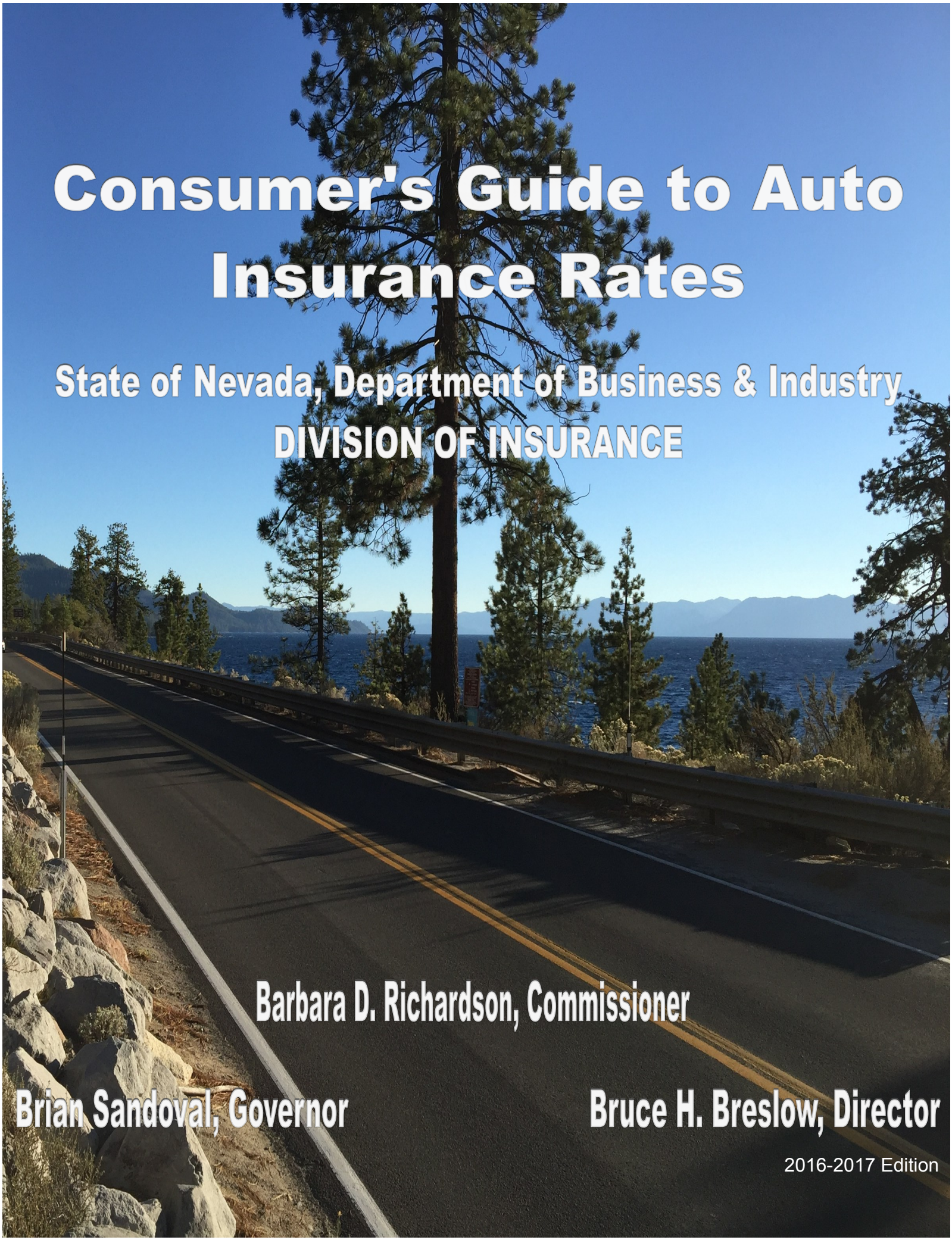

Consumer's Guide to Auto Insurance Rates

State of Nevada, Department of Business & Industry

DIVISION OF INSURANCE

Barbara D. Richardson, Commissioner

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Nevada Consumer's Guide to Auto Insurance Rates

About This Guide

Shopping for auto insurance is not easy. It takes time and effort and can be confusing. This booklet is designed both to assist you in shopping for auto insurance and to help you understand your personal auto policy. Since automobile insurance rates are based on each individual's unique circumstances, it is impossible in a booklet like this to list the various prices different companies would charge you for automobile insurance. Instead, this booklet takes the approach of listing several hypothetical personal circumstances as a context within which you may be able to get a reasonable idea of what various insurance companies may charge you for insurance.

