$1,552	\$2,297	\$2,360	\$1,382	\$1,275	\$1,102
Root Insurance Company	<b>\$1,678</b>	\$1,488	<b>\$1,530</b>	\$2,408	\$3,103	\$3,527	\$2,344	<b>\$1,980</b>	\$1,670
Safeco Insurance Company of Illinois	\$1,327	\$1,333	\$1,179	\$2,560	<b>\$3,259</b>	<b>\$3,761</b>	\$2,096	\$1,474	\$1,194
State Farm Fire and Casualty Company	\$1,480	\$1,349	\$1,222	\$2,202	\$3,047	\$3,061	\$1,518	\$1,341	<b>\$1,750</b>
State Farm Mutual Automobile Insurance Company	\$886	\$798	\$723	\$1,345	\$1,875	\$1,882	\$923	\$801	\$1,039
United Services Automobile Association	\$752	\$747	\$647	\$999	\$1,119	\$1,129	\$781	\$809	\$749
USAA Casualty Insurance Company	\$790	\$807	\$674	\$1,065	\$1,180	\$1,181	\$830	\$792	\$786
USAA General Indemnity Company	\$867	\$856	\$745	\$1,146	\$1,286	\$1,274	\$907	\$883	\$874

**American Access Casualty Company** did not offer information for either vehicle for Option 2.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE J - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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 best possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$845	\$824	\$802	\$1,098	\$1,395	\$1,433	\$1,021	\$839	\$840
American Access Casualty Company	<b>\$1,906</b>	<b>\$4,632</b>	<b>\$2,510</b>	<b>\$2,539</b>	<b>\$2,414</b>	<b>\$3,432</b>	<b>\$2,204</b>	<b>\$2,324</b>	N/A
American Family Connect Property and Casualty Ins. Co.	\$503	\$515	\$495	\$763	\$1,023	\$1,081	\$635	\$586	\$613
American Family Ins Co	\$732	\$970	\$802	\$1,078	\$1,482	\$1,560	\$1,055	\$835	\$704
American National General Insurance Company	\$1,086	\$1,112	\$1,032	\$1,615	\$2,087	\$2,285	\$1,560	\$1,291	\$1,092
COUNTRY Preferred Insurance Company	\$883	\$726	\$727	\$1,146	\$1,444	\$1,486	\$899	\$900	\$819
CSAA General Insurance Company	\$863	\$919	\$947	\$1,316	\$1,554	\$1,801	\$1,309	\$1,001	\$1,191
Farmers Insurance Exchange	\$818	\$815	\$715	\$1,795	\$1,846	\$2,223	\$1,949	\$973	\$937
Garrison Property and Casualty Insurance Company	\$840	\$836	\$719	\$1,014	\$1,124	\$1,128	\$841	\$877	\$852
GEICO Secure Insurance Company	\$601	\$648	\$648	\$870	\$1,078	\$1,152	\$773	\$648	\$601
Key Insurance Company	\$566	\$1,112	\$1,112	\$1,196	\$1,262	\$1,472	\$1,340	\$644	\$764
Liberty Mutual General Insurance Company	<b>\$369</b>	<b>\$416</b>	\$498	\$820	\$988	\$1,037	\$780	\$601	\$477
Mercury Casualty Company	\$862	\$913	\$959	\$1,389	\$1,927	\$1,991	\$1,489	\$1,197	\$1,086
Midvale Indemnity Company	\$584	\$765	\$638	\$866	\$1,217	\$1,279	\$849	\$657	\$554
Nevada Capital Insurance Group	\$436	\$460	\$446	\$597	\$737	\$800	\$573	\$512	\$538
Noblir Reciprocal Exchange	\$393	\$418	<b>\$395</b>	<b>\$518</b>	<b>\$688</b>	<b>\$700</b>	<b>\$523</b>	<b>\$483</b>	<b>\$467</b>
Progressive Direct Insurance Company	\$682	\$751	\$691	\$902	\$1,216	\$1,263	\$865	\$875	\$784
Progressive Northern Insurance Company	\$723	\$800	\$727	\$1,035	\$1,465	\$1,519	\$975	\$980	\$857
Root Insurance Company	\$879	\$809	\$814	\$1,209	\$1,536	\$1,759	\$1,193	\$1,023	\$879
Safeco Insurance Company of Illinois	\$690	\$698	\$628	\$1,051	\$1,279	\$1,477	\$923	\$814	\$643
State Farm Fire and Casualty Company	\$1,202	\$1,148	\$1,028	\$1,672	\$2,280	\$2,304	\$1,214	\$1,121	<b>\$1,474</b>
The Standard Fire Insurance Company	\$811	\$833	\$765	\$1,165	\$1,391	\$1,610	\$1,055	\$900	\$1,053
United Services Automobile Association	\$747	\$762	\$648	\$901	\$1,015	\$1,024	\$755	\$796	\$768
USAA Casualty Insurance Company	\$690	\$737	\$595	\$847	\$937	\$943	\$712	\$693	\$708
USAA General Indemnity Company	\$723	\$736	\$633	\$872	\$982	\$976	\$747	\$744	\$750

**American Access Casualty Company** only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Steline is not a current territory. This company does not write more than 1 DUI occurrence.

**American Access Casualty Company** did not offer information for example F.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblir Reciprocal Exchange** did not offer information for example F.

**Primero Insurance Company** does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE J - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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 best possible credit-based insurance score.

Company Name	Carson City <b>89701</b>	Elko <b>89801</b>	Fallon <b>89406</b>	Henderson <b>89015</b>	Las Vegas <b>89121</b>	North Las Vegas <b>89030</b>	Pahrump <b>89048</b>	Reno <b>89510</b>	Stateline <b>89449</b>
Allstate Fire & Casualty Ins. Co.	\$987	\$939	\$929	\$1,406	\$1,859	\$1,914	\$1,289	\$969	\$976
American Family Connect Property and Casualty Ins. Co.	\$657	\$672	\$652	\$1,040	\$1,430	\$1,486	\$847	\$771	\$812
American Family Ins Co	\$796	\$1,075	\$880	\$1,219	\$1,742	\$1,843	\$1,181	\$915	\$758
American National General Insurance Company	\$1,244	\$1,247	\$1,180	\$1,942	\$2,511	\$2,769	\$1,840	\$1,475	\$1,241
COUNTRY Preferred Insurance Company	\$962	\$793	\$793	\$1,265	\$1,609	\$1,653	\$971	\$980	\$893
CSAA General Insurance Company	\$1,041	\$1,091	\$1,122	\$1,684	\$2,029	\$2,345	\$1,617	\$1,196	\$1,437
Farmers Insurance Exchange	\$937	\$936	\$845	\$2,289	\$2,238	\$2,873	<b>\$2,618</b>	\$1,210	\$1,054
Garrison Property and Casualty Insurance Company	\$994	\$982	\$857	\$1,258	\$1,394	\$1,401	\$1,008	\$1,041	\$996
GEICO Secure Insurance Company	\$795	\$839	\$839	\$1,366	\$1,766	\$1,924	\$1,150	\$839	\$795
Liberty Mutual General Insurance Company	<b>\$461</b>	<b>\$496</b>	\$612	\$1,125	\$1,417	\$1,530	\$1,084	\$759	\$578
Mercury Casualty Company	\$1,151	\$1,197	\$1,281	\$1,989	\$2,877	\$3,010	\$2,093	<b>\$1,623</b>	\$1,437
Midvale Indemnity Company	\$639	\$858	\$705	\$990	\$1,448	\$1,529	\$963	\$726	\$599
Nevada Capital Insurance Group	\$503	\$530	\$520	\$718	<b>\$909</b>	<b>\$984</b>	<b>\$669</b>	<b>\$600</b>	\$632
Noblr Reciprocal Exchange	\$487	\$502	<b>\$477</b>	<b>\$712</b>	\$1,009	\$1,021	\$705	\$614	<b>\$571</b>
Progressive Direct Insurance Company	\$849	\$907	\$844	\$1,270	\$1,818	\$1,892	\$1,178	\$1,120	\$975
Progressive Northern Insurance Company	\$868	\$936	\$861	\$1,376	\$2,042	\$2,133	\$1,262	\$1,197	\$1,017
Root Insurance Company	\$1,082	\$960	\$990	\$1,577	\$2,044	\$2,330	\$1,523	\$1,270	\$1,060
Safeco Insurance Company of Illinois	\$791	\$808	\$723	\$1,359	\$1,733	\$1,988	\$1,176	\$912	\$738
State Farm Fire and Casualty Company	<b>\$1,582</b>	<b>\$1,465</b>	<b>\$1,334</b>	<b>\$2,348</b>	<b>\$3,209</b>	<b>\$3,256</b>	\$1,588	\$1,453	<b>\$1,864</b>
The Standard Fire Insurance Company	\$877	\$887	\$815	\$1,362	\$1,686	\$1,943	\$1,209	\$996	\$1,208
United Services Automobile Association	\$857	\$865	\$747	\$1,085	\$1,216	\$1,229	\$882	\$915	\$868
USAA Casualty Insurance Company	\$793	\$833	\$688	\$1,017	\$1,128	\$1,134	\$829	\$795	\$803
USAA General Indemnity Company	\$835	\$840	\$731	\$1,055	\$1,185	\$1,181	\$872	\$854	\$852

**American Access Casualty Company** did not offer information for either vehicle for Option 2.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE J - Liability OPTION 1 - CHEVROLET COLORADO

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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 best possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,014	\$1,028	\$984	\$1,290	\$1,629	\$1,675	\$1,206	\$1,015	\$1,022
American Access Casualty Company	<b>\$2,491</b>	<b>\$6,203</b>	<b>\$3,127</b>	<b>\$3,108</b>	<b>\$2,969</b>	<b>\$4,084</b>	<b>\$2,790</b>	<b>\$2,883</b>	N/A
American Family Connect Property and Casualty Ins. Co.	\$393	\$411	\$389	\$568	\$729	\$768	\$496	\$466	\$479
American Family Ins Co	\$683	\$912	\$750	\$1,015	\$1,403	\$1,469	\$985	\$774	\$651
American National General Insurance Company	\$735	\$748	\$692	\$1,105	\$1,433	\$1,549	\$1,052	\$876	\$745
COUNTRY Preferred Insurance Company	\$669	\$546	\$547	\$893	\$1,132	\$1,165	\$687	\$686	\$618
CSAA General Insurance Company	\$688	\$716	\$730	\$1,057	\$1,271	\$1,442	\$1,020	\$782	\$931
Farmers Insurance Exchange	\$732	\$726	\$622	\$1,488	\$1,576	\$1,831	\$1,536	\$805	\$807
Garrison Property and Casualty Insurance Company	\$730	\$719	\$621	\$894	\$992	\$992	\$729	\$762	\$735
GEICO Secure Insurance Company	\$526	\$556	\$556	\$793	\$988	\$1,053	\$692	\$556	\$526
Key Insurance Company	\$1,136	\$1,682	\$1,682	\$1,994	\$2,204	\$2,324	\$1,994	\$1,328	<b>\$2,048</b>
Liberty Mutual General Insurance Company	<b>\$308</b>	<b>\$334</b>	\$410	\$724	\$877	\$920	\$671	\$507	<b>\$400</b>
Mercury Casualty Company	\$643	\$676	\$714	\$1,024	\$1,412	\$1,450	\$1,097	\$885	\$808
Midvale Indemnity Company	\$581	\$769	\$637	\$866	\$1,211	\$1,266	\$846	\$651	\$549
Nevada Capital Insurance Group	\$359	\$374	<b>\$368</b>	<b>\$503</b>	<b>\$634</b>	<b>\$683</b>	<b>\$465</b>	<b>\$424</b>	\$449
Noblir Reciprocal Exchange	\$444	\$472	\$451	\$587	\$792	\$809	\$591	\$544	\$531
Progressive Direct Insurance Company	\$560	\$609	\$562	\$743	\$984	\$1,013	\$705	\$708	\$651
Progressive Northern Insurance Company	\$557	\$608	\$555	\$812	\$1,142	\$1,178	\$755	\$754	\$673
Root Insurance Company	\$1,072	\$996	\$993	\$1,440	\$1,824	\$2,107	\$1,441	\$1,259	\$1,076
Safeco Insurance Company of Illinois	\$601	\$608	\$547	\$930	\$1,115	\$1,285	\$800	\$703	\$560
State Farm Fire and Casualty Company	\$965	\$913	\$819	\$1,360	\$1,865	\$1,878	\$985	\$897	\$1,177
United Services Automobile Association	\$642	\$649	\$556	\$790	\$889	\$895	\$653	\$683	\$653
USAA Casualty Insurance Company	\$600	\$630	\$518	\$750	\$830	\$833	\$621	\$600	\$609
USAA General Indemnity Company	\$628	\$631	\$546	\$768	\$862	\$853	\$647	\$641	\$644

**American Access Casualty Company** only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Steline is not a current territory. This company does not write more than 1 DUI occurrence.

**American Access Casualty Company** did not offer information for example F.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblir Reciprocal Exchange** did not offer information for example F.

**Primero Insurance Company** does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE J - Liability OPTION 2 - CHEVROLET COLORADO

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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 best possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,160	\$1,145	\$1,113	\$1,607	\$2,107	\$2,172	\$1,484	\$1,147	\$1,158
American Family Connect Property and Casualty Ins. Co.	\$491	\$510	\$488	\$740	\$986	\$1,025	\$631	\$585	\$608
American Family Ins Co	\$742	\$1,016	\$824	\$1,151	\$1,655	\$1,739	\$1,105	\$849	\$700
American National General Insurance Company	\$822	\$825	\$774	\$1,295	\$1,681	\$1,823	\$1,212	\$982	\$830
COUNTRY Preferred Insurance Company	\$748	\$613	\$613	\$1,012	\$1,297	\$1,332	\$763	\$766	\$692
CSAA General Insurance Company	\$849	\$872	\$890	\$1,390	\$1,703	\$1,926	\$1,296	\$963	\$1,156
Farmers Insurance Exchange	\$738	\$741	\$646	\$1,667	\$1,703	\$2,076	\$1,776	\$875	\$827
Garrison Property and Casualty Insurance Company	\$868	\$852	\$745	\$1,112	\$1,232	\$1,232	\$881	\$911	\$867
GEICO Secure Insurance Company	\$717	\$744	\$744	\$1,281	\$1,666	\$1,815	\$1,064	\$744	\$717
Liberty Mutual General Insurance Company	<b>\$388</b>	<b>\$403</b>	\$505	\$989	\$1,252	\$1,357	\$936	\$644	<b>\$483</b>
Mercury Casualty Company	\$833	\$862	\$924	\$1,419	\$2,036	\$2,120	\$1,495	\$1,166	\$1,039
Midvale Indemnity Company	\$632	\$862	\$702	\$986	\$1,436	\$1,507	\$955	\$717	\$591
Nevada Capital Insurance Group	\$415	\$433	<b>\$428</b>	<b>\$600</b>	<b>\$773</b>	<b>\$834</b>	<b>\$542</b>	<b>\$495</b>	\$525
Noblr Reciprocal Exchange	\$546	\$566	\$547	\$826	\$1,167	\$1,175	\$802	\$696	\$650
Progressive Direct Insurance Company	\$687	\$727	\$681	\$1,024	\$1,444	\$1,489	\$945	\$898	\$798
Progressive Northern Insurance Company	\$663	\$707	\$653	\$1,065	\$1,569	\$1,630	\$967	\$912	\$788
Root Insurance Company	<b>\$1,285</b>	<b>\$1,156</b>	<b>\$1,182</b>	\$1,845	\$2,385	<b>\$2,737</b>	<b>\$1,803</b>	<b>\$1,525</b>	\$1,268
Safeco Insurance Company of Illinois	\$678	\$693	\$620	\$1,173	\$1,459	\$1,682	\$991	\$779	\$633
State Farm Fire and Casualty Company	\$1,248	\$1,148	\$1,042	<b>\$1,863</b>	<b>\$2,561</b>	\$2,588	\$1,269	\$1,142	<b>\$1,468</b>
United Services Automobile Association	\$746	\$746	\$648	\$956	\$1,075	\$1,083	\$770	\$795	\$750
USAA Casualty Insurance Company	\$699	\$723	\$605	\$911	\$1,008	\$1,014	\$733	\$700	\$701
USAA General Indemnity Company	\$728	\$726	\$634	\$928	\$1,043	\$1,034	\$760	\$739	\$738

**American Access Casualty Company** did not offer information for either vehicle for Option 2.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE K - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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 average/neutral credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,150	\$1,109	\$1,083	\$1,559	\$2,023	\$2,081	\$1,436	\$1,139	\$1,140
American Access Casualty Company	\$1,906	<b>\$4,632</b>	<b>\$2,510</b>	\$2,539	\$2,414	\$3,432	\$2,204	<b>\$2,324</b>	N/A
American Family Connect Property and Casualty Ins. Co.	\$752	\$770	\$742	\$1,147	\$1,552	\$1,643	\$953	\$878	\$917
American Family Ins Co	\$1,083	\$1,445	\$1,191	\$1,583	\$2,142	\$2,239	\$1,549	\$1,233	\$1,044
American National General Insurance Company	\$1,952	\$1,997	\$1,852	\$2,902	\$3,751	<b>\$4,104</b>	\$2,804	\$2,318	\$1,962
COUNTRY Preferred Insurance Company	\$1,099	\$890	\$891	\$1,425	\$1,785	\$1,839	\$1,119	\$1,119	\$1,012
CSAA General Insurance Company	\$1,074	\$1,145	\$1,180	\$1,658	\$1,967	\$2,288	\$1,650	\$1,249	\$1,494
Farmers Insurance Exchange	\$1,368	\$1,357	\$1,213	<b>\$3,159</b>	\$3,149	\$3,936	<b>\$3,555</b>	\$1,694	\$1,530
Garrison Property and Casualty Insurance Company	\$1,238	\$1,234	\$1,060	\$1,494	\$1,658	\$1,667	\$1,241	\$1,293	\$1,258
GEICO Secure Insurance Company	\$877	\$950	\$950	\$1,299	\$1,624	\$1,740	\$1,146	\$950	\$877
Key Insurance Company	<b>\$566</b>	\$1,112	\$1,112	\$1,196	\$1,262	\$1,472	\$1,340	<b>\$644</b>	\$764
Liberty Mutual General Insurance Company	\$684	\$752	\$921	\$1,579	\$1,933	\$2,043	\$1,511	\$1,121	\$881
Mercury Casualty Company	\$1,302	\$1,389	\$1,456	\$2,092	\$2,897	\$2,991	\$2,255	\$1,814	\$1,649
Midvale Indemnity Company	\$919	\$1,216	\$1,007	\$1,355	\$1,872	\$1,952	\$1,327	\$1,031	\$873
Nevada Capital Insurance Group	\$604	<b>\$636</b>	<b>\$619</b>	<b>\$841</b>	<b>\$1,052</b>	<b>\$1,143</b>	<b>\$797</b>	\$713	<b>\$752</b>
Noblr Reciprocal Exchange	\$660	\$701	\$660	\$881	\$1,203	\$1,231	\$894	\$826	\$794
Progressive Direct Insurance Company	\$882	\$967	\$891	\$1,188	\$1,622	\$1,688	\$1,134	\$1,144	\$1,015
Progressive Northern Insurance Company	\$979	\$1,072	\$981	\$1,415	\$2,011	\$2,083	\$1,329	\$1,326	\$1,155
Root Insurance Company	\$1,447	\$1,329	\$1,338	\$1,987	\$2,534	\$2,912	\$1,969	\$1,694	\$1,442
Safeco Insurance Company of Illinois	\$1,219	\$1,231	\$1,099	\$1,956	\$2,450	\$2,833	\$1,707	\$1,441	\$1,127
State Farm Fire and Casualty Company	<b>\$2,191</b>	\$2,111	\$1,889	\$2,983	<b>\$4,058</b>	\$4,101	\$2,237	\$2,062	<b>\$2,701</b>
The Standard Fire Insurance Company	\$1,485	\$1,524	\$1,392	\$2,189	\$2,640	\$3,073	\$1,974	\$1,665	\$1,969
United Services Automobile Association	\$1,026	\$1,050	\$889	\$1,248	\$1,408	\$1,422	\$1,042	\$1,093	\$1,057
USAA Casualty Insurance Company	\$956	\$1,023	\$825	\$1,178	\$1,306	\$1,316	\$989	\$960	\$980
USAA General Indemnity Company	\$1,061	\$1,078	\$930	\$1,283	\$1,444	\$1,435	\$1,096	\$1,090	\$1,095

**American Access Casualty Company** only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory. This company does not write more than 1 DUI occurrence.