It is important to keep in mind that there are other factors to consider besides price when buying insurance, such as the level of service provided. The premium prices in this booklet are based on data supplied by the insurance companies listed. Your premium will vary depending on the coverage you choose, your driving record, the type of vehicle you drive, your age and other information. You may also choose to contact companies who are not listed in the rating examples provided.

Near the end of this booklet is an alphabetical list of all companies that wrote business for private passenger personal automobile insurance in Nevada during 2015. Also near the end of this booklet is the Vehicle Insurance Shopping List, which may help you to compare several companies at one time.

How to Use This Guide

To use this booklet, select the example with circumstances that most closely resemble your own, then choose a ZIP code location near you. The lowest premiums are designated in **bold** numbers, the highest premiums by ***bold italic*** numbers. These examples are only intended to illustrate the difference in premiums. Also, please note that some of the companies listed may only offer policies to members of certain affinity groups or organizations. Again, your premium is likely to differ from the amount stated, depending upon your varying factors as mentioned above. Lastly, if you are viewing this guide electronically, notice that the table of contents is hyperlinked to direct you to specific sections of the guide – just click on the topic you wish to review.

Check Before You Write a Check

It is important to verify that your auto policy is issued by a licensed and authorized Nevada insurance agent and company. Be wary of people who attempt to sell phony auto insurance. If you purchase insurance from an unlicensed or non-existent insurance company, you may not have coverage needed when a claim arises. To verify that the insurance agent or company with whom you are dealing is indeed licensed and authorized to offer insurance in Nevada, please visit our online "License Look-up Tool" at doi.nv.gov or you can call 888-872-3234. You can also verify a license using the Division's smartphone app NDOI Connect which available in the Apple App Store and Google Play. Nevada Insurance Commissioner Barbara D. Richardson urges you to "check before you write a check."

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

Contact Information

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

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

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

Contact our Consumer Services section as follows:

Northern Nevada

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

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

Southern Nevada

State of Nevada
Department of Business & Industry
Division of Insurance
3300 W. Sahara Blvd., Suite 200
Las Vegas, Nevada 89102

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

E-mail: cscc@doi.nv.gov

Division of Insurance on the Web

http://doi.nv.gov

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Access Insurance Company, Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company, American Family Insurance Company, Coast National Insurance Company, Encompass Home and Auto Insurance Company, Esurance Property and Casualty Insurance Company, Garrison Property and Casualty Insurance Company, Key Insurance Company, LM General Insurance Company, Nevada Capital Insurance Company, Primero Insurance Company, Progressive Direct Insurance Company, Progressive Northern Insurance Company, Safeco Insurance Company of Illinois, State Farm Fire and Casualty Company, State Farm Mutual Automobile Insurance Company, United Services Automobile Association, USAA Casualty Insurance Company and 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 2015 National Association of Insurance Commissioners (NAIC) report found that, across the U.S. in 2013, the average premium people paid for private passenger auto insurance was $841 for each vehicle insured for one year. Nevada, by comparison, had an average premium per vehicle of $936 annually.[1] It goes without saying that automobile insurance is an important purchase for most consumers. To get the best buy for your money, you must take responsibility for your auto insurance purchase and make your decisions wisely. Hopefully, this guide will give you the tools you need to make this important decision.

The Need for Automobile Insurance

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

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

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

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

Additional information is described later in this guide.

An Auto Insurance Policy

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

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

[1] 2015 National Association of Insurance Commissioners: 2009-2013 Auto Insurance Database Report

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

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

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

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

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

Common Terms Related To Personal Automobile Insurance

The following terms are important to know when shopping for automobile insurance:

Bodily Injury/Property Damage Liability – Nevada law requires that you carry liability insurance. These coverages protect you if you injure someone else or damage someone else's property while operating your vehicle. This coverage would pay damages on your behalf to the injured party. To activate these coverages, you must be legally liable for the injuries or damages.