**American Access Casualty Company** did not offer information for example F.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**Primero Insurance Company** does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE K - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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 average/neutral credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,386	\$1,298	\$1,292	\$2,067	\$2,793	\$2,878	\$1,876	\$1,355	\$1,362
American Family Connect Property and Casualty Ins. Co.	\$990	\$1,013	\$985	\$1,575	\$2,182	\$2,273	\$1,283	\$1,167	\$1,228
American Family Ins Co	\$1,175	\$1,604	\$1,305	\$1,793	\$2,536	\$2,665	\$1,737	\$1,349	\$1,120
American National General Insurance Company	\$2,234	\$2,243	\$2,118	\$3,489	\$4,512	\$4,973	\$3,308	<b>\$2,649</b>	\$2,230
COUNTRY Preferred Insurance Company	\$1,185	\$961	\$963	\$1,557	\$1,964	\$2,022	\$1,205	\$1,208	\$1,092
CSAA General Insurance Company	\$1,312	\$1,375	\$1,413	\$2,153	\$2,603	\$3,019	\$2,063	\$1,509	\$1,822
Farmers Insurance Exchange	\$1,522	\$1,524	\$1,394	<b>\$3,942</b>	\$3,774	\$4,971	<b>\$4,586</b>	\$2,054	\$1,707
Garrison Property and Casualty Insurance Company	\$1,486	\$1,469	\$1,285	\$1,883	\$2,088	\$2,101	\$1,511	\$1,558	\$1,488
GEICO Secure Insurance Company	\$1,181	\$1,250	\$1,250	\$2,076	\$2,703	\$2,951	\$1,737	\$1,250	\$1,181
Liberty Mutual General Insurance Company	\$895	\$931	\$1,177	\$2,256	\$2,888	\$3,165	\$2,192	\$1,473	\$1,108
Mercury Casualty Company	\$1,723	\$1,799	\$1,921	\$2,965	\$4,274	\$4,469	\$3,131	\$2,436	\$2,158
Midvale Indemnity Company	\$1,006	\$1,370	\$1,116	\$1,557	\$2,253	\$2,363	\$1,513	\$1,142	\$944
Nevada Capital Insurance Group	<b>\$703</b>	<b>\$739</b>	<b>\$728</b>	<b>\$1,017</b>	<b>\$1,306</b>	<b>\$1,413</b>	<b>\$937</b>	<b>\$838</b>	<b>\$888</b>
Noblr Reciprocal Exchange	\$846	\$864	\$827	\$1,267	\$1,832	\$1,856	\$1,245	\$1,085	\$985
Progressive Direct Insurance Company	\$1,119	\$1,192	\$1,109	\$1,704	\$2,468	\$2,574	\$1,576	\$1,491	\$1,284
Progressive Northern Insurance Company	\$1,188	\$1,267	\$1,173	\$1,905	\$2,836	\$2,967	\$1,739	\$1,637	\$1,384
Root Insurance Company	\$1,807	\$1,598	\$1,653	\$2,639	\$3,432	\$3,931	\$2,553	\$2,133	\$1,755
Safeco Insurance Company of Illinois	\$1,449	\$1,477	\$1,320	\$2,652	\$3,502	\$4,000	\$2,284	\$1,653	\$1,347
State Farm Fire and Casualty Company	<b>\$2,708</b>	<b>\$2,542</b>	<b>\$2,297</b>	\$3,912	<b>\$5,356</b>	<b>\$5,446</b>	\$2,773	\$2,520	<b>\$3,234</b>
The Standard Fire Insurance Company	\$1,619	\$1,634	\$1,493	\$2,577	\$3,213	\$3,724	\$2,274	\$1,851	\$2,266
United Services Automobile Association	\$1,195	\$1,206	\$1,042	\$1,526	\$1,717	\$1,737	\$1,235	\$1,277	\$1,207
USAA Casualty Insurance Company	\$1,119	\$1,178	\$974	\$1,447	\$1,605	\$1,616	\$1,174	\$1,123	\$1,130
USAA General Indemnity Company	\$1,257	\$1,265	\$1,108	\$1,596	\$1,792	\$1,786	\$1,319	\$1,288	\$1,282

**American Access Casualty Company** did not offer information for either vehicle for Option 2.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE K - Liability OPTION 1 - CHEVROLET COLORADO

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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 average/neutral credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,386	\$1,391	\$1,335	\$1,828	\$2,355	\$2,425	\$1,696	\$1,384	\$1,392
American Access Casualty Company	<b>\$2,491</b>	<b>\$6,203</b>	<b>\$3,127</b>	<b>\$3,108</b>	\$2,969	<b>\$4,084</b>	<b>\$2,790</b>	<b>\$2,883</b>	N/A
American Family Connect Property and Casualty Ins. Co.	\$578	\$604	\$574	\$841	\$1,090	\$1,153	\$734	\$687	\$707
American Family Ins Co	\$1,025	\$1,379	\$1,130	\$1,516	\$2,073	\$2,157	\$1,469	\$1,159	\$978
American National General Insurance Company	\$1,319	\$1,346	\$1,242	\$1,987	\$2,573	\$2,783	\$1,890	\$1,577	\$1,337
COUNTRY Preferred Insurance Company	\$828	\$665	\$666	\$1,103	\$1,389	\$1,432	\$855	\$850	\$759
CSAA General Insurance Company	\$846	\$884	\$904	\$1,324	\$1,598	\$1,824	\$1,276	\$970	\$1,159
Farmers Insurance Exchange	\$1,111	\$1,106	\$956	\$2,372	\$2,470	\$2,933	\$2,485	\$1,266	\$1,232
Garrison Property and Casualty Insurance Company	\$1,068	\$1,053	\$910	\$1,307	\$1,451	\$1,452	\$1,069	\$1,115	\$1,076
GEICO Secure Insurance Company	\$758	\$806	\$806	\$1,177	\$1,483	\$1,585	\$1,019	\$806	\$758
Key Insurance Company	\$1,136	\$1,682	\$1,682	\$1,994	\$2,204	\$2,324	\$1,994	\$1,328	\$2,048
Liberty Mutual General Insurance Company	\$576	\$610	\$763	\$1,395	\$1,713	\$1,816	\$1,305	\$951	\$741
Mercury Casualty Company	\$965	\$1,019	\$1,075	\$1,536	\$2,115	\$2,169	\$1,653	\$1,336	\$1,220
Midvale Indemnity Company	\$929	\$1,243	\$1,022	\$1,381	\$1,912	\$1,984	\$1,348	\$1,040	\$878
Nevada Capital Insurance Group	<b>\$504</b>	<b>\$523</b>	<b>\$516</b>	<b>\$715</b>	<b>\$915</b>	<b>\$987</b>	<b>\$653</b>	<b>\$596</b>	<b>\$633</b>
Noblr Reciprocal Exchange	\$738	\$789	\$741	\$1,001	\$1,372	\$1,405	\$1,018	\$929	\$898
Progressive Direct Insurance Company	\$714	\$776	\$716	\$964	\$1,297	\$1,337	\$913	\$917	\$833
Progressive Northern Insurance Company	\$755	\$816	\$749	\$1,110	\$1,567	\$1,614	\$1,029	\$1,021	\$906
Root Insurance Company	\$1,777	\$1,652	\$1,650	\$2,394	\$3,044	\$3,526	\$2,396	\$2,097	\$1,777
Safeco Insurance Company of Illinois	\$1,037	\$1,047	\$933	\$1,686	\$2,071	\$2,396	\$1,438	\$1,220	\$957
State Farm Fire and Casualty Company	\$1,800	\$1,717	\$1,539	\$2,483	<b>\$3,386</b>	\$3,410	\$1,851	\$1,686	<b>\$2,195</b>
United Services Automobile Association	\$877	\$886	\$758	\$1,082	\$1,221	\$1,233	\$892	\$932	\$893
USAA Casualty Insurance Company	\$826	\$870	\$711	\$1,037	\$1,151	\$1,154	\$856	\$826	\$839
USAA General Indemnity Company	\$915	\$921	\$798	\$1,119	\$1,260	\$1,248	\$945	\$932	\$939

**American Access Casualty Company** only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory. This company does not write more than 1 DUI occurrence.

**American Access Casualty Company** did not offer information for example F.

**American Family Connect Property and Casualty Insurance Company** did not offer information for example F.

**American National General Insurance Company** did not offer information for example F.

**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F.

**GEICO Secure Insurance Company** did not offer information for example F.

**Hartford Insurance Company of the Midwest** did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

**Key Insurance Company** does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

**Noblr Reciprocal Exchange** did not offer information for example F.

**Primero Insurance Company** does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

**State Farm Fire and Casualty Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

**The Standard Fire Insurance Company** did not offer information for Vehicle 1, Option F.

**The Standard Fire Insurance Company** did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE K - Liability OPTION 2 - CHEVROLET COLORADO

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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 average/neutral credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,625	\$1,581	\$1,547	\$2,351	\$3,142	\$3,243	\$2,150	\$1,602	\$1,616
American Family Connect Property and Casualty Ins. Co.	\$732	\$758	\$728	\$1,111	\$1,489	\$1,553	\$944	\$874	\$907
American Family Ins Co	\$1,111	\$1,538	\$1,240	\$1,723	\$2,460	\$2,571	\$1,652	\$1,271	\$1,048
American National General Insurance Company	\$1,477	\$1,482	\$1,388	\$2,326	\$3,022	\$3,273	\$2,178	\$1,764	\$1,492
COUNTRY Preferred Insurance Company	\$914	\$736	\$738	\$1,235	\$1,568	\$1,615	\$941	\$939	\$839
CSAA General Insurance Company	\$1,061	\$1,090	\$1,113	\$1,766	\$2,171	\$2,467	\$1,644	\$1,207	\$1,458
Farmers Insurance Exchange	\$1,153	\$1,160	\$1,022	\$2,742	\$2,748	\$3,430	\$2,975	\$1,423	\$1,293
Garrison Property and Casualty Insurance Company	\$1,288	\$1,261	\$1,108	\$1,645	\$1,823	\$1,826	\$1,305	\$1,348	\$1,284
GEICO Secure Insurance Company	\$1,058	\$1,102	\$1,102	\$1,943	\$2,547	\$2,781	\$1,602	\$1,102	\$1,058
Liberty Mutual General Insurance Company	\$755	\$764	\$973	\$1,982	\$2,541	\$2,802	\$1,895	\$1,253	\$924
Mercury Casualty Company	\$1,241	\$1,288	\$1,382	\$2,111	\$3,021	\$3,141	\$2,231	\$1,744	\$1,556
Midvale Indemnity Company	\$1,011	\$1,399	\$1,129	\$1,582	\$2,290	\$2,388	\$1,530	\$1,147	\$945
Nevada Capital Insurance Group	<b>\$581</b>	<b>\$602</b>	<b>\$599</b>	<b>\$851</b>	<b>\$1,110</b>	<b>\$1,197</b>	<b>\$764</b>	<b>\$695</b>	<b>\$739</b>
Noblr Reciprocal Exchange	\$945	\$973	\$932	\$1,443	\$2,083	\$2,107	\$1,419	\$1,220	\$1,121
Progressive Direct Insurance Company	\$890	\$941	\$878	\$1,353	\$1,935	\$2,001	\$1,247	\$1,177	\$1,037
Progressive Northern Insurance Company	\$908	\$959	\$890	\$1,473	\$2,177	\$2,263	\$1,332	\$1,249	\$1,074
Root Insurance Company	\$2,163	\$1,939	<b>\$1,989</b>	\$3,121	\$4,055	<b>\$4,667</b>	<b>\$3,046</b>	<b>\$2,576</b>	\$2,122
Safeco Insurance Company of Illinois	\$1,204	\$1,229	\$1,094	\$2,211	\$2,832	\$3,262	\$1,856	\$1,380	\$1,116
State Farm Fire and Casualty Company	<b>\$2,207</b>	<b>\$2,053</b>	\$1,856	<b>\$3,211</b>	<b>\$4,413</b>	\$4,462	\$2,279	\$2,044	<b>\$2,617</b>
United Services Automobile Association	\$1,028	\$1,031	\$893	\$1,330	\$1,497	\$1,509	\$1,065	\$1,097	\$1,031
USAA Casualty Insurance Company	\$979	\$1,013	\$848	\$1,282	\$1,422	\$1,426	\$1,028	\$977	\$980
USAA General Indemnity Company	\$1,088	\$1,086	\$953	\$1,387	\$1,558	\$1,546	\$1,138	\$1,105	\$1,104

American Access Casualty Company did not offer information for either vehicle for Option 2.

American Family Connect Property and Casualty Insurance Company did not offer information for example F.

American National General Insurance Company did not offer information for example F.

Country Preferred Insurance Company did not offer information for the following examples: B, C, F, G.

GEICO Secure Insurance Company did not offer information for example F.

Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

Noblr Reciprocal Exchange did not offer information for example F.

State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.

State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.

The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.

The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

**EXAMPLE L - Liability OPTION 1 - NISSAN ALTIMA**

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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 worst possible credit-based insurance score.

Company Name	Carson					North			
	City	Elko	Fallon	Henderson	Las Vegas	Las Vegas	Pahrump	Reno	Statlaine
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$2,012	\$1,928	\$1,888	\$2,857	\$3,833	\$3,948	\$2,600	\$1,980	\$1,995
American Access Casualty Company	\$1,906	\$4,632	\$2,510	\$2,539	\$2,414	\$3,432	\$2,204	\$2,324	N/A
American Family Connect Property and Casualty Ins. Co.	\$1,539	\$1,565	\$1,514	\$2,371	\$3,265	\$3,502	\$1,958	\$1,814	\$1,879
American Family Ins Co	\$1,388	\$1,845	\$1,527	\$2,010	\$2,698	\$2,813	\$1,975	\$1,572	\$1,343
American National General Insurance Company	\$2,697	\$2,758	\$2,559	\$4,009	\$5,179	\$5,670	\$3,873	\$3,201	\$2,710
COUNTRY Preferred Insurance Company	\$1,337	\$1,071	\$1,071	<b>\$1,072</b>	\$1,737	\$2,162	\$2,232	\$1,372	\$1,291
CSAA General Insurance Company	\$2,359	\$2,517	\$2,599	\$3,778	\$4,517	\$5,311	\$3,733	\$2,753	\$3,336
Farmers Insurance Exchange	\$2,450	\$2,442	\$2,203	\$5,922	\$5,791	\$7,412	\$6,797	\$3,140	\$2,714
Garrison Property and Casualty Insurance Company	\$2,669	\$2,663	\$2,296	\$3,210	\$3,566	\$3,592	\$2,681	\$2,780	\$2,706
GEICO Secure Insurance Company	\$1,223	\$1,329	\$1,329	\$1,837	\$2,311	\$2,480	\$1,615	\$1,329	\$1,223
Key Insurance Company	<b>\$566</b>	\$1,112	\$1,112	\$1,196	<b>\$1,262</b>	<b>\$1,472</b>	\$1,340	<b>\$644</b>	<b>\$764</b>
Liberty Mutual General Insurance Company	\$2,427	\$2,591	\$3,231	\$5,669	\$7,044	\$7,442	\$5,533	\$3,923	\$3,081
Mercury Casualty Company	\$1,900	\$2,033	\$2,126	\$3,048	\$4,210	\$4,343	\$3,289	\$2,651	\$2,410
Midvale Indemnity Company	\$1,201	\$1,575	\$1,316	\$1,742	\$2,374	\$2,471	\$1,723	\$1,340	\$1,150
Nevada Capital Insurance Group	\$778	<b>\$822</b>	<b>\$801</b>	\$1,096	\$1,376	\$1,492	<b>\$1,036</b>	\$922	\$969
Noblir Reciprocal Exchange	\$892	\$964	\$904	\$1,186	\$1,640	\$1,690	\$1,219	\$1,129	\$1,077
Progressive Direct Insurance Company	\$1,600	\$1,769	\$1,621	\$2,188	\$3,048	\$3,197	\$2,093	\$2,102	\$1,838
Progressive Northern Insurance Company	\$1,759	\$1,918	\$1,762	\$2,566	\$3,677	\$3,825	\$2,404	\$2,380	\$2,051
Root Insurance Company	\$1,837	\$1,691	\$1,698	\$2,511	\$3,205	\$3,700	\$2,493	\$2,155	\$1,826
Safeco Insurance Company of Illinois	\$3,865	\$4,153	\$3,694	\$5,949	\$7,548	\$8,906	\$5,382	\$5,073	\$3,861
State Farm Fire and Casualty Company	<b>\$14,150</b>	<b>\$13,490</b>	<b>\$12,025</b>	<b>\$20,061</b>	<b>\$27,865</b>	<b>\$28,804</b>	<b>\$14,997</b>	<b>\$13,448</b>	<b>\$17,263</b>
The Standard Fire Insurance Company	\$1,767	\$1,808	\$1,648	\$2,641	\$3,206	\$3,742	\$2,375	\$1,987	\$2,357
United Services Automobile Association	\$2,150	\$2,200	\$1,869	\$2,653	\$3,003	\$3,044	\$2,197	\$2,296	\$2,210
USAA Casualty Insurance Company	\$2,218	\$2,381	\$1,932	\$2,768	\$3,077	\$3,104	\$2,311	\$2,225	\$2,271
USAA General Indemnity Company	\$1,645	\$1,673	\$1,450	\$1,992	\$2,240	\$2,228	\$1,704	\$1,688	\$1,697

American Access Casualty Company only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Statline is not a current territory. This company does not write more than 1 DUI occurrence.

American Access Casualty Company did not offer information for example F.

American Family Connect Property and Casualty Insurance Company did not offer information for example F.

American National General Insurance Company did not offer information for example F.

Country Preferred Insurance Company did not offer information for the following examples: B, C, F.

GEICO Secure Insurance Company did not offer information for example F.

Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

Noblir Reciprocal Exchange did not offer information for example F.

Primero Insurance Company does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.

The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

**EXAMPLE L - Liability OPTION 2 - NISSAN ALTIMA**

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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 worst possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$2,541	\$2,340	\$2,351	\$3,984	\$5,575	\$5,743	\$3,558	\$2,457	\$2,498
American Family Connect Property and Casualty Ins. Co.	\$2,055	\$2,088	\$2,037	\$3,286	\$4,622	\$4,860	\$2,672	\$2,451	\$2,560
American Family Ins Co	\$1,494	\$2,038	\$1,661	\$2,266	\$3,183	\$3,335	\$2,202	\$1,709	\$1,429
American National General Insurance Company	\$3,088	\$3,098	\$2,927	\$4,819	\$6,230	\$6,868	\$4,567	\$3,658	\$3,080
COUNTRY Preferred Insurance Company	\$1,431	\$1,147	\$1,149	\$1,879	\$2,355	\$2,429	\$1,467	\$1,463	\$1,311
CSAA General Insurance Company	\$3,009	\$3,144	\$3,241	\$5,127	\$6,253	\$7,341	\$4,870	\$3,457	\$4,224
Farmers Insurance Exchange	\$2,913	\$2,942	\$2,710	\$7,950	\$7,482	\$10,071	\$9,388	\$4,091	\$3,258
Garrison Property and Casualty Insurance Company	\$3,574	\$3,534	\$3,122	\$4,528	\$5,013	\$5,060	\$3,642	\$3,735	\$3,563
GEICO Secure Insurance Company	\$1,666	\$1,766	\$1,766	\$2,969	\$3,882	\$4,243	\$2,476	\$1,766	\$1,666
Liberty Mutual General Insurance Company	\$3,048	\$3,626	\$5,849	\$9,407	\$12,206	\$9,501	\$6,653	\$4,884	\$3,016
Mercury Casualty Company	\$2,497	\$2,615	\$2,787	\$4,285	\$6,165	\$6,442	\$4,535	\$3,532	\$3,133
Midvale Indemnity Company	\$1,301	\$1,759	\$1,443	\$1,987	\$2,842	\$2,976	\$1,946	\$1,470	\$1,231
Nevada Capital Insurance Group	<b>\$912</b>	<b>\$959</b>	<b>\$947</b>	<b>\$1,330</b>	<b>\$1,714</b>	<b>\$1,854</b>	<b>\$1,226</b>	<b>\$1,092</b>	<b>\$1,154</b>
Noblir Reciprocal Exchange	\$1,151	\$1,196	\$1,144	\$1,747	\$2,541	\$2,594	\$1,723	\$1,496	\$1,358
Progressive Direct Insurance Company	\$2,115	\$2,254	\$2,094	\$3,288	\$4,851	\$5,119	\$3,035	\$2,853	\$2,408
Progressive Northern Insurance Company	\$2,215	\$2,345	\$2,181	\$3,599	\$5,407	\$5,688	\$3,271	\$3,051	\$2,539
Root Insurance Company	\$2,312	\$2,045	\$2,111	\$3,363	\$4,382	\$5,037	\$3,258	\$2,732	\$2,237
Safeco Insurance Company of Illinois	\$4,661	\$4,987	\$4,455	\$8,268	\$11,194	\$12,863	\$7,377	\$5,780	\$4,625
State Farm Fire and Casualty Company	<b>\$17,305</b>	<b>\$16,186</b>	<b>\$14,484</b>	<b>\$25,908</b>	<b>\$36,495</b>	<b>\$38,411</b>	<b>\$18,802</b>	<b>\$16,501</b>	<b>\$20,581</b>
The Standard Fire Insurance Company	\$1,966	\$1,978	\$1,804	\$3,179	\$3,989	\$4,637	\$2,799	\$2,258	\$2,768
United Services Automobile Association	\$2,605	\$2,629	\$2,291	\$3,403	\$3,843	\$3,904	\$2,726	\$2,791	\$2,619
USAA Casualty Insurance Company	\$2,758	\$2,903	\$2,435	\$3,627	\$4,023	\$4,058	\$2,921	\$2,762	\$2,767
USAA General Indemnity Company	\$2,025	\$2,037	\$1,802	\$2,574	\$2,883	\$2,877	\$2,132	\$2,073	\$2,057

American Access Casualty Company did not offer information for either vehicle for Option 2.  
 American Family Connect Property and Casualty Insurance Company did not offer information for example F.  
 American National General Insurance Company did not offer information for example F.  
 Country Preferred Insurance Company did not offer information for the following examples: B, C, F, G.  
 GEICO Secure Insurance Company did not offer information for example F.  
 Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.  
 Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.  
 Noblr Reciprocal Exchange did not offer information for example F.  
 State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.  
 State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.  
 The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.  
 The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.  
 USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

**EXAMPLE L - Liability OPTION 1 - CHEVROLET COLORADO**

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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 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 & Casualty Ins. Co.	\$2,467	\$2,477	\$2,375	\$3,371	\$4,464	\$4,601	\$3,098	\$2,453	\$2,482
American Access Casualty Company	\$2,491	\$6,203	\$3,127	\$3,108	\$2,969	\$4,084	\$2,790	\$2,883	N/A
American Family Connect Property and Casualty Ins. Co.	\$1,157	\$1,197	\$1,141	\$1,702	\$2,248	\$2,396	\$1,474	\$1,384	\$1,418
American Family Ins Co	\$1,324	\$1,775	\$1,460	\$1,944	\$2,640	\$2,740	\$1,890	\$1,492	\$1,268
American National General Insurance Company	\$1,821	\$1,857	\$1,716	\$2,743	\$3,554	\$3,844	\$2,611	\$2,177	\$1,848
COUNTRY Preferred Insurance Company	\$1,000	\$795	\$796	\$1,334	\$1,667	\$1,723	\$1,040	\$1,031	\$913
CSAA General Insurance Company	\$1,816	\$1,897	\$1,947	\$2,963	\$3,618	\$4,173	\$2,840	\$2,096	\$2,546
Farmers Insurance Exchange	\$1,923	\$1,923	\$1,674	\$4,239	\$4,348	\$5,260	\$4,531	\$2,247	\$2,117
Garrison Property and Casualty Insurance Company	\$2,272	\$2,246	\$1,945	\$2,762	\$3,068	\$3,076	\$2,276	\$2,364	\$2,291
GEICO Secure Insurance Company	\$1,050	\$1,120	\$1,120	\$1,661	\$2,105	\$2,255	\$1,430	\$1,120	\$1,050
Key Insurance Company	\$1,136	\$1,682	\$1,682	\$1,994	\$2,204	\$2,324	\$1,994	\$1,328	\$2,048
Liberty Mutual General Insurance Company	\$1,993	\$2,074	\$2,609	\$4,856	\$6,066	\$6,461	\$4,667	\$3,243	\$2,507
Mercury Casualty Company	\$1,400	\$1,486	\$1,563	\$2,232	\$3,066	\$3,145	\$2,408	\$1,947	\$1,779
Midvale Indemnity Company	\$1,222	\$1,620	\$1,345	\$1,790	\$2,448	\$2,538	\$1,764	\$1,361	\$1,166
Nevada Capital Insurance Group	<b>\$652</b>	<b>\$677</b>	<b>\$670</b>	<b>\$935</b>	<b>\$1,202</b>	<b>\$1,296</b>	<b>\$855</b>	<b>\$776</b>	<b>\$822</b>
Noblir Reciprocal Exchange	\$992	\$1,075	\$1,009	\$1,342	\$1,856	\$1,901	\$1,366	\$1,252	\$1,203
Progressive Direct Insurance Company	\$1,264	\$1,388	\$1,273	\$1,734	\$2,387	\$2,485	\$1,647	\$1,649	\$1,471
Progressive Northern Insurance Company	\$1,346	\$1,450	\$1,337	\$1,993	\$2,838	\$2,934	\$1,846	\$1,818	\$1,593
Root Insurance Company	\$2,264	\$2,113	\$2,105	\$3,046	\$3,879	\$4,502	\$3,053	\$2,678	\$2,260
Safeco Insurance Company of Illinois	\$3,113	\$3,324	\$2,947	\$4,832	\$6,005	\$7,109	\$4,285	\$4,057	\$3,075
State Farm Fire and Casualty Company	<b>\$11,717</b>	<b>\$11,025</b>	<b>\$9,846</b>	<b>\$16,869</b>	<b>\$23,477</b>	<b>\$24,032</b>	<b>\$12,442</b>	<b>\$11,026</b>	<b>\$14,142</b>
United Services Automobile Association	\$1,804	\$1,827	\$1,560	\$2,254	\$2,555	\$2,582	\$1,846	\$1,923	\$1,838
USAA Casualty Insurance Company	\$1,888	\$1,994	\$1,637	\$2,387	\$2,652	\$2,667	\$1,967	\$1,886	\$1,916
USAA General Indemnity Company	\$1,413	\$1,425	\$1,239	\$1,725	\$1,942	\$1,923	\$1,463	\$1,439	\$1,449

American Access Casualty Company only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory. This company does not write more than 1 DUI occurrence.

American Access Casualty Company did not offer information for example F.

American Family Connect Property and Casualty Insurance Company did not offer information for example F.

American National General Insurance Company did not offer information for example F.

Country Preferred Insurance Company did not offer information for the following examples: B, C, F.

GEICO Secure Insurance Company did not offer information for example F.

Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

Noblir Reciprocal Exchange did not offer information for example F.

Primer Insurance Company does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.

The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

**EXAMPLE L - Liability OPTION 2 - CHEVROLET COLORADO**

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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 worst possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Staleline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$2,998	\$2,892	\$2,844	\$4,523	\$6,239	\$6,435	\$4,084	\$2,932	\$2,984
American Family Connect Property and Casualty Ins. Co.	\$1,495	\$1,541	\$1,485	\$2,298	\$3,136	\$3,285	\$1,945	\$1,810	\$1,870
American Family Ins Co	\$1,425	\$1,970	\$1,592	\$2,197	\$3,121	\$3,254	\$2,113	\$1,624	\$1,349
American National General Insurance Company	\$2,038	\$2,048	\$1,918	\$3,212	\$4,174	\$4,522	\$3,009	\$2,438	\$2,060
COUNTRY Preferred Insurance Company	\$1,094	\$871	\$873	\$1,476	\$1,860	\$1,920	\$1,135	\$1,127	\$999
CSAA General Insurance Company	\$2,380	\$2,443	\$2,503	\$4,133	\$5,128	\$5,903	\$3,818	\$2,718	\$3,326
Farmers Insurance Exchange	\$2,121	\$2,150	\$1,910	\$5,322	\$5,241	\$6,689	\$5,868	\$2,727	\$2,384
Garrison Property and Casualty Insurance Company	\$3,029	\$2,976	\$2,629	\$3,843	\$4,256	\$4,273	\$3,076	\$3,164	\$3,018
GEICO Secure Insurance Company	\$1,487	\$1,550	\$1,550	\$2,776	\$3,654	\$3,995	\$2,279	\$1,550	\$1,487
Liberty Mutual General Insurance Company	\$2,684	\$2,658	\$3,417	\$7,082	\$9,220	\$10,334	\$6,940	\$4,382	\$3,212
Mercury Casualty Company	\$1,794	\$1,869	\$1,997	\$3,047	\$4,354	\$4,525	\$3,228	\$2,525	\$2,255
Midvale Indemnity Company	\$1,317	\$1,806	\$1,470	\$2,034	\$2,913	\$3,035	\$1,984	\$1,487	\$1,241
Nevada Capital Insurance Group	<b>\$756</b>	<b>\$784</b>	<b>\$783</b>	<b>\$1,118</b>	<b>\$1,464</b>	<b>\$1,576</b>	<b>\$1,002</b>	<b>\$909</b>	<b>\$964</b>
Noblir Reciprocal Exchange	\$1,280	\$1,328	\$1,266	\$1,963	\$2,847	\$2,887	\$1,924	\$1,660	\$1,520
Progressive Direct Insurance Company	\$1,637	\$1,738	\$1,618	\$2,543	\$3,711	\$3,882	\$2,341	\$2,196	\$1,892
Progressive Northern Insurance Company	\$1,681	\$1,764	\$1,645	\$2,757	\$4,119	\$4,308	\$2,486	\$2,313	\$1,953
Root Insurance Company	\$2,767	\$2,488	\$2,546	\$3,990	\$5,187	\$5,987	\$3,894	\$3,304	\$2,706
Safeco Insurance Company of Illinois	\$3,651	\$3,898	\$3,464	\$6,460	\$8,473	\$9,844	\$5,635	\$4,552	\$3,592
State Farm Fire and Casualty Company	<b>\$14,343</b>	<b>\$13,235</b>	<b>\$11,860</b>	<b>\$21,698</b>	<b>\$30,579</b>	<b>\$31,740</b>	<b>\$15,565</b>	<b>\$13,502</b>	<b>\$16,908</b>
United Services Automobile Association	\$2,176	\$2,180	\$1,896	\$2,858	\$3,231	\$3,268	\$2,272	\$2,327	\$2,176
USAA Casualty Insurance Company	\$2,345	\$2,431	\$2,052	\$3,096	\$3,434	\$3,450	\$2,477	\$2,338	\$2,340
USAA General Indemnity Company	\$1,739	\$1,737	\$1,537	\$2,208	\$2,472	\$2,457	\$1,822	\$1,764	\$1,759

American Access Casualty Company did not offer information for either vehicle for Option 2.  
 American Family Connect Property and Casualty Insurance Company did not offer information for example F.  
 American National General Insurance Company did not offer information for example F.  
 Country Preferred Insurance Company did not offer information for the following examples: B, C, F, G.  
 GEICO Secure Insurance Company did not offer information for example F.  
 Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.  
 Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.  
 Noblir Reciprocal Exchange did not offer information for example F.  
 State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.  
 State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.  
 The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.  
 The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.  
 USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

**EXAMPLE M - Liability OPTION 1 - NISSAN ALTIMA**

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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. Rate the husband. Rate as best possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$575	\$552	\$546	\$744	\$963	\$981	\$679	\$564	\$573
American Access Casualty Company	<b>\$1,596</b>	<b>\$3,761</b>	<b>\$2,077</b>	\$2,102	\$2,000	\$2,813	\$1,834	<b>\$1,928</b>	N/A
American Family Connect Property and Casualty Ins. Co.	\$336	\$343	\$331	\$506	\$679	\$715	\$423	\$393	\$412
American Family Ins Co	\$534	\$696	\$584	\$785	\$1,095	\$1,162	\$772	\$608	\$516
American National General Insurance Company	\$389	\$399	\$372	\$577	\$741	\$822	\$554	\$456	\$390
COUNTRY Preferred Insurance Company	\$848	\$693	\$693	\$1,096	\$1,374	\$1,413	\$857	\$863	\$785
CSAA General Insurance Company	\$791	\$840	\$864	\$1,206	\$1,424	\$1,661	\$1,198	\$911	\$1,084
Farmers Insurance Exchange	\$919	\$916	\$839	<b>\$2,366</b>	<b>\$2,258</b>	<b>\$2,971</b>	<b>\$2,777</b>	\$1,231	\$1,001
Garrison Property and Casualty Insurance Company	\$521	\$521	\$455	\$611	\$674	\$678	\$522	\$540	\$530
GEICO Secure Insurance Company	<b>\$285</b>	<b>\$312</b>	<b>\$312</b>	<b>\$451</b>	\$582	\$643	<b>\$394</b>	<b>\$312</b>	<b>\$285</b>
Key Insurance Company	\$958	\$1,912	\$1,912	\$1,990	\$2,092	\$2,440	\$2,308	\$1,102	<b>\$1,288</b>
Liberty Mutual General Insurance Company	\$374	\$420	\$499	\$850	\$1,035	\$1,102	\$811	\$609	\$477
Mercury Casualty Company	\$530	\$565	\$590	\$830	\$1,129	\$1,158	\$896	\$728	\$667
Midvale Indemnity Company	\$419	\$542	\$457	\$623	\$890	\$944	\$614	\$472	\$399
Nevada Capital Insurance Group	\$474	\$503	\$484	\$646	\$789	\$856	\$624	\$556	\$583
Noblir Reciprocal Exchange	\$490	\$521	\$495	\$684	\$960	\$974	\$694	\$629	\$600
Progressive Direct Insurance Company	\$372	\$425	\$382	\$501	\$690	\$725	\$481	\$490	\$435
Progressive Northern Insurance Company	\$460	\$528	\$471	\$661	\$948	\$992	\$626	\$627	\$551
Root Insurance Company	\$695	\$605	\$637	\$1,089	\$1,441	\$1,639	\$1,032	\$839	\$678
Safeco Insurance Company of Illinois	\$660	\$675	\$600	\$1,071	\$1,348	\$1,563	\$937	\$791	\$617
State Farm Fire and Casualty Company	\$620	\$594	\$533	\$869	\$1,183	\$1,199	\$626	\$582	\$758
State Farm Mutual Automobile Insurance Company	\$388	\$368	\$329	\$550	\$755	\$765	\$396	\$363	\$470
The Standard Fire Insurance Company	\$565	\$579	\$531	\$827	\$995	\$1,156	\$745	\$630	\$740
United Services Automobile Association	\$458	\$470	\$405	\$536	\$599	\$606	\$462	\$483	\$473
USAA Casualty Insurance Company	\$432	\$462	\$381	\$514	\$567	\$571	\$445	\$431	\$444
USAA General Indemnity Company	\$425	\$435	\$379	\$498	<b>\$556</b>	<b>\$553</b>	\$438	\$434	\$441

American Access Casualty Company only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory. This company does not write more than 1 DUI occurrence.

American Access Casualty Company did not offer information for example F.

American Family Connect Property and Casualty Insurance Company did not offer information for example F.

American National General Insurance Company did not offer information for example F.

Country Preferred Insurance Company did not offer information for the following examples: B, C, F.

GEICO Secure Insurance Company did not offer information for example F.

Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

Noblir Reciprocal Exchange did not offer information for example F.

Primer Insurance Company does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.

The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

**EXAMPLE M - Liability OPTION 2 - NISSAN ALTIMA**

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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. Rate the husband. Rate 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	Steline 89449
Allstate Fire & Casualty Ins. Co.	\$647	\$596	\$605	\$906	\$1,252	\$1,272	\$798	\$621	\$643
American Family Connect Property and Casualty Ins. Co.	<b>\$409</b>	<b>\$418</b>	<b>\$406</b>	\$644	\$886	\$921	\$527	\$483	\$509
American Family Ins Co	\$589	\$779	\$648	\$894	\$1,291	\$1,375	\$872	\$675	\$564
American National General Insurance Company	\$463	\$462	\$444	\$726	\$929	\$1,041	\$678	\$540	\$458
COUNTRY Preferred Insurance Company	\$915	\$749	\$749	\$1,198	\$1,515	\$1,556	\$924	\$932	\$848
CSAA General Insurance Company	\$883	\$924	<b>\$949</b>	\$1,424	\$1,716	\$2,000	\$1,368	\$1,005	<b>\$1,208</b>
Farmers Insurance Exchange	<b>\$998</b>	<b>\$1,000</b>	\$936	<b>\$2,810</b>	<b>\$2,610</b>	<b>\$3,558</b>	<b>\$3,354</b>	<b>\$1,433</b>	\$1,102
Garrison Property and Casualty Insurance Company	\$617	\$612	\$542	\$755	\$832	\$838	\$625	\$641	\$620
GEICO Secure Insurance Company	\$417	\$444	\$444	\$793	\$1,065	\$1,203	\$657	<b>\$444</b>	<b>\$417</b>
Liberty Mutual General Insurance Company	\$483	\$513	\$629	\$1,203	\$1,536	\$1,691	\$1,167	\$792	\$591
Mercury Casualty Company	\$674	\$705	\$748	\$1,130	\$1,602	\$1,665	\$1,197	\$941	\$842
Midvale Indemnity Company	\$461	\$609	\$507	\$714	\$1,057	\$1,126	\$698	\$524	\$434
Nevada Capital Insurance Group	\$548	\$578	\$564	\$773	\$973	\$1,055	\$727	\$649	\$683
Noblir Reciprocal Exchange	\$665	\$675	\$645	\$1,045	\$1,541	\$1,553	\$1,017	\$868	\$778
Progressive Direct Insurance Company	\$529	\$571	\$528	\$827	\$1,218	\$1,277	\$760	\$715	\$612
Progressive Northern Insurance Company	\$680	\$737	\$675	\$1,110	\$1,669	\$1,755	\$1,005	\$941	\$792
Root Insurance Company	\$940	\$785	\$857	\$1,592	\$2,148	\$2,433	\$1,474	\$1,157	\$900
Safeco Insurance Company of Illinois	\$800	\$823	\$731	\$1,481	\$1,973	\$2,252	\$1,287	\$922	\$748
State Farm Fire and Casualty Company	\$842	\$780	\$712	\$1,261	\$1,720	\$1,748	\$839	\$775	\$985
State Farm Mutual Automobile Insurance Company	\$514	\$475	\$431	\$776	\$1,067	\$1,085	\$523	\$474	\$600
The Standard Fire Insurance Company	\$620	\$626	\$576	\$990	\$1,235	\$1,427	\$870	\$710	\$869
United Services Automobile Association	\$523	\$530	\$465	\$637	\$711	\$718	\$535	\$553	\$531
USAA Casualty Insurance Company	\$495	\$520	\$436	\$614	\$677	\$681	\$514	\$493	\$501
USAA General Indemnity Company	\$484	\$490	\$432	<b>\$592</b>	<b>\$662</b>	<b>\$659</b>	<b>\$505</b>	\$492	\$495

American Access Casualty Company did not offer information for either vehicle for Option 2.  
 American Family Connect Property and Casualty Insurance Company did not offer information for example F.  
 American National General Insurance Company did not offer information for example F.  
 Country Preferred Insurance Company did not offer information for the following examples: B, C, F, G.  
 GEICO Secure Insurance Company did not offer information for example F.  
 Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.  
 Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.  
 Noblir Reciprocal Exchange did not offer information for example F.  
 State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.  
 State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.  
 The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.  
 The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.  
 USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

**EXAMPLE M - Liability OPTION 1 - CHEVROLET COLORADO**

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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. Rate the husband. Rate as best possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$671	\$673	\$652	\$849	\$1,092	\$1,115	\$783	\$663	\$677
American Access Casualty Company	<b>\$2,078</b>	<b>\$5,056</b>	\$2,586	\$2,570	\$2,459	\$3,350	\$2,317	<b>\$2,390</b>	N/A
American Family Connect Property and Casualty Ins. Co.	\$266	\$276	\$263	\$383	\$492	\$519	\$335	\$316	\$326
American Family Ins Co	\$494	\$648	\$541	\$729	\$1,018	\$1,074	\$713	\$559	\$474
American National General Insurance Company	\$255	<b>\$263</b>	<b>\$242</b>	<b>\$378</b>	<b>\$488</b>	\$533	\$360	\$302	\$257
COUNTRY Preferred Insurance Company	\$640	\$518	\$519	\$849	\$1,070	\$1,100	\$655	\$654	\$589
CSAA General Insurance Company	\$628	\$653	\$669	\$961	\$1,156	\$1,322	\$931	\$712	\$846
Farmers Insurance Exchange	\$654	\$651	\$576	\$1,519	\$1,526	\$1,892	\$1,659	\$793	\$717
Garrison Property and Casualty Insurance Company	\$460	\$454	\$401	\$544	\$601	\$602	\$460	\$473	\$463
GEICO Secure Insurance Company	<b>\$248</b>	\$266	\$266	\$414	\$538	\$594	\$354	<b>\$266</b>	<b>\$248</b>
Key Insurance Company	\$1,888	\$2,842	<b>\$2,842</b>	<b>\$3,298</b>	<b>\$3,634</b>	<b>\$3,838</b>	<b>\$3,376</b>	\$2,218	<b>\$3,388</b>
Liberty Mutual General Insurance Company	\$316	\$340	\$416	\$761	\$931	\$991	\$708	\$522	\$404
Mercury Casualty Company	\$401	\$422	\$442	\$619	\$837	\$851	\$666	\$546	\$502
Midvale Indemnity Company	\$410	\$537	\$450	\$612	\$866	\$912	\$602	\$461	\$390
Nevada Capital Insurance Group	\$390	\$407	\$397	\$540	\$678	\$728	\$505	\$459	\$484
Noblir Reciprocal Exchange	\$574	\$602	\$574	\$820	\$1,140	\$1,154	\$821	\$737	\$708
Progressive Direct Insurance Company	\$293	\$329	\$299	\$398	\$541	\$564	\$377	\$382	\$346
Progressive Northern Insurance Company	\$338	\$380	\$341	\$495	\$704	\$732	\$461	\$461	\$411
Root Insurance Company	\$885	\$775	\$815	\$1,391	\$1,845	\$2,108	\$1,322	\$1,081	\$868
Safeco Insurance Company of Illinois	\$547	\$560	\$498	\$904	\$1,115	\$1,296	\$771	\$653	\$511
State Farm Fire and Casualty Company	\$493	\$469	\$420	\$700	\$957	\$967	\$503	\$460	\$601
State Farm Mutual Automobile Insurance Company	\$315	\$295	\$263	\$452	\$625	\$630	<b>\$325</b>	\$292	\$381
The Standard Fire Insurance Company	\$439	\$449	\$416	\$640	\$765	\$881	\$576	\$488	\$572
United Services Automobile Association	\$400	\$405	\$354	\$473	\$530	\$532	\$405	\$420	\$409
USAA Casualty Insurance Company	\$381	\$401	\$336	\$459	\$506	\$508	\$394	\$380	\$389
USAA General Indemnity Company	\$376	\$381	\$335	\$442	\$497	<b>\$491</b>	\$386	\$381	\$384

American Access Casualty Company only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory. This company does not write more than 1 DUI occurrence.