Collision – This coverage protects against damage to your vehicle resulting from a collision, regardless of who is at fault. It provides for repair of the damage to your vehicle or a monetary payment to indemnify you for your loss. If the other driver is at fault, your insurance company may have a legal right to seek reimbursement from the other driver or the other driver's insurance company for payments made to you under this coverage.

Comprehensive – This insures you against theft or other damage to your vehicle resulting from causes other than collision. This can include wind damage, falling objects, fire, flood and vandalism.

Collision and comprehensive coverages are subject to a deductible that you, as the insured, would select. Other coverages that may be sold include towing, rental/reimbursement and mechanical breakdown.

Credit-Based Insurance Scores – A credit-based insurance score, sometimes known simply as an insurance score, is a number, based on certain aspects of your credit history that is used by some insurance companies to help determine your insurance premium.

The credit-based insurance score has no relationship to credit scores used by lenders (such as the FICO credit score) that are typically used to evaluate the credit-worthiness of a borrower. Many insurers use their own methods to determine your credit-based insurance score, which means there can be a wide variation in the impact of a credit-based insurance score on your premium from insurer to insurer. Other insurers use credit-based insurance scoring models developed by third-party vendors, such as Fair Isaac Corporation, LexisNexis and TransUnion.

Deductible – A deductible is a portion of a covered loss that is not paid by the insurer. The deductible is subtracted from the amount the insurer would otherwise be obligated to pay you as the insured. The deductible amount is selected by you. Generally, a higher premium is charged for a lower deductible and lower premium for a higher deductible.

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

Diminution in Value – This refers to the possible reduced value of your vehicle as measured before a loss to the vehicle and after the repair of that vehicle. The idea is, all other things being equal, that a vehicle that has never been in an accident may, in some cases, be considered more valuable than a fully repaired vehicle. If your insurance policy provides for collision or comprehensive coverage under which your vehicle is being repaired, the loss to your vehicle will be measured by the language in the policy, and may not include any diminution in value. For claims against the negligent parties' property damage liability policy, such loss of value may be compensable under some circumstances.

Indemnify – To indemnify means to restore a party who has had a covered loss to the same financial position that party held before the loss occurred.

Medical Payments – This coverage pays for reasonable and necessary medical expenses, without regard to legal liability, resulting from accidental bodily injury while operating or occupying an insured vehicle or being struck as a pedestrian by a motor vehicle. This "MedPay" coverage is often purchased in nominal amounts, such as $1,000, to provide a means for quick payment of minor medical bills without having to deal with the courts or other insurance companies. An insurance company must offer this coverage because of *Nevada Revised Statutes* (NRS) 687B.145 (3), but you are not required by law to purchase this coverage.

Uninsured/Underinsured Motorist – This covers you, your resident relatives and occupants in your insured vehicle if you or they get injured in an accident in which the owner or operator of another motor vehicle is legally liable and does not have insurance (uninsured) or does not have enough insurance (underinsured) to pay all of your loss. By law, your insurance company must offer this coverage to you in an amount equal to your own liability limits (NRS 687B.145 (2)). However, you do not have to accept the offer. This coverage does not pay for damage to your motor vehicle.

Buying Automobile Insurance

When buying auto insurance, it is recommended that you seek advice from a qualified insurance professional. There are three primary mechanisms for selling insurance: independent agents, exclusive agents, and direct writers. Independent agents can sell insurance from multiple unaffiliated insurers. Exclusive agents only sell insurance from the company or group of companies with which they are affiliated. Direct writers are insurers that do not use agents as intermediaries; rather, some of their employees are themselves licensed as agents in Nevada and are authorized to sell insurance. Depending on your needs, some of these systems may be more suitable for you than others. This booklet should be used as a tool to help you understand the variables of the process and the value of insurance.

Bodily injury and property damage coverage (liability coverage) can be purchased as split-limit coverage or as combined single-limit coverage. The two liability limits for bodily injury and property damage shown in this booklet are for split-limit coverage of 15/30/10 ($15,000 per person for bodily injury, $30,000 per accident for bodily injury, and $10,000 per accident for property damage) and 100/300/50 ($100,000 per person for bodily injury, $300,000 per accident for bodily injury, and $50,000 per accident for property damage). The minimum limits of liability required by Nevada law are 15/30/10.