American Access Casualty Company did not offer information for example F.

American Family Connect Property and Casualty Insurance Company did not offer information for example F.

American National General Insurance Company did not offer information for example F.

Country Preferred Insurance Company did not offer information for the following examples: B, C, F.

GEICO Secure Insurance Company did not offer information for example F.

Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

Noblir Reciprocal Exchange did not offer information for example F.

Primer Insurance Company does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.

The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

**EXAMPLE M - Liability OPTION 2 - CHEVROLET COLORADO**

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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. Rate the husband. Rate 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	Staleline 89449
Allstate Fire & Casualty Ins. Co.	\$739	\$709	\$704	\$1,005	\$1,372	\$1,396	\$895	\$716	\$742
American Family Connect Property and Casualty Ins. Co.	\$311	\$321	\$308	\$468	\$621	\$645	<b>\$398</b>	\$370	\$386
American Family Ins Co	\$544	\$728	\$601	\$832	\$1,203	\$1,273	\$805	\$620	\$517
American National General Insurance Company	<b>\$291</b>	<b>\$293</b>	<b>\$275</b>	<b>\$452</b>	<b>\$586</b>	\$643	\$424	<b>\$343</b>	<b>\$293</b>
COUNTRY Preferred Insurance Company	\$707	\$574	\$575	\$951	\$1,211	\$1,243	\$722	\$723	\$652
CSAA General Insurance Company	\$718	\$737	\$751	\$1,166	\$1,424	\$1,627	\$1,092	\$808	\$970
Farmers Insurance Exchange	\$696	\$699	\$632	\$1,796	\$1,747	\$2,258	<b>\$2,006</b>	\$915	\$775
Garrison Property and Casualty Insurance Company	\$548	\$538	\$480	\$675	\$744	\$745	\$553	\$570	\$548
GEICO Secure Insurance Company	\$378	\$397	\$397	\$752	\$1,017	\$1,150	\$615	\$397	\$378
Liberty Mutual General Insurance Company	\$411	\$422	\$528	\$1,076	\$1,377	\$1,523	\$1,025	\$683	\$501
Mercury Casualty Company	\$495	\$514	\$548	\$816	\$1,148	\$1,185	\$865	\$685	\$618
Midvale Indemnity Company	\$448	\$603	\$497	\$697	\$1,025	\$1,084	\$681	\$509	\$422
Nevada Capital Insurance Group	\$449	\$468	\$461	\$645	\$828	\$891	\$589	\$535	\$567
Noblir Reciprocal Exchange	\$665	\$675	\$645	\$1,045	\$1,541	\$1,553	\$1,017	\$868	\$778
Progressive Direct Insurance Company	\$411	\$439	\$408	\$644	\$938	\$974	\$588	\$552	\$482
Progressive Northern Insurance Company	\$492	\$526	\$484	\$811	\$1,212	\$1,267	\$728	\$682	\$582
Root Insurance Company	<b>\$1,196</b>	<b>\$1,002</b>	<b>\$1,092</b>	<b>\$2,040</b>	<b>\$2,765</b>	<b>\$3,137</b>	\$1,892	<b>\$1,489</b>	<b>\$1,149</b>
Safeco Insurance Company of Illinois	\$645	\$667	\$591	\$1,208	\$1,559	\$1,799	\$1,019	\$748	\$604
State Farm Fire and Casualty Company	\$654	\$603	\$548	\$985	\$1,350	\$1,366	\$662	\$600	\$766
State Farm Mutual Automobile Insurance Company	\$410	\$375	\$340	\$624	\$864	\$874	\$423	\$377	\$479
The Standard Fire Insurance Company	\$477	\$481	\$445	\$752	\$932	\$1,070	\$663	\$543	\$662
United Services Automobile Association	\$463	\$465	\$410	\$569	\$635	\$640	\$474	\$488	\$466
USAA Casualty Insurance Company	\$443	\$457	\$390	\$556	\$611	\$613	\$461	\$440	\$444
USAA General Indemnity Company	\$428	\$431	\$383	\$529	\$591	<b>\$585</b>	\$447	\$435	\$436

American Access Casualty Company did not offer information for either vehicle for Option 2.  
 American Family Connect Property and Casualty Insurance Company did not offer information for example F.  
 American National General Insurance Company did not offer information for example F.  
 Country Preferred Insurance Company did not offer information for the following examples: B, C, F, G.  
 GEICO Secure Insurance Company did not offer information for example F.  
 Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.  
 Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.  
 Noblir Reciprocal Exchange did not offer information for example F.  
 State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.  
 State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.  
 The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.  
 The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.  
 USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

**EXAMPLE N - Liability OPTION 1 - NISSAN ALTIMA**

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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. Rate the husband. Rate as average/neutral credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stalene
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$760	\$717	\$715	\$1,038	\$1,397	\$1,424	\$932	\$739	\$755
American Access Casualty Company	<b>\$1,596</b>	<b>\$3,761</b>	<b>\$2,077</b>	\$2,102	\$2,000	\$2,813	\$1,834	\$1,928	N/A
American Family Connect Property and Casualty Ins. Co.	\$485	\$494	\$477	\$735	\$996	\$1,054	\$612	\$571	\$595
American Family Ins Co	\$747	\$990	\$823	\$1,098	\$1,508	\$1,589	\$1,081	\$852	\$724
American National General Insurance Company	\$700	\$717	\$669	\$1,037	\$1,331	\$1,474	\$993	\$819	\$700
COUNTRY Preferred Insurance Company	\$1,056	\$851	\$851	\$1,368	\$1,703	\$1,757	\$1,075	\$1,075	\$971
CSAA General Insurance Company	\$939	\$999	\$1,029	\$1,449	\$1,717	\$2,011	\$1,438	\$1,083	\$1,296
Farmers Insurance Exchange	\$1,466	\$1,461	\$1,362	<b>\$4,020</b>	<b>\$3,763</b>	<b>\$5,070</b>	<b>\$4,781</b>	<b>\$2,061</b>	<b>\$1,605</b>
Garrison Property and Casualty Insurance Company	\$760	\$761	\$662	\$891	\$986	\$991	\$762	\$787	\$772
GEICO Secure Insurance Company	<b>\$432</b>	<b>\$474</b>	<b>\$474</b>	\$693	\$898	\$993	<b>\$603</b>	<b>\$474</b>	<b>\$432</b>
Key Insurance Company	\$958	\$1,912	\$1,912	\$1,990	\$2,092	\$2,440	\$2,308	\$1,102	\$1,288
Liberty Mutual General Insurance Company	\$715	\$843	\$976	\$1,352	\$1,571	\$1,799	\$1,370	\$1,103	\$925
Mercury Casualty Company	\$805	\$862	\$897	\$1,256	\$1,706	\$1,748	\$1,361	\$1,110	\$1,016
Midvale Indemnity Company	\$634	\$833	\$696	\$937	\$1,312	\$1,379	\$926	\$713	\$605
Nevada Capital Insurance Group	\$637	\$673	\$651	\$874	\$1,078	\$1,170	\$838	\$747	\$787
Noblir Reciprocal Exchange	\$786	\$813	\$775	\$1,109	\$1,565	\$1,593	\$1,119	\$999	\$955
Progressive Direct Insurance Company	\$474	\$535	\$485	<b>\$657</b>	\$921	\$968	\$624	\$626	\$550
Progressive Northern Insurance Company	\$581	\$656	\$589	\$849	\$1,222	\$1,281	\$798	\$791	\$688
Root Insurance Company	\$1,198	\$1,037	\$1,097	\$1,916	\$2,556	\$2,907	\$1,810	\$1,461	\$1,166
Safeco Insurance Company of Illinois	\$1,283	\$1,309	\$1,166	\$2,212	\$2,865	\$3,308	\$1,918	\$1,518	\$1,196
State Farm Fire and Casualty Company	\$1,081	\$1,046	\$931	\$1,490	\$2,037	\$2,066	\$1,104	\$1,022	\$1,339
State Farm Mutual Automobile Insurance Company	\$685	\$657	\$585	\$963	\$1,328	\$1,346	\$708	\$647	\$842
The Standard Fire Insurance Company	\$1,017	\$1,044	\$954	\$1,519	\$1,840	\$2,146	\$1,363	\$1,143	\$1,356
United Services Automobile Association	\$620	\$635	\$547	\$730	\$820	\$828	\$628	\$655	\$640
USAA Casualty Insurance Company	\$591	\$633	\$520	\$707	<b>\$781</b>	<b>\$789</b>	\$610	\$590	\$607
USAA General Indemnity Company	\$636	\$649	\$568	\$747	\$839	\$833	\$657	\$649	\$657

American Access Casualty Company only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stalene is not a current territory. This company does not write more than 1 DUI occurrence.

American Access Casualty Company did not offer information for example F.

American Family Connect Property and Casualty Insurance Company did not offer information for example F.

American National General Insurance Company did not offer information for example F.

Country Preferred Insurance Company did not offer information for the following examples: B, C, F.

GEICO Secure Insurance Company did not offer information for example F.

Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

Noblir Reciprocal Exchange did not offer information for example F.

Primer Insurance Company does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.

The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

**EXAMPLE N - Liability OPTION 2 - NISSAN ALTIMA**

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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. Rate the husband. 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	Steline 89449
Allstate Fire & Casualty Ins. Co.	\$892	\$798	\$820	\$1,324	\$1,904	\$1,933	\$1,142	\$846	\$884
American Family Connect Property and Casualty Ins. Co.	<b>\$610</b>	<b>\$622</b>	<b>\$607</b>	\$967	\$1,341	\$1,397	\$788	\$725	\$761
American Family Ins Co	\$814	\$1,100	\$903	\$1,245	\$1,782	\$1,886	\$1,213	\$935	\$779
American National General Insurance Company	\$832	\$831	\$795	\$1,303	\$1,672	\$1,871	\$1,217	\$969	\$821
COUNTRY Preferred Insurance Company	\$1,132	\$912	\$913	\$1,482	\$1,859	\$1,916	\$1,151	\$1,153	\$1,040
CSAA General Insurance Company	\$1,059	\$1,108	\$1,138	\$1,732	\$2,094	\$2,453	\$1,660	\$1,208	\$1,458
Farmers Insurance Exchange	<b>\$1,720</b>	<b>\$1,726</b>	<b>\$1,635</b>	<b>\$5,107</b>	<b>\$4,662</b>	<b>\$6,488</b>	<b>\$6,182</b>	<b>\$2,572</b>	<b>\$1,887</b>
Garrison Property and Casualty Insurance Company	\$913	\$907	\$804	\$1,122	\$1,238	\$1,246	\$927	\$949	\$915
GEICO Secure Insurance Company	\$639	\$681	\$681	\$1,229	\$1,656	\$1,872	\$1,015	<b>\$681</b>	<b>\$639</b>
Liberty Mutual General Insurance Company	\$896	\$919	\$1,154	\$2,300	\$2,982	\$3,370	\$2,257	\$1,462	\$1,078
Mercury Casualty Company	\$1,014	\$1,066	\$1,129	\$1,689	\$2,390	\$2,484	\$1,797	\$1,417	\$1,270
Midvale Indemnity Company	\$695	\$938	\$771	\$1,077	\$1,574	\$1,662	\$1,054	\$791	\$656
Nevada Capital Insurance Group	\$739	\$777	\$763	\$1,054	\$1,336	\$1,447	\$984	\$879	\$926
Noblir Reciprocal Exchange	\$1,093	\$1,086	\$1,055	\$1,738	\$2,603	\$2,631	\$1,705	\$1,424	\$1,268
Progressive Direct Insurance Company	\$705	\$749	\$697	\$1,135	\$1,694	\$1,783	\$1,031	\$957	\$804
Progressive Northern Insurance Company	\$881	\$939	\$869	\$1,460	\$2,208	\$2,329	\$1,313	\$1,218	\$1,013
Root Insurance Company	\$1,664	\$1,378	\$1,512	\$2,869	\$3,901	\$4,421	\$2,647	\$2,068	\$1,584
Safeco Insurance Company of Illinois	\$1,621	\$1,666	\$1,490	\$3,215	\$4,417	\$5,008	\$2,767	\$1,823	\$1,520
State Farm Fire and Casualty Company	\$1,372	\$1,288	\$1,162	\$2,008	\$2,759	\$2,811	\$1,400	\$1,278	\$1,638
State Farm Mutual Automobile Insurance Company	\$863	\$805	\$725	\$1,283	\$1,775	\$1,809	\$895	\$806	\$1,026
The Standard Fire Insurance Company	\$1,126	\$1,138	\$1,037	\$1,828	\$2,292	\$2,664	\$1,607	\$1,296	\$1,596
United Services Automobile Association	\$717	\$727	\$637	\$884	\$989	\$999	\$737	\$761	\$727
USAA Casualty Insurance Company	\$689	\$725	\$609	<b>\$862</b>	<b>\$953</b>	<b>\$958</b>	<b>\$719</b>	\$687	\$698
USAA General Indemnity Company	\$749	\$756	\$670	\$920	\$1,028	\$1,024	\$782	\$761	\$763

American Access Casualty Company did not offer information for either vehicle for Option 2.  
 American Family Connect Property and Casualty Insurance Company did not offer information for example F.  
 American National General Insurance Company did not offer information for example F.  
 Country Preferred Insurance Company did not offer information for the following examples: B, C, F, G.  
 GEICO Secure Insurance Company did not offer information for example F.  
 Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.  
 Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.  
 Noblr Reciprocal Exchange did not offer information for example F.  
 State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.  
 State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.  
 The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.  
 The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.  
 USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

**EXAMPLE N - Liability OPTION 1 - CHEVROLET COLORADO**

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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. Rate the husband. Rate as average/neutral credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stalene
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$894	\$883	\$862	\$1,188	\$1,579	\$1,613	\$1,075	\$879	\$901
American Access Casualty Company	<b>\$2,078</b>	<b>\$5,056</b>	\$2,586	\$2,570	\$2,459	\$3,350	\$2,317	<b>\$2,390</b>	N/A
American Family Connect Property and Casualty Ins. Co.	\$379	<b>\$394</b>	\$375	\$549	\$712	\$752	<b>\$480</b>	\$454	\$466
American Family Ins Co	\$700	\$936	\$773	\$1,039	\$1,437	\$1,505	\$1,014	\$794	\$672
American National General Insurance Company	\$458	\$470	\$433	\$679	\$877	\$957	\$647	\$539	\$464
COUNTRY Preferred Insurance Company	\$793	\$755	\$633	\$1,055	\$1,319	\$1,361	\$819	\$815	\$728
CSAA General Insurance Company	\$739	\$770	\$788	\$1,149	\$1,386	\$1,592	\$1,110	\$841	\$1,003
Farmers Insurance Exchange	\$1,040	\$1,039	\$933	\$2,573	\$2,529	\$3,220	\$2,867	\$1,325	\$1,142
Garrison Property and Casualty Insurance Company	\$663	\$657	\$578	\$787	\$870	\$872	\$665	\$686	\$671
GEICO Secure Insurance Company	\$374	\$402	\$402	\$634	\$829	\$917	\$541	<b>\$402</b>	<b>\$374</b>
Key Insurance Company	\$1,888	\$2,842	<b>\$2,842</b>	<b>\$3,298</b>	<b>\$3,634</b>	<b>\$3,838</b>	<b>\$3,376</b>	\$2,218	<b>\$3,388</b>
Liberty Mutual General Insurance Company	\$561	\$588	\$730	\$1,382	\$1,717	\$1,869	\$1,303	\$922	\$705
Mercury Casualty Company	\$601	\$639	\$668	\$932	\$1,261	\$1,280	\$1,007	\$824	\$760
Midvale Indemnity Company	\$634	\$843	\$699	\$944	\$1,318	\$1,377	\$930	\$712	\$604
Nevada Capital Insurance Group	\$525	\$545	\$534	\$731	\$924	\$997	\$678	\$619	\$654
Noblr Reciprocal Exchange	\$906	\$932	\$891	\$1,305	\$1,826	\$1,855	\$1,305	\$1,154	\$1,110
Progressive Direct Insurance Company	<b>\$367</b>	<b>\$407</b>	<b>\$372</b>	<b>\$508</b>	\$704	\$733	\$481	\$481	\$432
Progressive Northern Insurance Company	\$426	\$473	\$428	\$633	\$905	\$942	\$588	\$579	\$514
Root Insurance Company	\$1,546	\$1,339	\$1,420	\$2,480	\$3,317	\$3,789	\$2,348	\$1,902	\$1,501
Safeco Insurance Company of Illinois	\$1,040	\$1,063	\$943	\$1,816	\$2,297	\$2,668	\$1,538	\$1,233	\$967
State Farm Fire and Casualty Company	\$872	\$834	\$743	\$1,220	\$1,679	\$1,695	\$899	\$819	\$1,073
State Farm Mutual Automobile Insurance Company	\$563	\$531	\$473	\$804	\$1,114	\$1,126	\$587	\$527	\$684
The Standard Fire Insurance Company	\$778	\$795	\$731	\$1,159	\$1,398	\$1,620	\$1,038	\$870	\$1,031
United Services Automobile Association	\$537	\$545	\$473	\$639	\$718	\$723	\$546	\$565	\$547
USAA Casualty Insurance Company	\$517	\$546	\$455	\$628	<b>\$694</b>	<b>\$697</b>	\$535	\$516	\$526
USAA General Indemnity Company	\$558	\$563	\$495	\$659	\$740	\$732	\$574	\$564	\$573

American Access Casualty Company only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stalene is not a current territory. This company does not write more than 1 DUI occurrence.

American Access Casualty Company did not offer information for example F.

American Family Connect Property and Casualty Insurance Company did not offer information for example F.

American National General Insurance Company did not offer information for example F.

Country Preferred Insurance Company did not offer information for the following examples: B, C, F.

GEICO Secure Insurance Company did not offer information for example F.

Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

Key Insurance does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead.

Option 1 PD Liability Rate includes the \$12 billing fee.

Noblr Reciprocal Exchange did not offer information for example F.

Primero Insurance Company does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.

The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

**EXAMPLE N - Liability OPTION 2 - CHEVROLET COLORADO**

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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. Rate the husband. 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	Steline 89449
Allstate Fire & Casualty Ins. Co.	\$1,018	\$952	\$956	\$1,463	\$2,070	\$2,108	\$1,278	\$975	\$1,018
American Family Connect Property and Casualty Ins. Co.	<b>\$456</b>	<b>\$471</b>	<b>\$454</b>	<b>\$691</b>	\$930	\$967	<b>\$588</b>	<b>\$548</b>	\$570
American Family Ins Co	\$761	\$1,044	\$850	\$1,180	\$1,701	\$1,789	\$1,140	\$872	\$723
American National General Insurance Company	\$522	\$526	\$495	\$815	\$1,053	\$1,153	\$760	\$615	<b>\$525</b>
COUNTRY Preferred Insurance Company	\$869	\$694	\$695	\$1,169	\$1,293	\$1,471	\$1,471	\$895	\$893
CSAA General Insurance Company	\$854	\$877	\$896	\$1,409	\$1,728	\$1,983	\$1,316	\$964	\$1,163
Farmers Insurance Exchange	\$1,143	\$1,151	\$1,052	\$3,117	\$2,971	\$3,934	<b>\$3,554</b>	\$1,568	\$1,269
Garrison Property and Casualty Insurance Company	\$802	\$791	\$704	\$991	\$1,092	\$1,095	\$813	\$834	\$802
GEICO Secure Insurance Company	\$578	\$607	\$607	\$1,164	\$1,580	\$1,788	\$949	\$607	\$578
Liberty Mutual General Insurance Company	\$767	\$763	\$967	\$2,049	\$2,664	\$3,036	\$1,984	\$1,262	\$911
Mercury Casualty Company	\$740	\$774	\$820	\$1,217	\$1,711	\$1,765	\$1,296	\$1,027	\$927
Midvale Indemnity Company	\$691	\$948	\$772	\$1,080	\$1,574	\$1,651	\$1,053	\$785	\$651
Nevada Capital Insurance Group	\$605	\$628	\$622	\$871	\$1,126	\$1,212	\$791	\$720	\$764
Noblir Reciprocal Exchange	\$1,093	\$1,086	\$1,055	\$1,738	\$2,603	\$2,631	\$1,705	\$1,424	\$1,268
Progressive Direct Insurance Company	\$533	\$562	\$525	\$857	\$1,262	\$1,319	\$777	\$719	\$619
Progressive Northern Insurance Company	\$636	\$671	\$623	\$1,062	\$1,594	\$1,671	\$951	\$878	\$744
Root Insurance Company	<b>\$2,144</b>	<b>\$1,779</b>	<b>\$1,953</b>	<b>\$3,736</b>	<b>\$5,095</b>	<b>\$5,786</b>	\$3,447	<b>\$2,691</b>	<b>\$2,041</b>
Safeco Insurance Company of Illinois	\$1,272	\$1,314	\$1,167	\$2,536	\$3,367	\$3,868	\$2,124	\$1,451	\$1,190
State Farm Fire and Casualty Company	\$1,094	\$1,019	\$918	\$1,618	\$2,235	\$2,266	\$1,130	\$1,015	\$1,303
State Farm Mutual Automobile Insurance Company	\$704	\$650	\$583	\$1,060	\$1,476	\$1,495	\$739	\$653	\$832
The Standard Fire Insurance Company	\$852	\$857	\$787	\$1,375	\$1,716	\$1,982	\$1,205	\$976	\$1,201
United Services Automobile Association	\$628	\$632	\$557	\$779	\$871	\$878	\$646	\$663	\$632
USAA Casualty Insurance Company	\$611	\$633	\$540	\$772	<b>\$851</b>	<b>\$856</b>	\$639	\$608	\$613
USAA General Indemnity Company	\$658	\$660	\$586	\$809	\$906	\$900	\$687	\$665	\$668

American Access Casualty Company did not offer information for either vehicle for Option 2.  
 American Family Connect Property and Casualty Insurance Company did not offer information for example F.  
 American National General Insurance Company did not offer information for example F.  
 Country Preferred Insurance Company did not offer information for the following examples: B, C, F, G.  
 GEICO Secure Insurance Company did not offer information for example F.  
 Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.  
 Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.  
 Noblir Reciprocal Exchange did not offer information for example F.  
 State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.  
 State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.  
 The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.  
 The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.  
 USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

**EXAMPLE O - Liability OPTION 1 - NISSAN ALTIMA**

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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. Rate the husband. Rate as worst possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stalene
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,345	\$1,231	\$1,245	\$1,987	\$2,841	\$2,895	\$1,728	\$1,285	\$1,336
American Access Casualty Company	\$1,596	\$3,761	\$2,077	\$2,102	\$2,000	\$2,813	\$1,834	\$1,928	N/A
American Family Connect Property and Casualty Ins. Co.	\$1,052	\$1,070	\$1,036	\$1,615	\$2,226	\$2,381	\$1,336	\$1,245	\$1,291
American Family Ins Co	\$946	\$1,253	\$1,044	\$1,379	\$1,875	\$1,968	\$1,366	\$1,075	\$921
American National General Insurance Company	\$967	\$992	\$923	\$1,433	\$1,839	\$2,037	\$1,372	\$1,130	\$968
COUNTRY Preferred Insurance Company	\$1,282	\$1,021	\$1,022	\$1,660	\$2,058	\$2,125	\$1,311	\$1,307	\$1,172
CSAA General Insurance Company	\$2,067	\$2,200	\$2,272	\$3,329	\$3,994	\$4,737	\$3,282	\$2,397	\$2,913
Farmers Insurance Exchange	\$2,821	\$2,821	\$2,662	\$8,131	\$7,471	\$10,288	<b>\$9,823</b>	\$4,119	\$3,050
Garrison Property and Casualty Insurance Company	\$1,744	\$1,748	\$1,525	\$2,040	\$2,264	\$2,281	\$1,754	\$1,802	\$1,770
GEICO Secure Insurance Company	<b>\$617</b>	<b>\$678</b>	<b>\$678</b>	<b>\$996</b>	\$1,294	\$1,433	<b>\$866</b>	<b>\$678</b>	<b>\$617</b>
Key Insurance Company	\$958	\$1,912	\$1,912	\$1,990	\$2,092	\$2,440	\$2,308	\$1,102	\$1,288
Liberty Mutual General Insurance Company	\$2,034	\$2,145	\$2,633	\$4,782	\$6,029	\$6,677	\$4,734	\$3,218	\$2,494
Mercury Casualty Company	\$1,176	\$1,266	\$1,312	\$1,835	\$2,486	\$2,549	\$1,993	\$1,626	\$1,491
Midvale Indemnity Company	\$819	\$1,071	\$901	\$1,195	\$1,647	\$1,726	\$1,193	\$918	\$791
Nevada Capital Insurance Group	\$818	\$868	\$841	\$1,135	\$1,404	\$1,522	\$1,089	\$966	\$1,011
Noblr Reciprocal Exchange	\$1,074	\$1,111	\$1,064	\$1,503	\$2,140	\$2,177	\$1,515	\$1,370	\$1,292
Progressive Direct Insurance Company	\$840	\$959	\$863	\$1,161	\$1,643	\$1,736	\$1,111	\$1,117	\$971
Progressive Northern Insurance Company	\$1,000	\$1,123	\$1,015	\$1,477	\$2,146	\$2,255	\$1,381	\$1,361	\$1,168
Root Insurance Company	\$1,542	\$1,332	\$1,416	\$2,472	\$3,302	\$3,766	\$2,334	\$1,886	\$1,492
Safeco Insurance Company of Illinois	\$4,197	\$4,550	\$4,062	\$6,937	\$9,127	\$10,664	\$6,236	\$5,454	\$4,242
State Farm Fire and Casualty Company	<b>\$7,259</b>	<b>\$6,970</b>	<b>\$6,216</b>	<b>\$10,226</b>	<b>\$14,146</b>	<b>\$14,671</b>	\$7,705	<b>\$6,957</b>	<b>\$8,832</b>
State Farm Mutual Automobile Insurance Company	\$4,863	\$4,619	\$4,133	\$6,980	\$9,677	\$10,021	\$5,206	\$4,648	\$5,821
The Standard Fire Insurance Company	\$1,237	\$1,265	\$1,153	\$1,863	\$2,267	\$2,648	\$1,670	\$1,392	\$1,652
United Services Automobile Association	\$1,268	\$1,303	\$1,120	\$1,516	\$1,712	\$1,735	\$1,292	\$1,342	\$1,306
USAA Casualty Insurance Company	\$1,343	\$1,447	\$1,187	\$1,630	\$1,806	\$1,824	\$1,396	\$1,341	\$1,378
USAA General Indemnity Company	\$980	\$1,000	\$877	\$1,150	<b>\$1,291</b>	<b>\$1,284</b>	\$1,012	\$998	\$1,010

American Access Casualty Company only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stalene is not a current territory. This company does not write more than 1 DUI occurrence.

American Access Casualty Company did not offer information for example F.

American Family Connect Property and Casualty Insurance Company did not offer information for example F.

American National General Insurance Company did not offer information for example F.

Country Preferred Insurance Company did not offer information for the following examples: B, C, F.

GEICO Secure Insurance Company did not offer information for example F.

Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

Noblr Reciprocal Exchange did not offer information for example F.

Primer Insurance Company does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.

The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

### EXAMPLE O - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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. Rate the husband. Rate 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	Staterline 89449
Allstate Fire & Casualty Ins. Co.	\$1,718	\$1,463	\$1,542	\$2,777	\$4,249	\$4,303	\$2,310	\$1,585	\$1,698
American Family Connect Property and Casualty Ins. Co.	\$1,288	\$1,307	\$1,275	\$2,052	\$2,900	\$3,044	\$1,674	\$1,550	\$1,614
American Family Ins Co	\$1,023	\$1,386	\$1,139	\$1,556	\$2,208	\$2,328	\$1,524	\$1,173	\$985
American National General Insurance Company	\$1,149	\$1,146	\$1,098	\$1,800	\$2,309	\$2,585	\$1,682	\$1,338	\$1,136
COUNTRY Preferred Insurance Company	\$1,364	\$1,087	\$1,089	\$1,785	\$2,227	\$2,298	\$1,395	\$1,392	\$1,247
CSAA General Insurance Company	\$2,434	\$2,539	\$2,617	\$4,172	\$5,098	\$6,053	\$3,958	\$2,775	\$3,403
Farmers Insurance Exchange	\$3,469	\$3,499	\$3,344	\$10,752	\$9,681	\$13,696	<b>\$13,154</b>	\$5,364	\$3,787
Garrison Property and Casualty Insurance Company	\$2,174	\$2,159	\$1,926	\$2,670	\$2,946	\$2,974	\$2,213	\$2,254	\$2,174
GEICO Secure Insurance Company	\$918	<b>\$979</b>	<b>\$979</b>	\$1,776	\$2,398	\$2,712	\$1,466	<b>\$979</b>	\$918
Liberty Mutual General Insurance Company	\$2,919	\$2,869	\$3,670	\$7,511	\$9,895	\$11,588	\$7,567	\$4,611	\$3,411
Mercury Casualty Company	\$1,474	\$1,555	\$1,642	\$2,450	\$3,460	\$3,593	\$2,612	\$2,064	\$1,850
Midvale Indemnity Company	<b>\$891</b>	\$1,197	\$990	<b>\$1,363</b>	\$1,965	\$2,070	\$1,347	\$1,010	<b>\$849</b>
Nevada Capital Insurance Group	\$955	\$1,008	\$991	\$1,375	\$1,751	\$1,893	\$1,285	\$1,141	\$1,200
Noblir Reciprocal Exchange	\$1,497	\$1,480	\$1,454	\$2,387	\$3,572	\$3,633	\$2,316	\$1,969	\$1,732
Progressive Direct Insurance Company	\$1,261	\$1,348	\$1,249	\$2,027	\$3,047	\$3,235	\$1,851	\$1,719	\$1,430
Progressive Northern Insurance Company	\$1,576	\$1,665	\$1,550	\$2,646	\$4,037	\$4,278	\$2,369	\$2,179	\$1,784
Root Insurance Company	\$2,160	\$1,787	\$1,963	\$3,736	\$5,086	\$5,772	\$3,445	\$2,691	\$2,046
Safeco Insurance Company of Illinois	\$5,410	\$5,808	\$5,221	\$10,421	\$14,703	\$16,657	\$9,280	\$6,509	\$5,407
State Farm Fire and Casualty Company	<b>\$8,880</b>	<b>\$8,358</b>	<b>\$7,484</b>	<b>\$13,230</b>	<b>\$18,574</b>	<b>\$19,607</b>	\$9,654	<b>\$8,527</b>	<b>\$10,535</b>
State Farm Mutual Automobile Insurance Company	\$6,003	\$5,590	\$5,018	\$9,089	\$12,789	\$13,469	\$6,579	\$5,746	\$7,021
The Standard Fire Insurance Company	\$1,400	\$1,408	\$1,282	\$2,292	\$2,888	\$3,360	\$2,008	\$1,613	\$1,985
United Services Automobile Association	\$1,521	\$1,542	\$1,354	\$1,916	\$2,154	\$2,187	\$1,580	\$1,616	\$1,537
USAA Casualty Insurance Company	\$1,662	\$1,755	\$1,486	\$2,117	\$2,341	\$2,358	\$1,752	\$1,659	\$1,673
USAA General Indemnity Company	\$1,196	\$1,208	\$1,078	\$1,471	<b>\$1,643</b>	<b>\$1,640</b>	<b>\$1,254</b>	\$1,217	\$1,216

American Access Casualty Company did not offer information for either vehicle for Option 2.  
 American Family Connect Property and Casualty Insurance Company did not offer information for example F.  
 American National General Insurance Company did not offer information for example F.  
 Country Preferred Insurance Company did not offer information for the following examples: B, C, F, G.  
 GEICO Secure Insurance Company did not offer information for example F.  
 Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.  
 Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.  
 Noblir Reciprocal Exchange did not offer information for example F.  
 State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.  
 State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.  
 The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.  
 The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.  
 USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

**EXAMPLE O - Liability OPTION 1 - CHEVROLET COLORADO**

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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. Rate the husband. Rate as worst possible credit-based insurance score.

Company Name	Carson					North			
	City	Elko	Fallon	Henderson	Las Vegas	Las Vegas	Pahrump	Reno	Stalene
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,606	\$1,559	\$1,532	\$2,275	\$3,192	\$3,259	\$2,010	\$1,557	\$1,619
American Access Casualty Company	\$2,078	\$5,056	\$2,586	\$2,570	\$2,459	\$3,350	\$2,317	\$2,390	N/A
American Family Connect Property and Casualty Ins. Co.	\$799	\$825	\$787	\$1,172	\$1,555	\$1,652	\$1,015	\$959	\$983
American Family Ins Co	\$895	\$1,195	\$990	\$1,318	\$1,808	\$1,889	\$1,294	\$1,011	\$864
American National General Insurance Company	\$632	\$652	\$599	\$937	\$1,211	\$1,320	\$892	\$745	\$641
COUNTRY Preferred Insurance Company	\$956	\$756	\$757	\$1,271	\$1,583	\$1,636	\$994	\$983	\$873
CSAA General Insurance Company	\$1,588	\$1,655	\$1,700	\$2,595	\$3,169	\$3,692	\$2,489	\$1,819	\$2,214
Farmers Insurance Exchange	\$1,906	\$1,912	\$1,735	\$4,947	\$4,764	\$6,213	\$5,634	\$2,521	\$2,073
Garrison Property and Casualty Insurance Company	\$1,502	\$1,494	\$1,311	\$1,769	\$1,963	\$1,971	\$1,508	\$1,549	\$1,517
GEICO Secure Insurance Company	<b>\$532</b>	<b>\$573</b>	<b>\$573</b>	\$911	\$1,195	\$1,323	<b>\$775</b>	<b>\$573</b>	<b>\$532</b>
Key Insurance Company	\$1,888	\$2,842	\$2,842	\$3,298	\$3,634	\$3,838	\$3,376	\$2,218	\$3,388
Liberty Mutual General Insurance Company	\$1,685	\$1,724	\$2,144	\$4,149	\$5,265	\$5,906	\$4,055	\$2,689	\$2,044
Mercury Casualty Company	\$875	\$931	\$972	\$1,357	\$1,831	\$1,863	\$1,472	\$1,203	\$1,109
Midvale Indemnity Company	\$827	\$1,093	\$914	\$1,215	\$1,675	\$1,748	\$1,212	\$925	\$797
Nevada Capital Insurance Group	\$677	\$705	\$693	\$955	\$1,209	\$1,301	\$884	\$802	\$847
Noblir Reciprocal Exchange	\$1,228	\$1,262	\$1,211	\$1,746	\$2,471	\$2,501	\$1,745	\$1,565	\$1,484
Progressive Direct Insurance Company	\$644	\$726	\$656	<b>\$895</b>	\$1,252	\$1,314	\$850	\$850	\$752
Progressive Northern Insurance Company	\$724	\$798	\$727	\$1,084	\$1,562	\$1,632	\$1,002	\$982	\$857
Root Insurance Company	\$1,996	\$1,733	\$1,836	\$3,221	\$4,317	\$4,935	\$3,047	\$2,470	\$1,935
Safeco Insurance Company of Illinois	\$3,245	\$3,511	\$3,119	\$5,378	\$6,897	\$8,128	\$4,742	\$4,227	\$3,255
State Farm Fire and Casualty Company	<b>\$6,027</b>	<b>\$5,715</b>	<b>\$5,109</b>	<b>\$8,607</b>	<b>\$11,917</b>	<b>\$12,234</b>	<b>\$6,407</b>	<b>\$5,722</b>	<b>\$7,253</b>
State Farm Mutual Automobile Insurance Company	\$4,106	\$3,849	\$3,454	\$5,967	\$8,273	\$8,480	\$4,398	\$3,884	\$4,858
The Standard Fire Insurance Company	\$942	\$959	\$880	\$1,414	\$1,713	\$1,985	\$1,263	\$1,054	\$1,253
United Services Automobile Association	\$1,077	\$1,098	\$948	\$1,301	\$1,469	\$1,485	\$1,100	\$1,139	\$1,101
USAA Casualty Insurance Company	\$1,158	\$1,228	\$1,022	\$1,420	\$1,573	\$1,583	\$1,205	\$1,151	\$1,179
USAA General Indemnity Company	\$854	\$864	\$762	\$1,008	<b>\$1,131</b>	<b>\$1,121</b>	\$881	\$863	\$875

American Access Casualty Company only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stalene is not a current territory. This company does not write more than 1 DUI occurrence.

American Access Casualty Company did not offer information for example F.

American Family Connect Property and Casualty Insurance Company did not offer information for example F.

American National General Insurance Company did not offer information for example F.

Country Preferred Insurance Company did not offer information for the following examples: B, C, F.

GEICO Secure Insurance Company did not offer information for example F.

Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

Noblir Reciprocal Exchange did not offer information for example F.

Primer Insurance Company does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.

The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

**EXAMPLE O - Liability OPTION 2 - CHEVROLET COLORADO**

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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. Rate the husband. Rate as worst possible credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Steline 89449
Allstate Fire & Casualty Ins. Co.	\$1,960	\$1,767	\$1,808	\$3,043	\$4,569	\$4,639	\$2,569	\$1,837	\$1,959
American Family Connect Property and Casualty Ins. Co.	\$947	\$974	\$941	\$1,455	\$1,996	\$2,086	\$1,233	\$1,156	\$1,193
American Family Ins Co	\$967	\$1,328	\$1,082	\$1,492	\$2,134	\$2,238	\$1,447	\$1,104	\$922
American National General Insurance Company	<b>\$721</b>	<b>\$729</b>	<b>\$682</b>	\$1,124	\$1,454	\$1,592	\$1,049	<b>\$849</b>	<b>\$724</b>
COUNTRY Preferred Insurance Company	\$797	\$1,038	\$822	<b>\$824</b>	<b>\$1,396</b>	\$1,809	\$1,078	\$1,068	\$948
CSAA General Insurance Company	\$1,917	\$1,965	\$2,014	\$3,330	\$4,131	\$4,813	\$3,081	\$2,170	\$2,662
Farmers Insurance Exchange	\$2,209	\$2,238	\$2,067	\$6,335	\$5,937	\$8,028	\$7,341	\$3,151	\$2,446
Garrison Property and Casualty Insurance Company	\$1,873	\$1,850	\$1,655	\$2,298	\$2,534	\$2,546	\$1,900	\$1,940	\$1,869
GEICO Secure Insurance Company	\$830	\$872	\$872	\$1,683	\$2,288	\$2,591	\$1,369	\$872	\$830
Liberty Mutual General Insurance Company	\$2,437	\$2,344	\$2,993	\$6,509	\$8,622	\$10,273	\$6,517	\$3,881	\$2,781
Mercury Casualty Company	\$1,071	\$1,123	\$1,190	\$1,761	\$2,472	\$2,550	\$1,880	\$1,492	\$1,347
Midvale Indemnity Company	\$895	\$1,220	\$1,001	\$1,381	\$1,988	\$2,083	\$1,361	\$1,013	\$851
Nevada Capital Insurance Group	\$783	\$814	\$810	\$1,143	\$1,477	\$1,590	<b>\$1,036</b>	\$938	\$993
Noblir Reciprocal Exchange	\$1,497	\$1,480	\$1,454	\$2,387	\$3,572	\$3,633	\$2,316	\$1,969	\$1,732
Progressive Direct Insurance Company	\$954	\$1,014	\$941	\$1,539	\$2,291	\$2,416	\$1,399	\$1,295	\$1,096
Progressive Northern Insurance Company	\$1,127	\$1,179	\$1,102	\$1,902	\$2,886	\$3,042	\$1,697	\$1,556	\$1,294
Root Insurance Company	\$2,796	\$2,314	\$2,547	\$4,893	\$6,679	\$7,591	\$4,505	\$3,518	\$2,654
Safeco Insurance Company of Illinois	\$4,030	\$4,339	\$3,875	\$7,718	\$10,526	\$12,100	\$6,720	\$4,930	\$4,012
State Farm Fire and Casualty Company	<b>\$7,365</b>	<b>\$6,843</b>	<b>\$6,140</b>	<b>\$11,068</b>	<b>\$15,533</b>	<b>\$16,166</b>	<b>\$7,996</b>	<b>\$6,985</b>	<b>\$8,661</b>
State Farm Mutual Automobile Insurance Company	\$5,063	\$4,653	\$4,187	\$7,725	\$10,858	\$11,272	\$5,535	\$4,784	\$5,866
The Standard Fire Insurance Company	\$1,051	\$1,054	\$966	\$1,707	\$2,143	\$2,477	\$1,496	\$1,203	\$1,483
United Services Automobile Association	\$1,294	\$1,303	\$1,147	\$1,637	\$1,840	\$1,860	\$1,342	\$1,371	\$1,301
USAA Casualty Insurance Company	\$1,439	\$1,498	\$1,280	\$1,834	\$2,026	\$2,037	\$1,511	\$1,429	\$1,441
USAA General Indemnity Company	\$1,044	\$1,047	\$938	\$1,283	\$1,429	<b>\$1,422</b>	\$1,089	\$1,054	\$1,059

American Access Casualty Company did not offer information for either vehicle for Option 2.  
 American Family Connect Property and Casualty Insurance Company did not offer information for example F.  
 American National General Insurance Company did not offer information for example F.  
 Country Preferred Insurance Company did not offer information for the following examples: B, C, F, G.  
 GEICO Secure Insurance Company did not offer information for example F.  
 Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.  
 Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.  
 Noblir Reciprocal Exchange did not offer information for example F.  
 State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.  
 State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.  
 The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.  
 The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.  
 USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

**EXAMPLE P - Liability OPTION 1 - NISSAN ALTIMA**

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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. Rate as best possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$601	\$583	\$572	\$769	\$970	\$992	\$714	\$596	\$599
American Access Casualty Company	<b>\$1,951</b>	<b>\$4,737</b>	<b>\$2,514</b>	<b>\$2,527</b>	<b>\$2,406</b>	<b>\$3,367</b>	\$2,224	<b>\$2,325</b>	N/A
American Family Connect Property and Casualty Ins. Co.	\$369	\$376	\$364	\$569	\$777	\$817	\$468	\$435	\$457
American Family Ins Co	\$511	\$668	\$557	\$762	\$1,084	\$1,147	\$736	\$579	\$485
American National General Insurance Company	\$299	\$303	\$286	\$453	\$582	\$644	\$429	\$352	\$299
COUNTRY Preferred Insurance Company	\$768	\$606	\$604	\$975	\$1,227	\$1,260	\$749	\$758	\$688
CSAA General Insurance Company	\$744	\$783	\$805	\$1,134	\$1,341	\$1,558	\$1,120	\$850	\$1,015
Farmers Insurance Exchange	\$926	\$919	\$824	\$2,170	\$2,158	\$2,709	<b>\$2,444</b>	\$1,158	<b>\$1,043</b>
Garrison Property and Casualty Insurance Company	\$469	\$466	\$407	\$560	\$616	\$618	\$470	\$488	\$474
GEICO Secure Insurance Company	\$293	\$313	\$313	\$465	\$596	\$653	\$402	\$313	\$293
Hartford Insurance Company of the Midwest	\$544	\$524	\$490	\$734	\$929	\$913	\$675	\$537	\$607
Key Insurance Company	\$500	\$950	\$950	\$1,022	\$1,064	\$1,232	\$1,136	\$566	\$662
Liberty Mutual General Insurance Company	\$341	\$377	\$454	\$784	\$961	\$1,038	\$751	\$557	\$434
Mercury Casualty Company	\$504	\$531	\$560	\$785	\$1,065	\$1,086	\$846	\$693	\$639
Midvale Indemnity Company	\$436	\$568	\$475	\$657	\$949	\$1,001	\$636	\$488	\$408
Nevada Capital Insurance Group	\$341	\$358	\$347	\$463	\$571	\$619	\$443	\$398	\$419
Noblir Reciprocal Exchange	<b>\$225</b>	<b>\$238</b>	<b>\$227</b>	<b>\$304</b>	<b>\$414</b>	<b>\$421</b>	<b>\$304</b>	<b>\$278</b>	<b>\$266</b>
Progressive Direct Insurance Company	\$523	\$563	\$524	\$718	\$981	\$1,015	\$677	\$672	\$599
Progressive Northern Insurance Company	\$497	\$543	\$497	\$732	\$1,046	\$1,086	\$682	\$674	\$586
Root Insurance Company	\$683	\$615	\$628	\$956	\$1,218	\$1,380	\$935	\$794	\$686
Safeco Insurance Company of Illinois	\$619	\$630	\$571	\$982	\$1,230	\$1,406	\$863	\$719	\$584
State Farm Fire and Casualty Company	\$665	\$629	\$568	\$940	\$1,280	\$1,290	\$666	\$616	\$809
State Farm Mutual Automobile Insurance Company	\$385	\$359	\$324	\$551	\$753	\$760	\$389	\$353	\$463
The Standard Fire Insurance Company	\$672	\$688	\$635	\$963	\$1,146	\$1,317	\$873	\$745	\$873
United Services Automobile Association	\$416	\$424	\$365	\$497	\$554	\$559	\$421	\$441	\$427
USAA Casualty Insurance Company	\$409	\$435	\$358	\$497	\$546	\$550	\$422	\$411	\$419
USAA General Indemnity Company	\$422	\$428	\$371	\$506	\$565	\$562	\$434	\$434	\$435

American Access Casualty Company only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Steline is not a current territory. This company does not write more than 1 DUI occurrence.

American Access Casualty Company did not offer information for example F.

American Family Connect Property and Casualty Insurance Company did not offer information for example F.

American National General Insurance Company did not offer information for example F.

Country Preferred Insurance Company did not offer information for the following examples: B, C, F.

GEICO Secure Insurance Company did not offer information for example F.

Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

Noblir Reciprocal Exchange did not offer information for example F.

Primer Insurance Company does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.

The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

**EXAMPLE P - Liability OPTION 2 - NISSAN ALTIMA**

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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. Rate as best possible credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire & Casualty Ins. Co.	\$649	\$611	\$610	\$877	\$1,156	\$1,181	\$798	\$632	\$642
American Family Connect Property and Casualty Ins. Co.	\$467	\$474	\$463	\$745	\$1,041	\$1,079	\$604	\$554	\$584
American Family Ins Co	\$570	\$758	\$626	\$881	\$1,296	\$1,378	\$844	\$650	\$535
AMERICAN National General Insurance Company	\$362	\$356	\$347	\$578	\$743	\$833	\$534	\$423	\$358
COUNTRY Preferred Insurance Company	\$822	\$669	\$667	\$1,087	\$1,382	\$1,417	\$819	\$832	\$757
CSAA General Insurance Company	\$831	\$863	<b>\$886</b>	\$1,342	\$1,621	\$1,880	\$1,283	\$945	<b>\$1,136</b>
Farmers Insurance Exchange	<b>\$930</b>	<b>\$934</b>	\$853	<b>\$2,443</b>	<b>\$2,334</b>	<b>\$3,082</b>	<b>\$2,836</b>	<b>\$1,266</b>	\$1,051
Garrison Property and Casualty Insurance Company	\$561	\$553	\$490	\$697	\$768	\$770	\$567	\$585	\$561
GEICO Secure Insurance Company	\$425	\$445	\$445	\$808	\$1,082	\$1,215	\$667	\$445	\$425
Hartford Insurance Company of the Midwest	\$623	\$591	\$557	\$891	\$1,141	\$1,130	\$813	\$608	\$688
Liberty Mutual General Insurance Company	\$448	\$469	\$581	\$1,131	\$1,452	\$1,635	\$1,103	\$735	\$544
Mercury Casualty Company	\$634	\$662	\$707	\$1,060	\$1,499	\$1,552	\$1,121	\$888	\$799
Midvale Indemnity Company	\$483	\$646	\$532	\$760	\$1,140	\$1,209	\$731	\$547	\$448
Nevada Capital Insurance Group	\$390	\$409	\$401	\$551	\$697	\$755	\$513	\$462	\$487
Noblr Reciprocal Exchange	<b>\$297</b>	<b>\$299</b>	<b>\$290</b>	<b>\$457</b>	<b>\$657</b>	<b>\$659</b>	<b>\$443</b>	<b>\$375</b>	<b>\$344</b>
Progressive Direct Insurance Company	\$695	\$726	\$683	\$1,083	\$1,572	\$1,633	\$988	\$922	\$792
Progressive Northern Insurance Company	\$707	\$743	\$693	\$1,170	\$1,757	\$1,838	\$1,050	\$976	\$818
Root Insurance Company	\$843	\$735	\$769	\$1,255	\$1,630	\$1,844	\$1,201	\$991	\$830
Safeco Insurance Company of Illinois	\$746	\$764	\$691	\$1,356	\$1,805	\$2,038	\$1,181	\$835	\$704
State Farm Fire and Casualty Company	\$926	\$846	\$780	\$1,403	\$1,905	\$1,926	\$913	\$840	\$1,074
State Farm Mutual Automobile Insurance Company	\$525	\$478	\$437	\$803	\$1,098	\$1,112	\$528	\$476	\$607
The Standard Fire Insurance Company	\$733	\$738	\$681	\$1,133	\$1,398	\$1,603	\$1,007	\$830	\$1,006
United Services Automobile Association	\$481	\$485	\$425	\$596	\$665	\$672	\$494	\$510	\$484
USAA Casualty Insurance Company	\$476	\$495	\$417	\$600	\$661	\$665	\$495	\$476	\$478
USAA General Indemnity Company	\$487	\$488	\$428	\$609	\$680	\$678	\$507	\$497	\$494

American Access Casualty Company did not offer information for either vehicle for Option 2.  
 American Family Connect Property and Casualty Insurance Company did not offer information for example F.  
 American National General Insurance Company did not offer information for example F.  
 Country Preferred Insurance Company did not offer information for the following examples: B, C, F, G.  
 GEICO Secure Insurance Company did not offer information for example F.  
 Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.  
 Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.  
 Noblr Reciprocal Exchange did not offer information for example F.  
 State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.  
 State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.  
 The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.  
 The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.  
 USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

**EXAMPLE P - Liability OPTION 1 - CHEVROLET COLORADO**

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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. Rate as best possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las	North Las			
	City				Vegas	Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$701	\$701	\$678	\$879	\$1,105	\$1,132	\$822	\$698	\$703
American Access Casualty Company	<b>\$2,590</b>	<b>\$6,436</b>	<b>\$3,182</b>	<b>\$3,142</b>	<b>\$3,008</b>	<b>\$4,072</b>	<b>\$2,858</b>	<b>\$2,931</b>	N/A
American Family Connect Property and Casualty Ins. Co.	\$285	\$295	\$282	\$419	\$551	\$578	\$359	\$340	\$352
American Family Ins Co	\$478	\$631	\$523	\$718	\$1,022	\$1,074	\$688	\$538	\$450
American National General Insurance Company	<b>\$195</b>	<b>\$199</b>	<b>\$184</b>	<b>\$296</b>	<b>\$383</b>	<b>\$415</b>	<b>\$280</b>	<b>\$231</b>	<b>\$198</b>
COUNTRY Preferred Insurance Company	\$571	\$460	\$460	\$765	\$968	\$995	\$578	\$583	\$524
CSAA General Insurance Company	\$602	\$621	\$636	\$924	\$1,114	\$1,267	\$887	\$680	\$808
Farmers Insurance Exchange	\$745	\$743	\$644	\$1,628	\$1,689	\$2,016	\$1,703	\$860	\$835
Garrison Property and Casualty Insurance Company	\$414	\$407	\$358	\$498	\$549	\$549	\$414	\$431	\$416
GEICO Secure Insurance Company	\$256	\$270	\$270	\$427	\$552	\$605	\$364	\$270	\$256
Hartford Insurance Company of the Midwest	\$463	\$441	\$414	\$646	\$820	\$807	\$591	\$448	\$514
Key Insurance Company	\$1,094	\$1,544	\$1,544	\$1,856	\$2,048	\$2,126	\$1,820	\$1,280	<b>\$2,006</b>
Liberty Mutual General Insurance Company	\$291	\$310	\$382	\$707	\$868	\$941	\$660	\$480	\$371
Mercury Casualty Company	\$384	\$402	\$425	\$592	\$797	\$807	\$637	\$523	\$485
Midvale Indemnity Company	\$430	\$568	\$471	\$651	\$934	\$979	\$628	\$480	\$401
Nevada Capital Insurance Group	\$284	\$294	\$289	\$395	\$499	\$537	\$363	\$334	\$354
Noblir Reciprocal Exchange	\$252	\$266	\$252	\$341	\$465	\$472	\$340	\$309	\$297
Progressive Direct Insurance Company	\$432	\$460	\$431	\$592	\$795	\$816	\$555	\$548	\$499
Progressive Northern Insurance Company	\$372	\$398	\$368	\$557	\$790	\$817	\$512	\$503	\$448
Root Insurance Company	\$826	\$755	\$761	\$1,130	\$1,440	\$1,646	\$1,121	\$968	\$831
Safeco Insurance Company of Illinois	\$537	\$546	\$494	\$852	\$1,041	\$1,191	\$733	\$619	\$505
State Farm Fire and Casualty Company	\$527	\$495	\$445	\$752	\$1,029	\$1,034	\$533	\$485	\$638
State Farm Mutual Automobile Insurance Company	\$309	\$286	\$259	\$450	\$619	\$622	\$318	\$284	\$371
United Services Automobile Association	\$365	\$368	\$321	\$443	\$492	\$494	\$370	\$386	\$371
USAA Casualty Insurance Company	\$363	\$377	\$316	\$447	\$492	\$492	\$374	\$363	\$368
USAA General Indemnity Company	\$371	\$371	\$326	\$451	\$503	\$497	\$382	\$378	\$379

American Access Casualty Company only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Steline is not a current territory. This company does not write more than 1 DUI occurrence.  
 American Access Casualty Company did not offer information for example F.  
 American Family Connect Property and Casualty Insurance Company did not offer information for example F.  
 American National General Insurance Company did not offer information for example F.  
 Country Preferred Insurance Company did not offer information for the following examples: B, C, F.  
 GEICO Secure Insurance Company did not offer information for example F.  
 Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.  
 Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.  
 Noblir Reciprocal Exchange did not offer information for example F.  
 Primero Insurance Company does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.  
 State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.  
 State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.  
 The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.  
 The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.  
 USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

**EXAMPLE P - Liability OPTION 2 - CHEVROLET COLORADO**

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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. Rate 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	Steline 89449
Allstate Fire & Casualty Ins. Co.	\$739	\$722	\$707	\$978	\$1,280	\$1,309	\$895	\$727	\$739
American Family Connect Property and Casualty Ins. Co.	\$345	\$354	\$341	\$528	\$716	\$743	\$442	\$412	\$431
American Family Ins Co	\$532	\$719	\$588	\$831	\$1,225	\$1,292	\$789	\$604	\$496
American National General Insurance Company	<b>\$225</b>	<b>\$225</b>	<b>\$212</b>	<b>\$359</b>	<b>\$465</b>	<b>\$508</b>	<b>\$333</b>	<b>\$266</b>	<b>\$227</b>
COUNTRY Preferred Insurance Company	\$645	\$523	\$523	\$877	\$1,123	\$1,152	\$648	\$657	\$593
CSAA General Insurance Company	\$689	\$703	\$718	\$1,122	\$1,376	\$1,562	\$1,044	\$776	\$930
Farmers Insurance Exchange	\$700	\$706	\$622	<b>\$1,703</b>	\$1,702	\$2,134	<b>\$1,841</b>	\$875	\$794
Garrison Property and Casualty Insurance Company	\$498	\$488	\$433	\$624	\$684	\$685	\$504	\$519	\$495
GEICO Secure Insurance Company	\$387	\$401	\$401	\$767	\$1,034	\$1,163	\$625	\$401	\$387
Hartford Insurance Company of the Midwest	\$537	\$504	\$475	\$795	\$1,023	\$1,015	\$723	\$516	\$592
Liberty Mutual General Insurance Company	\$386	\$391	\$491	\$1,018	\$1,311	\$1,487	\$978	\$639	\$466
Mercury Casualty Company	\$471	\$487	\$521	\$773	\$1,083	\$1,115	\$818	\$652	\$592
Midvale Indemnity Company	\$474	\$646	\$525	\$751	\$1,120	\$1,178	\$719	\$536	\$437
Nevada Capital Insurance Group	\$326	\$338	\$335	\$470	\$607	\$651	\$424	\$388	\$412
Noblr Reciprocal Exchange	\$325	\$329	\$318	\$511	\$732	\$736	\$491	\$415	\$381
Progressive Direct Insurance Company	\$556	\$578	\$545	\$858	\$1,225	\$1,264	\$783	\$728	\$643
Progressive Northern Insurance Company	\$520	\$539	\$505	\$869	\$1,295	\$1,346	\$775	\$716	\$614
Root Insurance Company	<b>\$1,003</b>	<b>\$889</b>	<b>\$915</b>	\$1,470	<b>\$1,909</b>	<b>\$2,172</b>	\$1,421	<b>\$1,191</b>	<b>\$990</b>
Safeco Insurance Company of Illinois	\$625	\$642	\$579	\$1,126	\$1,445	\$1,646	\$956	\$704	\$590
State Farm Fire and Casualty Company	\$713	\$650	\$595	\$1,082	\$1,482	\$1,493	\$713	\$646	\$828
State Farm Mutual Automobile Insurance Company	\$413	\$373	\$342	\$635	\$878	\$884	\$422	\$374	\$479
United Services Automobile Association	\$425	\$424	\$376	\$535	\$596	\$599	\$437	\$452	\$428
USAA Casualty Insurance Company	\$425	\$436	\$373	\$544	\$598	\$600	\$444	\$425	\$426
USAA General Indemnity Company	\$430	\$427	\$377	\$543	\$606	\$600	\$446	\$436	\$434

American Access Casualty Company did not offer information for either vehicle for Option 2.  
 American Family Connect Property and Casualty Insurance Company did not offer information for example F.  
 American National General Insurance Company did not offer information for example F.  
 Country Preferred Insurance Company did not offer information for the following examples: B, C, F, G.  
 GEICO Secure Insurance Company did not offer information for example F.  
 Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.  
 Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.  
 Noblr Reciprocal Exchange did not offer information for example F.  
 State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.  
 State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.  
 The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.  
 The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.  
 USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

**EXAMPLE Q - Liability OPTION 1 -NISSAN ALTIMA**

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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. Rate as average/neutral credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Staterline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$795	\$760	\$749	\$1,067	\$1,386	\$1,421	\$979	\$784	\$790
American Access Casualty Company	<b>\$1,951</b>	<b>\$4,737</b>	<b>\$2,514</b>	\$2,527	\$2,406	\$3,367	\$2,224	<b>\$2,325</b>	N/A
American Family Connect Property and Casualty Ins. Co.	\$541	\$551	\$535	\$838	\$1,154	\$1,218	\$689	\$640	\$667
American Family Ins Co	\$734	\$972	\$804	\$1,088	\$1,518	\$1,593	\$1,050	\$830	\$698
American National General Insurance Company	\$538	\$546	\$513	\$815	\$1,046	\$1,158	\$772	\$630	\$536
COUNTRY Preferred Insurance Company	\$928	\$740	\$740	\$1,209	\$1,511	\$1,555	\$935	\$942	\$848
CSAA General Insurance Company	\$880	\$926	\$956	\$1,357	\$1,615	\$1,884	\$1,341	\$1,011	\$1,211
Farmers Insurance Exchange	\$1,332	\$1,329	\$1,205	<b>\$3,348</b>	<b>\$3,250</b>	<b>\$4,197</b>	<b>\$3,842</b>	\$1,752	\$1,496
Garrison Property and Casualty Insurance Company	\$680	\$676	\$590	\$813	\$897	\$901	\$681	\$709	\$689
GEICO Secure Insurance Company	\$437	\$469	\$469	\$707	\$913	\$1,001	\$609	\$469	\$437
Hartford Insurance Company of the Midwest	\$709	\$680	\$636	\$973	\$1,236	\$1,217	\$895	\$695	\$790
Key Insurance Company	\$500	\$950	\$950	\$1,022	\$1,064	\$1,232	\$1,136	\$566	\$662
Liberty Mutual General Insurance Company	\$608	\$654	\$803	\$1,444	\$1,800	\$1,995	\$1,397	\$992	\$761
Mercury Casualty Company	\$757	\$806	\$848	\$1,184	\$1,602	\$1,634	\$1,280	\$1,051	\$969
Midvale Indemnity Company	\$669	\$885	\$733	\$1,002	\$1,422	\$1,487	\$970	\$748	\$627
Nevada Capital Insurance Group	\$466	\$487	\$474	\$643	\$800	\$867	\$607	\$547	\$576
Noblir Reciprocal Exchange	<b>\$337</b>	<b>\$358</b>	<b>\$339</b>	<b>\$477</b>	<b>\$666</b>	<b>\$675</b>	<b>\$479</b>	<b>\$429</b>	<b>\$406</b>
Progressive Direct Insurance Company	\$646	\$692	\$644	\$906	\$1,253	\$1,298	\$850	\$837	\$737
Progressive Northern Insurance Company	\$630	\$679	\$626	\$940	\$1,351	\$1,405	\$870	\$854	\$736
Root Insurance Company	\$1,117	\$1,007	\$1,024	\$1,563	\$1,998	\$2,275	\$1,534	\$1,306	\$1,117
Safeco Insurance Company of Illinois	\$1,091	\$1,108	\$999	\$1,872	\$2,442	\$2,785	\$1,630	\$1,254	\$1,022
State Farm Fire and Casualty Company	\$1,147	\$1,095	\$982	\$1,591	\$2,172	\$2,191	\$1,162	\$1,068	\$1,412
State Farm Mutual Automobile Insurance Company	\$669	\$633	\$566	\$948	\$1,303	\$1,315	\$687	\$623	\$817
The Standard Fire Insurance Company	\$1,220	\$1,246	\$1,141	\$1,794	\$2,158	\$2,498	\$1,618	\$1,361	<b>\$1,617</b>
United Services Automobile Association	\$561	\$573	\$491	\$676	\$756	\$764	\$568	\$596	\$577
USAA Casualty Insurance Company	\$559	\$594	\$488	\$684	\$754	\$758	\$578	\$561	\$572
USAA General Indemnity Company	\$629	\$637	\$553	\$760	\$849	\$845	\$649	\$645	\$648

American Access Casualty Company only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Staterline is not a current territory. This company does not write more than 1 DUI occurrence.

American Access Casualty Company did not offer information for example F.

American Family Connect Property and Casualty Insurance Company did not offer information for example F.

American National General Insurance Company did not offer information for example F.

Country Preferred Insurance Company did not offer information for the following examples: B, C, F.

GEICO Secure Insurance Company did not offer information for example F.

Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

Noblir Reciprocal Exchange did not offer information for example F.

Primer Insurance Company does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.

The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

**EXAMPLE Q - Liability OPTION 2 - NISSAN ALTIMA**

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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. Rate as average/neutral credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$880	\$813	\$816	\$1,258	\$1,714	\$1,752	\$1,124	\$853	\$870
American Family Connect Property and Casualty Ins. Co.	\$706	\$715	\$699	\$1,134	\$1,598	\$1,661	\$917	\$844	\$886
American Family Ins Co	\$805	\$1,093	\$891	\$1,248	\$1,818	\$1,918	\$1,194	\$919	\$757
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	\$650	\$641	\$620	\$1,040	\$1,335	\$1,495	\$961	\$758	\$640
COUNTRY Preferred Insurance Company	\$1,008	\$807	\$808	\$1,330	\$1,927	\$1,724	\$1,013	\$1,024	\$923
CSAA General Insurance Company	\$995	\$1,033	\$1,061	\$1,629	\$1,975	\$2,298	\$1,553	\$1,132	\$1,367
Farmers Insurance Exchange	<b>\$1,545</b>	<b>\$1,554</b>	<b>\$1,439</b>	<b>\$4,287</b>	<b>\$4,021</b>	<b>\$5,430</b>	<b>\$5,062</b>	<b>\$2,193</b>	\$1,737
Garrison Property and Casualty Insurance Company	\$826	\$815	\$723	\$1,032	\$1,137	\$1,143	\$838	\$862	\$826
GEICO Secure Insurance Company	\$645	\$676	\$676	\$1,246	\$1,675	\$1,884	\$1,024	\$676	\$645
Hartford Insurance Company of the Midwest	\$823	\$775	\$731	\$1,200	\$1,539	\$1,529	\$1,091	\$798	\$908
Liberty Mutual General Insurance Company	\$849	\$854	\$1,084	\$2,208	\$2,882	\$3,352	\$2,183	\$1,381	\$1,007
Mercury Casualty Company	\$952	\$995	\$1,060	\$1,583	\$2,233	\$2,310	\$1,681	\$1,336	\$1,203
Midvale Indemnity Company	\$739	\$1,009	\$820	\$1,165	\$1,727	\$1,816	\$1,119	\$837	\$685
Nevada Capital Insurance Group	\$537	\$560	\$552	\$768	\$981	\$1,058	\$707	\$636	\$672
Noblir Reciprocal Exchange	<b>\$468</b>	<b>\$475</b>	<b>\$461</b>	<b>\$758</b>	\$1,114	\$1,117	\$728	<b>\$611</b>	<b>\$543</b>
Progressive Direct Insurance Company	\$883	\$915	\$865	\$1,403	\$2,060	\$2,148	\$1,272	\$1,179	\$1,002
Progressive Northern Insurance Company	\$918	\$954	\$895	\$1,538	\$2,322	\$2,437	\$1,376	\$1,266	\$1,051
Root Insurance Company	\$1,403	\$1,220	\$1,275	\$2,096	\$2,735	\$3,107	\$2,010	\$1,658	\$1,371
Safeco Insurance Company of Illinois	\$1,394	\$1,426	\$1,292	\$2,769	\$3,847	\$4,313	\$2,392	\$1,522	\$1,315
State Farm Fire and Casualty Company	\$1,480	\$1,371	\$1,246	\$2,183	\$2,990	\$3,031	\$1,494	\$1,359	\$1,754
State Farm Mutual Automobile Insurance Company	\$860	\$791	\$716	\$1,288	\$1,779	\$1,804	\$882	\$791	\$1,014
The Standard Fire Insurance Company	\$1,337	\$1,346	\$1,232	\$2,128	\$2,649	\$3,058	\$1,880	\$1,529	<b>\$1,876</b>
United Services Automobile Association	\$658	\$663	\$580	\$827	<b>\$924</b>	<b>\$935</b>	<b>\$678</b>	\$701	\$664
USAA Casualty Insurance Company	\$660	\$690	\$580	\$844	\$930	\$937	\$690	\$663	\$666
USAA General Indemnity Company	\$752	\$753	\$666	\$947	\$1,059	\$1,055	\$787	\$766	\$763

American Access Casualty Company did not offer information for either vehicle for Option 2.  
 American Family Connect Property and Casualty Insurance Company did not offer information for example F.  
 American National General Insurance Company did not offer information for example F.  
 Country Preferred Insurance Company did not offer information for the following examples: B, C, F, G.  
 GEICO Secure Insurance Company did not offer information for example F.  
 Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.  
 Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.  
 Noblir Reciprocal Exchange did not offer information for example F.  
 State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.  
 State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.  
 The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.  
 The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.  
 USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

**EXAMPLE Q - Liability OPTION 1 - CHEVROLET COLORADO**

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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. Rate as average/neutral credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las	North Las			
	City				Vegas	Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$933	\$922	\$895	\$1,223	\$1,577	\$1,619	\$1,130	\$926	\$934
American Access Casualty Company	<b>\$2,590</b>	<b>\$6,436</b>	<b>\$3,182</b>	<b>\$3,142</b>	<b>\$3,008</b>	<b>\$4,072</b>	<b>\$2,858</b>	<b>\$2,931</b>	N/A
American Family Connect Property and Casualty Ins. Co.	\$412	\$425	\$407	\$608	\$809	\$851	\$521	\$493	\$508
American Family Ins Co	\$698	\$934	\$767	\$1,047	\$1,470	\$1,534	\$1,001	\$785	\$658
American National General Insurance Company	<b>\$352</b>	<b>\$358</b>	<b>\$332</b>	\$533	\$688	\$748	\$501	\$417	<b>\$355</b>
COUNTRY Preferred Insurance Company	\$702	\$558	\$559	\$941	\$1,182	\$1,216	\$716	\$718	\$642
CSAA General Insurance Company	\$706	\$730	\$747	\$1,102	\$1,333	\$1,522	\$1,056	\$802	\$958
Farmers Insurance Exchange	\$1,030	\$1,032	\$903	\$2,384	\$2,419	\$2,964	\$2,543	\$1,242	\$1,156
Garrison Property and Casualty Insurance Company	\$594	\$585	\$513	\$718	\$793	\$793	\$594	\$619	\$598
GEICO Secure Insurance Company	\$380	\$401	\$401	\$648	\$844	\$927	\$548	<b>\$401</b>	\$380
Hartford Insurance Company of the Midwest	\$609	\$575	\$540	\$862	\$1,097	\$1,083	\$788	\$586	\$673
Key Insurance Company	\$1,094	\$1,544	\$1,544	\$1,856	\$2,048	\$2,126	\$1,820	\$1,280	<b>\$2,006</b>
Liberty Mutual General Insurance Company	\$524	\$543	\$676	\$1,303	\$1,628	\$1,817	\$1,236	\$858	\$652
Mercury Casualty Company	\$576	\$605	\$640	\$889	\$1,198	\$1,211	\$961	\$790	\$732
Midvale Indemnity Company	\$673	\$903	\$741	\$1,018	\$1,445	\$1,502	\$981	\$751	\$629
Nevada Capital Insurance Group	\$390	\$404	\$399	\$551	\$702	\$757	\$503	\$461	\$491
Noblir Reciprocal Exchange	\$377	\$389	\$369	<b>\$530</b>	\$733	\$742	\$527	\$471	\$445
Progressive Direct Insurance Company	\$525	\$557	\$521	\$732	\$996	\$1,023	\$683	\$671	\$608
Progressive Northern Insurance Company	\$470	\$499	\$463	\$711	\$1,012	\$1,045	\$651	\$635	\$561
Root Insurance Company	\$1,367	\$1,248	\$1,259	\$1,881	\$2,399	\$2,750	\$1,862	\$1,612	\$1,377
Safeco Insurance Company of Illinois	\$914	\$928	\$835	\$1,561	\$1,977	\$2,264	\$1,330	\$1,054	\$853
State Farm Fire and Casualty Company	\$924	\$873	\$781	\$1,300	\$1,785	\$1,794	\$944	\$855	\$1,129
State Farm Mutual Automobile Insurance Company	\$548	\$511	\$458	\$789	\$1,090	\$1,096	\$566	\$506	\$662
United Services Automobile Association	\$488	\$490	\$426	\$594	<b>\$664</b>	<b>\$670</b>	<b>\$494</b>	\$518	\$494
USAA Casualty Insurance Company	\$490	\$511	\$428	\$610	\$671	\$674	\$507	\$490	\$498
USAA General Indemnity Company	\$549	\$551	\$482	\$669	\$749	\$740	\$567	\$560	\$563

American Access Casualty Company only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Steline is not a current territory. This company does not write more than 1 DUI occurrence.  
 American Access Casualty Company did not offer information for example F.  
 American Family Connect Property and Casualty Insurance Company did not offer information for example F.  
 American National General Insurance Company did not offer information for example F.  
 Country Preferred Insurance Company did not offer information for the following examples: B, C, F.  
 GEICO Secure Insurance Company did not offer information for example F.  
 Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.  
 Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.  
 Noblir Reciprocal Exchange did not offer information for example F.  
 Primero Insurance Company does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.  
 State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.  
 State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.  
 The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.  
 The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.  
 USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

**EXAMPLE Q - Liability OPTION 2 - CHEVROLET COLORADO**

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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. 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 & Casualty Ins. Co.	\$1,007	\$964	\$950	\$1,400	\$1,886	\$1,930	\$1,261	\$983	\$1,004
American Family Connect Property and Casualty Ins. Co.	\$515	\$528	\$511	\$798	\$1,097	\$1,135	\$667	\$624	\$650
American Family Ins Co	\$764	\$1,055	\$852	\$1,203	\$1,763	\$1,847	\$1,140	\$870	\$712
American National General Insurance Company	<b>\$405</b>	<b>\$404</b>	<b>\$383</b>	<b>\$646</b>	\$833	\$913	\$597	<b>\$478</b>	<b>\$407</b>
COUNTRY Preferred Insurance Company	\$782	\$625	\$627	\$1,062	\$1,348	\$1,385	\$794	\$800	\$717
CSAA General Insurance Company	\$820	\$835	\$853	\$1,353	\$1,665	\$1,901	\$1,256	\$922	\$1,113
Farmers Insurance Exchange	\$1,113	\$1,125	\$1,005	<b>\$2,855</b>	\$2,796	\$3,589	<b>\$3,147</b>	\$1,451	\$1,260
Garrison Property and Casualty Insurance Company	\$725	\$711	\$632	\$912	\$1,003	\$1,004	\$734	\$757	\$724
GEICO Secure Insurance Company	\$585	\$606	\$606	\$1,181	\$1,599	\$1,801	\$959	\$606	\$585
Hartford Insurance Company of the Midwest	\$715	\$665	\$628	\$1,078	\$1,388	\$1,381	\$975	\$681	\$786
Liberty Mutual General Insurance Company	\$736	\$721	\$917	\$1,986	\$2,598	\$3,054	\$1,940	\$1,203	\$860
Mercury Casualty Company	\$703	\$729	\$780	\$1,152	\$1,613	\$1,656	\$1,225	\$977	\$886
Midvale Indemnity Company	\$740	\$1,029	\$827	\$1,180	\$1,747	\$1,825	\$1,128	\$838	\$683
Nevada Capital Insurance Group	\$449	\$464	\$463	\$653	\$851	\$914	<b>\$585</b>	\$536	\$571
Noblr Reciprocal Exchange	\$512	\$514	\$498	\$823	\$1,203	\$1,208	\$794	\$662	\$592
Progressive Direct Insurance Company	\$696	\$717	\$678	\$1,098	\$1,586	\$1,641	\$994	\$920	\$802
Progressive Northern Insurance Company	<b>\$674</b>	\$695	\$653	\$1,137	\$1,702	\$1,775	\$1,011	\$930	\$787
Root Insurance Company	<b>\$1,681</b>	<b>\$1,483</b>	<b>\$1,537</b>	\$2,485	<b>\$3,240</b>	<b>\$3,697</b>	\$2,400	<b>\$2,006</b>	<b>\$1,658</b>
Safeco Insurance Company of Illinois	\$1,118	\$1,147	\$1,034	\$2,190	\$2,926	\$3,320	\$1,846	\$1,241	\$1,052
State Farm Fire and Casualty Company	\$1,175	\$1,080	\$979	\$1,748	\$2,409	\$2,431	\$1,201	\$1,075	\$1,387
State Farm Mutual Automobile Insurance Company	\$697	\$633	\$574	\$1,055	\$1,466	\$1,479	\$722	\$636	\$816
United Services Automobile Association	\$578	\$577	\$508	\$733	<b>\$817</b>	<b>\$823</b>	\$595	\$613	\$579
USAA Casualty Insurance Company	\$586	\$604	\$513	\$757	\$833	\$836	\$613	\$585	\$586
USAA General Indemnity Company	\$658	\$655	\$580	\$833	\$931	\$923	\$687	\$668	\$666

American Access Casualty Company did not offer information for either vehicle for Option 2.  
 American Family Connect Property and Casualty Insurance Company did not offer information for example F.  
 American National General Insurance Company did not offer information for example F.  
 Country Preferred Insurance Company did not offer information for the following examples: B, C, F, G.  
 GEICO Secure Insurance Company did not offer information for example F.  
 Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.  
 Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.  
 Noblr Reciprocal Exchange did not offer information for example F.  
 State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.  
 State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.  
 The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.  
 The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.  
 USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

**EXAMPLE R - Liability OPTION 1 - NISSAN ALTIMA**

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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. Rate as worst possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,357	\$1,276	\$1,266	\$1,936	\$2,637	\$2,705	\$1,742	\$1,323	\$1,345
American Access Casualty Company	\$1,951	\$4,737	\$2,514	\$2,527	\$2,406	\$3,367	\$2,224	\$2,325	N/A
American Family Connect Property and Casualty Ins. Co.	\$1,203	\$1,217	\$1,185	\$1,883	\$2,643	\$2,821	\$1,537	\$1,438	\$1,489
American Family Ins Co	\$932	\$1,232	\$1,022	\$1,368	\$1,887	\$1,973	\$1,325	\$1,049	\$890
American National General Insurance Company	\$742	\$754	\$708	\$1,124	\$1,444	\$1,598	\$1,066	\$872	\$741
COUNTRY Preferred Insurance Company	\$1,128	\$890	\$892	\$1,468	\$1,824	\$1,882	\$1,144	\$1,149	\$1,026
CSAA General Insurance Company	\$1,923	\$2,028	\$2,093	\$3,106	\$3,736	\$4,412	\$3,045	\$2,222	\$2,705
Farmers Insurance Exchange	\$2,440	\$2,445	\$2,241	\$6,438	\$6,128	\$8,104	\$7,531	\$3,330	\$2,709
Garrison Property and Casualty Insurance Company	\$1,547	\$1,544	\$1,342	\$1,851	\$2,047	\$2,061	\$1,554	\$1,611	\$1,566
GEICO Secure Insurance Company	\$618	\$664	\$664	\$1,011	\$1,311	\$1,440	\$869	\$664	\$618
Hartford Insurance Company of the Midwest	\$1,540	\$1,452	\$1,368	\$2,266	\$2,911	\$2,888	\$2,059	\$1,489	\$1,706
Key Insurance Company	\$500	\$950	\$950	\$1,022	\$1,064	\$1,232	\$1,136	\$566	\$662
Liberty Mutual General Insurance Company	\$1,863	\$1,942	\$2,401	\$4,447	\$5,641	\$6,409	\$4,419	\$2,956	\$2,265
Mercury Casualty Company	\$1,107	\$1,180	\$1,238	\$1,725	\$2,334	\$2,376	\$1,869	\$1,535	\$1,418
Midvale Indemnity Company	\$862	\$1,132	\$944	\$1,271	\$1,775	\$1,850	\$1,239	\$958	\$815
Nevada Capital Insurance Group	\$598	\$630	\$613	\$836	\$1,044	\$1,131	\$790	\$707	\$743
Noblir Reciprocal Exchange	<b>\$457</b>	<b>\$484</b>	<b>\$457</b>	<b>\$646</b>	<b>\$908</b>	<b>\$924</b>	<b>\$646</b>	\$577	<b>\$543</b>
Progressive Direct Insurance Company	\$1,144	\$1,232	\$1,146	\$1,616	\$2,267	\$2,362	\$1,520	\$1,491	\$1,299
Progressive Northern Insurance Company	\$1,087	\$1,164	\$1,080	\$1,634	\$2,369	\$2,471	\$1,509	\$1,468	\$1,252
Root Insurance Company	\$1,411	\$1,278	\$1,298	\$1,969	\$2,521	\$2,881	\$1,938	\$1,657	\$1,412
Safeco Insurance Company of Illinois	\$3,384	\$3,632	\$3,270	\$5,768	\$7,732	\$8,916	\$5,163	\$4,256	\$3,400
State Farm Fire and Casualty Company	<b>\$7,570</b>	<b>\$7,192</b>	<b>\$6,438</b>	<b>\$10,688</b>	<b>\$14,781</b>	<b>\$15,234</b>	<b>\$7,988</b>	<b>\$7,161</b>	<b>\$9,192</b>
State Farm Mutual Automobile Insurance Company	\$4,681	\$4,400	\$3,954	\$6,725	\$9,312	\$9,585	\$4,980	\$4,419	\$5,587
The Standard Fire Insurance Company	\$1,460	\$1,485	\$1,359	\$2,173	\$2,632	\$3,051	\$1,956	\$1,636	\$1,943
United Services Automobile Association	\$1,140	\$1,164	\$996	\$1,399	\$1,575	\$1,594	\$1,164	\$1,216	\$1,169
USAA Casualty Insurance Company	\$1,268	\$1,352	\$1,109	\$1,576	\$1,744	\$1,758	\$1,319	\$1,274	\$1,295
USAA General Indemnity Company	\$965	\$979	\$855	\$1,169	\$1,311	\$1,303	\$1,000	\$990	\$994

American Access Casualty Company only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.  
 This company does not write more than 1 DUI occurrence.  
 American Access Casualty Company did not offer information for example F.  
 American Family Connect Property and Casualty Insurance Company did not offer information for example F.  
 American National General Insurance Company did not offer information for example F.  
 Country Preferred Insurance Company did not offer information for the following examples: B, C, F.  
 GEICO Secure Insurance Company did not offer information for example F.  
 Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.  
 Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.  
 Noblir Reciprocal Exchange did not offer information for example F.  
 Primero Insurance Company does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.  
 State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.  
 State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.  
 The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.  
 The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.  
 USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

## EXAMPLE R - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2022 Nissan Altima, 2.5SL, I4 16V GDI DOHC, Front-Wheel Drive, Automatic CVT Transmission, 4-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. Rate as worst possible credit-based insurance score.

Company Name	Carson City <b>89701</b>	Elko <b>89801</b>	Fallon <b>89406</b>	Henderson <b>89015</b>	Las Vegas <b>89121</b>	North Las Vegas <b>89030</b>	Pahrump <b>89048</b>	Reno <b>89510</b>	Stateline <b>89449</b>
Allstate Fire & Casualty Ins. Co.	\$1,588	\$1,424	\$1,452	\$2,439	\$3,509	\$3,583	\$2,120	\$1,512	\$1,568
American Family Connect Property and Casualty Ins. Co.	\$1,532	\$1,548	\$1,520	\$2,480	\$3,558	\$3,723	\$2,008	\$1,867	\$1,941
American Family Ins Co	\$1,010	\$1,374	\$1,121	\$1,557	\$2,249	\$2,363	\$1,493	\$1,150	\$952
American National General Insurance Company	\$895	\$886	\$857	\$1,437	\$1,843	\$2,063	\$1,328	\$1,047	\$884
COUNTRY Preferred Insurance Company	\$1,213	\$961	\$963	\$1,598	\$2,001	\$2,063	\$1,229	\$1,237	\$1,106
CSAA General Insurance Company	\$2,266	\$2,347	\$2,419	\$3,889	\$4,768	\$5,635	\$3,674	\$2,580	\$3,170
Farmers Insurance Exchange	\$3,016	\$3,056	\$2,855	\$8,783	\$8,108	\$11,168	<b>\$10,511</b>	\$4,447	\$3,377
Garrison Property and Casualty Insurance Company	\$1,955	\$1,934	\$1,723	\$2,450	\$2,698	\$2,723	\$1,991	\$2,038	\$1,949
GEICO Secure Insurance Company	\$921	\$967	\$967	\$1,796	\$2,421	\$2,724	\$1,472	\$967	\$921
Hartford Insurance Company of the Midwest	\$1,883	\$1,740	\$1,650	\$2,957	\$3,846	\$3,850	\$2,655	\$1,802	\$2,060
Liberty Mutual General Insurance Company	\$2,758	\$2,669	\$3,431	\$7,192	\$9,535	\$11,478	\$7,292	\$4,347	\$3,172
Mercury Casualty Company	\$1,381	\$1,447	\$1,541	\$2,291	\$3,229	\$3,338	\$2,440	\$1,940	\$1,749
Midvale Indemnity Company	\$940	\$1,277	\$1,043	\$1,463	\$2,143	\$2,247	\$1,414	\$1,060	\$877
Nevada Capital Insurance Group	\$693	\$726	\$717	<b>\$1,003</b>	<b>\$1,285</b>	<b>\$1,388</b>	<b>\$925</b>	<b>\$828</b>	\$874
Noblr Reciprocal Exchange	<b>\$637</b>	<b>\$643</b>	<b>\$624</b>	\$1,040	\$1,544	\$1,551	\$1,002	\$836	<b>\$737</b>
Progressive Direct Insurance Company	\$1,615	\$1,676	\$1,582	\$2,594	\$3,858	\$4,058	\$2,355	\$2,168	\$1,813
Progressive Northern Insurance Company	\$1,642	\$1,693	\$1,598	\$2,780	\$4,232	\$4,463	\$2,477	\$2,262	\$1,849
Root Insurance Company	\$1,785	\$1,556	\$1,624	\$2,659	\$3,473	\$3,960	\$2,554	\$2,115	\$1,739
Safeco Insurance Company of Illinois	\$4,494	\$4,780	\$4,341	\$8,963	\$12,885	\$14,432	\$7,953	\$5,205	\$4,476
State Farm Fire and Casualty Company	<b>\$9,270</b>	<b>\$8,641</b>	<b>\$7,765</b>	<b>\$13,830</b>	<b>\$19,396</b>	<b>\$20,344</b>	\$10,011	<b>\$8,793</b>	<b>\$10,977</b>
State Farm Mutual Automobile Insurance Company	\$5,781	\$5,334	\$4,808	\$8,755	\$12,301	\$12,874	\$6,293	\$5,470	\$6,744
The Standard Fire Insurance Company	\$1,635	\$1,637	\$1,497	\$2,632	\$3,298	\$3,817	\$2,319	\$1,871	\$2,298
United Services Automobile Association	\$1,392	\$1,402	\$1,230	\$1,797	\$2,015	\$2,045	\$1,450	\$1,488	\$1,398
USAA Casualty Insurance Company	\$1,597	\$1,672	\$1,419	\$2,080	\$2,297	\$2,315	\$1,686	\$1,601	\$1,600
USAA General Indemnity Company	\$1,199	\$1,204	\$1,071	\$1,520	\$1,696	\$1,691	\$1,260	\$1,227	\$1,216

American Access Casualty Company did not offer information for either vehicle for Option 2.  
 American Family Connect Property and Casualty Insurance Company did not offer information for example F.  
 American National General Insurance Company did not offer information for example F.  
 Country Preferred Insurance Company did not offer information for the following examples: B, C, F, G.  
 GEICO Secure Insurance Company did not offer information for example F.  
 Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.  
 Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead.  
 Option 1 PD Liability Rate includes the \$12 billing fee.  
 Noblr Reciprocal Exchange did not offer information for example F.  
 State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.  
 State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.  
 The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.  
 The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.  
 USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

## EXAMPLE R - Liability OPTION 1 - CHEVROLET COLORADO

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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. Rate as worst possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,620	\$1,592	\$1,547	\$2,233	\$3,000	\$3,081	\$2,029	\$1,596	\$1,625
American Access Casualty Company	\$2,590	<b>\$6,436</b>	\$3,182	\$3,142	\$3,008	\$4,072	\$2,858	\$2,931	N/A
American Family Connect Property and Casualty Ins. Co.	\$889	\$911	\$877	\$1,337	\$1,817	\$1,923	\$1,135	\$1,076	\$1,106
American Family Ins Co	\$895	\$1,195	\$985	\$1,330	\$1,851	\$1,925	\$1,276	\$1,002	\$846
American National General Insurance Company	<b>\$484</b>	<b>\$493</b>	<b>\$458</b>	\$735	\$949	\$1,033	\$693	\$574	<b>\$489</b>
COUNTRY Preferred Insurance Company	\$847	\$664	\$667	\$1,131	\$1,414	\$1,459	\$871	\$869	\$770
CSAA General Insurance Company	\$1,509	\$1,558	\$1,600	\$2,470	\$3,030	\$3,510	\$2,351	\$1,722	\$2,098
Farmers Insurance Exchange	\$1,813	\$1,822	\$1,609	\$4,351	\$4,343	\$5,433	\$4,751	\$2,250	\$2,015
Garrison Property and Casualty Insurance Company	\$1,329	\$1,314	\$1,152	\$1,606	\$1,773	\$1,777	\$1,332	\$1,381	\$1,340
GEICO Secure Insurance Company	\$535	\$565	\$565	\$925	\$1,210	\$1,331	\$780	<b>\$565</b>	\$535
Hartford Insurance Company of the Midwest	\$1,344	\$1,253	\$1,179	\$2,043	\$2,637	\$2,625	\$1,850	\$1,275	\$1,481
Key Insurance Company	\$1,094	\$1,544	\$1,544	\$1,856	\$2,048	\$2,126	\$1,820	\$1,280	\$2,006
Liberty Mutual General Insurance Company	\$1,563	\$1,579	\$1,974	\$3,897	\$4,976	\$5,736	\$3,828	\$2,493	\$1,874
Mercury Casualty Company	\$834	\$881	\$928	\$1,291	\$1,740	\$1,758	\$1,398	\$1,152	\$1,066
Midvale Indemnity Company	\$875	\$1,164	\$962	\$1,303	\$1,823	\$1,891	\$1,265	\$971	\$824
Nevada Capital Insurance Group	\$505	\$525	\$518	\$720	<b>\$923</b>	<b>\$992</b>	<b>\$658</b>	\$599	\$637
Noblr Reciprocal Exchange	\$490	\$520	\$494	<b>\$704</b>	\$982	\$1,001	\$704	\$626	\$591
Progressive Direct Insurance Company	\$910	\$973	\$906	\$1,281	\$1,766	\$1,828	\$1,198	\$1,173	\$1,044
Progressive Northern Insurance Company	\$804	\$849	\$792	\$1,224	\$1,757	\$1,821	\$1,118	\$1,084	\$941
Root Insurance Company	\$1,735	\$1,591	\$1,601	\$2,382	\$3,041	\$3,499	\$2,365	\$2,051	\$1,738
Safeco Insurance Company of Illinois	\$2,664	\$2,847	\$2,549	\$4,490	\$5,837	\$6,786	\$3,947	\$3,360	\$2,649
State Farm Fire and Casualty Company	<b>\$6,290</b>	\$5,902	<b>\$5,296</b>	<b>\$9,004</b>	<b>\$12,469</b>	<b>\$12,731</b>	<b>\$6,651</b>	<b>\$5,897</b>	<b>\$7,553</b>
State Farm Mutual Automobile Insurance Company	\$3,955	\$3,674	\$3,312	\$5,757	\$7,977	\$8,132	\$4,217	\$3,703	\$4,666
United Services Automobile Association	\$970	\$981	\$844	\$1,203	\$1,355	\$1,366	\$991	\$1,031	\$986
USAA Casualty Insurance Company	\$1,094	\$1,147	\$954	\$1,374	\$1,519	\$1,527	\$1,136	\$1,093	\$1,106
USAA General Indemnity Company	\$839	\$843	\$740	\$1,023	\$1,145	\$1,134	\$868	\$854	\$858

American Access Casualty Company only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory. This company does not write more than 1 DUI occurrence.

American Access Casualty Company did not offer information for example F.

American Family Connect Property and Casualty Insurance Company did not offer information for example F.

American National General Insurance Company did not offer information for example F.

Country Preferred Insurance Company did not offer information for the following examples: B, C, F.

GEICO Secure Insurance Company did not offer information for example F.

Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

Noblr Reciprocal Exchange did not offer information for example F.

Primero Insurance Company does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive.

State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for example F.

State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 1 PD Liability, and did not offer information for examples D, F, J, K, L.

The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.

The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## EXAMPLE R - Liability OPTION 2 - CHEVROLET COLORADO

Vehicle 2: 2019 Chevrolet Colorado Z71, Crew Cab, 308 HP 3.6L V6, Four-Wheel Drive, 8-speed Automatic Transmission, 4-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.  
 Rate as worst possible credit-based insurance score.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire & Casualty Ins. Co.	\$1,827	\$1,714	\$1,710	\$2,706	\$3,834	\$3,920	\$2,382	\$1,761	\$1,822
American Family Connect Property and Casualty Ins. Co.	\$1,106	\$1,128	\$1,097	\$1,734	\$2,435	\$2,534	\$1,449	\$1,363	\$1,409
American Family Ins Co	\$968	\$1,339	\$1,082	\$1,518	\$2,209	\$2,308	\$1,441	\$1,099	\$905
American National General Insurance Company	<b>\$559</b>	<b>\$558</b>	<b>\$529</b>	\$891	\$1,153	\$1,261	\$823	<b>\$660</b>	<b>\$561</b>
COUNTRY Preferred Insurance Company	\$932	\$735	\$738	\$1,261	\$1,591	\$1,640	\$956	\$957	\$850
CSAA General Insurance Company	\$1,821	\$1,854	\$1,898	\$3,167	\$3,945	\$4,569	\$2,917	\$2,059	\$2,530
Farmers Insurance Exchange	\$2,088	\$2,126	\$1,915	\$5,630	\$5,422	\$7,111	\$6,312	\$2,831	\$2,363
Garrison Property and Casualty Insurance Company	\$1,678	\$1,650	\$1,473	\$2,101	\$2,314	\$2,322	\$1,703	\$1,749	\$1,672
GEICO Secure Insurance Company	\$834	\$865	\$865	\$1,701	\$2,310	\$2,604	\$1,378	\$865	\$834
Hartford Insurance Company of the Midwest	\$1,663	\$1,521	\$1,441	\$2,701	\$3,535	\$3,544	\$2,417	\$1,565	\$1,816
Liberty Mutual General Insurance Company	\$2,337	\$2,213	\$2,832	\$6,306	\$8,408	\$10,309	\$6,363	\$3,701	\$2,616
Mercury Casualty Company	\$1,015	\$1,057	\$1,127	\$1,664	\$2,328	\$2,390	\$1,774	\$1,416	\$1,285
Midvale Indemnity Company	\$949	\$1,311	\$1,061	\$1,494	\$2,189	\$2,283	\$1,438	\$1,070	\$882
Nevada Capital Insurance Group	\$585	\$603	\$603	<b>\$857</b>	<b>\$1,120</b>	<b>\$1,203</b>	<b>\$769</b>	\$699	\$743
Noblr Reciprocal Exchange	\$685	\$689	\$664	\$1,114	\$1,647	\$1,651	\$1,076	\$894	\$797
Progressive Direct Insurance Company	\$1,248	\$1,290	\$1,219	\$1,990	\$2,918	\$3,045	\$1,805	\$1,662	\$1,422
Progressive Northern Insurance Company	\$1,194	\$1,222	\$1,156	\$2,032	\$3,070	\$3,217	\$1,801	\$1,642	\$1,367
Root Insurance Company	\$2,145	\$1,897	\$1,963	\$3,171	\$4,136	\$4,734	\$3,066	\$2,568	\$2,108
Safeco Insurance Company of Illinois	\$3,372	\$3,591	\$3,238	\$6,597	\$9,142	\$10,381	\$5,735	\$3,983	\$3,338
State Farm Fire and Casualty Company	<b>\$7,695</b>	<b>\$7,083</b>	<b>\$6,375</b>	<b>\$11,583</b>	<b>\$16,249</b>	<b>\$16,817</b>	<b>\$8,306</b>	<b>\$7,215</b>	<b>\$9,030</b>
State Farm Mutual Automobile Insurance Company	\$4,882	\$4,448	\$4,018	\$7,454	\$10,464	\$10,803	\$5,307	\$4,565	\$5,641
United Services Automobile Association	\$1,184	\$1,184	\$1,039	\$1,534	\$1,721	\$1,738	\$1,231	\$1,261	\$1,182
USAA Casualty Insurance Company	\$1,378	\$1,422	\$1,215	\$1,799	\$1,983	\$1,992	\$1,450	\$1,376	\$1,373
USAA General Indemnity Company	\$1,043	\$1,038	\$925	\$1,317	\$1,467	\$1,458	\$1,088	\$1,057	\$1,051

American Access Casualty Company did not offer information for either vehicle for Option 2.

American Family Connect Property and Casualty Insurance Company did not offer information for example F.

American National General Insurance Company did not offer information for example F.

Country Preferred Insurance Company did not offer information for the following examples: B, C, F, G.

GEICO Secure Insurance Company did not offer information for example F.

Hartford Insurance Company of the Midwest did not offer information for the following examples: A, B, C, D, E, F, J, K, L, M, N, O.

Key Insurance Company does not offer these increased limit examples and does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive instead. Option 1 PD Liability Rate includes the \$12 billing fee.

Noblr Reciprocal Exchange did not offer information for example F.

State Farm Fire and Casualty Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for example F.

State Farm Mutual Automobile Insurance Company did not offer information for either vehicle for Option 2 PD Liability, and did not offer information for examples D, F, J, K, L.

The Standard Fire Insurance Company did not offer information for Vehicle 1, Option F.

The Standard Fire Insurance Company did not offer information for Vehicle 2, Option C, D, F, G, H, I, J, K, L, P, Q, R.

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

## List of Insurers Offering Auto Insurance in Nevada

The following is a list of the 154 insurers who wrote business for personal auto insurance in Nevada in 2023. Please contact the Division of Insurance if you have any questions.

### Company Name

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 Ins. Co.  
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 Ins. Co.  
American Modern Select Insurance Company  
American National General Insurance Company  
American National Property & Casualty Company  
American Reliable Insurance Company  
American Standard Insurance Company of Wisconsin  
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  
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

### Company Name

Crestbrook Insurance Company  
CSAA Fire & Casualty Insurance Company  
CSAA General Insurance Company  
CSAA Insurance Exchange  
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 Group Property & Casualty Insurance Company  
Farmers Insurance Exchange  
Farmers Property & Casualty Insurance Company  
Federal Insurance Company  
Financial Indemnity Company  
First Colonial Insurance Company  
First Liberty Insurance Corporation  
Foremost Insurance Company Grand Rapids Michigan  
Foremost Property & Casualty Insurance Company  
Garrison Property & Casualty Insurance Company  
GEICO Secure Insurance Company  
GoAuto Insurance Company  
Hartford Accident & Indemnity Company  
Hartford Casualty Insurance Company  
Hartford Fire Insurance Company  
Hartford Insurance Company of the Midwest  
Hartford Underwriters Insurance Company  
Horace Mann Insurance Company  
Horace Mann Property & Casualty Insurance Company  
Infinity Auto Insurance Company  
Infinity Insurance Company  
Infinity Standard Insurance Company  
Integon National Insurance Company  
Ironshore Indemnity, Inc.

**Company Name**

Key Insurance Company  
Liberty Insurance Corporation  
Liberty Mutual Fire Insurance Company  
Liberty Mutual Insurance Company  
Liberty Mutual Personal 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  
MIC General Insurance Corporation  
Mid Century Insurance Company  
Midvale Indemnity Company  
Midwest Family Mutual Insurance Company  
National General Assurance Company  
National General Insurance Company  
Nationwide Affinity 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  
Pacific Indemnity Company  
Pacific Specialty Insurance Company  
Permanent General Assurance Corporation  
Pharmacists Mutual Insurance Company  
Philadelphia Indemnity Insurance Company  
Point Specialty Insurance Company  
Praetorian 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 and Casualty Ins. Co. of Hartford

**Company Name**

QBE Insurance Corporation  
Regent Insurance Company  
Response 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 Auto Insurance Company  
State National Insurance Company, Inc.  
Teachers Insurance Company  
Tesla General Insurance Company  
The Cincinnati Insurance Company  
Titan Insurance Company  
Toggle Insurance Company  
Travco Insurance Company  
Travelers Home & Marine Insurance Company  
Travelers Property Casualty Insurance Company  
Trexis Insurance Corporation  
Trumbull Insurance Company  
Twin City Fire Insurance Company  
United Automobile Insurance Company United  
Services Automobile Association Unitrin Direct  
Property & Casualty Company USAA Casualty  
Insurance Company  
USAA General Indemnity Company  
Valley Forge Insurance Company  
Victoria Fire & Casualty Company  
Vigilant Insurance Company  
Viking Insurance Company of WI  
Wilshire Insurance Company  
XL Specialty Insurance Company  
Young American 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
<b>Bodily Injury Liability:</b>				
Per Person	_____	_____	_____	_____
Per Accident	_____	_____	_____	_____
Combined Single Limit	_____	_____	_____	_____
<b>Property Damage Liability:</b>	_____	_____	_____	_____
<b>Uninsured Motorist:</b>				
Per Person	_____	_____	_____	_____
Per Accident	_____	_____	_____	_____
Combined Single Limit	_____	_____	_____	_____
<b>Uninsured/Underinsured Motorist:</b>				
Per Person	_____	_____	_____	_____
Per Accident	_____	_____	_____	_____
Combined Single Limit	_____	_____	_____	_____
<b>Medical Payments:</b>	_____	_____	_____	_____
<b>Collision:</b>				
Deductible Amount	_____	_____	_____	_____
<b>Comprehensive:</b>				
Deductible Amount	_____	_____	_____	_____
<b><u>SUBTOTAL A:</u></b>	_____	_____	_____	_____
<b>Other Charges or Discounts:</b>				
Membership Policy Fees	_____	_____	_____	_____
SR22 Filing Fees	_____	_____	_____	_____
Discounts (subtract)	_____	_____	_____	_____
Other	_____	_____	_____	_____
Other	_____	_____	_____	_____
Other	_____	_____	_____	_____
<b><u>SUBTOTAL B:</u></b>	_____	_____	_____	_____
<b>TOTAL PREMIUM:</b>	_____	_____	_____	_____
(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** \_\_\_\_\_

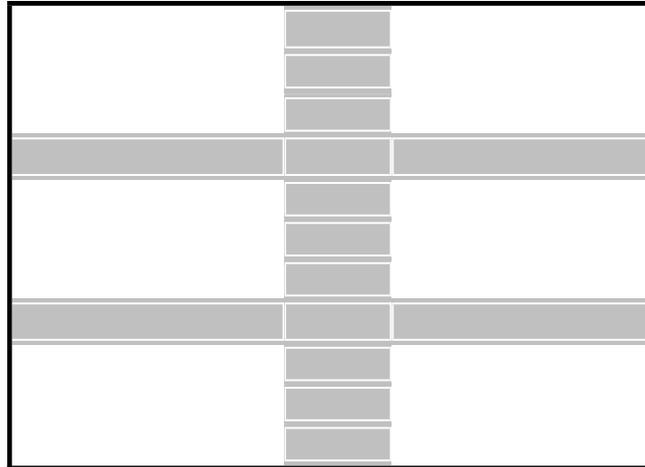
**Towing Service:**

**Name** \_\_\_\_\_

**Address** \_\_\_\_\_ **City** \_\_\_\_\_ **State** \_\_\_\_\_

**Phone** \_\_\_\_\_

**Draw accident scene, including street names and addresses:**



**Notes:**