If you choose to purchase the liability coverage as a combined single limit, the liability limit for bodily injury and property damage is combined (e.g.: $40,000 combined single limit – total amount paid in the event of a loss for all bodily injury and/or property damage).

Comprehensive and collision coverages are not required by Nevada law and, in certain cases, because of the age or condition of the automobile, may not be available. However, if you borrowed money to purchase your automobile, your lender may require you to carry this coverage until the loan is paid. You are not required to carry medical payments or uninsured/underinsured motorist coverage, but all insurance companies are required by law to offer you medical payments coverage of at least $1,000 and uninsured/underinsured motorist coverage in an amount equal to your bodily injury coverage. If you plan to lease an automobile, you should check your lease agreement to confirm insurance coverage required. Generally, these agreements require that you carry liability coverage in the amount of $100,000 per person and $300,000 per accident and may require you to carry property damage coverage in excess of the $10,000 limit required by Nevada law. In addition, a leasing company generally requires physical damage coverage be purchased and may even limit the deductible amount.

Underwriting and Rating

Two factors, underwriting and rating, govern what you will pay for auto insurance. These factors analyze your characteristics and determine the risk that you present.

> **Underwriting** – Insurance companies underwrite in order to assess the risk associated with an applicant, group the applicant with other similar risks and decide whether the company will accept the application.

Rating – Rating is the determination of premium based on the driver, automobile characteristics, and selected amount/type of coverage.

Insurers depend on the information you provide on your policy application. When you apply for insurance, you will be asked a series of questions that assess the **expected** cost of insuring you. This cost may be revised if the insurer is unable to verify the information provided or if the insurer identifies new information.

Insurers want to know your past driving record and certain personal characteristics in order to group you with other similar drivers. A rate for each group is set based on the historical claims paid by the insurer for the people in that group. The higher the losses from a group, the higher the rate for that group. Insurers review the claim history of your group to make projections about future claims.

Some of the characteristics used to determine your group is beyond your control, such as age and gender. Other characteristics relating to lifestyle and income, such as your geographic location and use of the vehicle, also can affect your premium.

A group of characteristics that is easy for you to control, however, is the make and model of the vehicle you wish to own and insure. A vehicle with few safety devices and a powerful engine carries a greater risk of high claims than a less sporty but safer model. As a consumer, you have control over the decision to own a high-risk vehicle.

Insurers also consider lifestyle characteristics, such as marital status, in the underwriting process. From prior claims data, insurers' statistics show that married persons tend to have lower claim levels than unmarried persons. Under Nevada law, domestic partners are treated as "married" for insurance rating purposes.

Finally, and perhaps most importantly, insurers often review loss reports. Information regarding your home and auto insurance claims history for the past seven years (with one or multiple insurance companies) is collected and compiled centrally by two separate entities, the Comprehensive Loss Underwriting Exchange, commonly known as "CLUE," and the Automated Property Loss Underwriting Service, known as "A-PLUS." The reports provided by these two entities contain consumer claim information provided by the insurance companies. The reports include policy information such as your name, date of birth and policy number; claim information such as date of loss, type of loss and amounts paid; and a description of the property covered. For homeowner coverage, the report includes the property address, and for auto coverage, specific vehicle information. In other words, when you shop for auto or home insurance, every company you approach has access to your entire loss history for the past seven years. You can obtain a free copy of either report once a year. To find out more about the CLUE report and how to obtain a free copy of the loss history maintained for you, go to personalreports.lexisnexis.com or call, toll free: 1-866-312-8076. For a free A-PLUS report, call 1-800-627-3487.

Information Commonly Requested By Insurers for Rating

1) **Driving Record –** On your policy application, you will be asked about your driving record. Insurers will ask about accidents and traffic violations for any driver covered by the policy for the preceding three to five years. Drivers with previous violations or "at-fault" accidents are considered to be a higher risk and are charged a higher rate. Also, the insurer likely will request a motor vehicle report from the Department of Motor Vehicles (DMV) to compare against your application.

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

2) **Territory –** The claims experience in your geographical area also will affect your rates. Policy applications include a question that asks for the address where the vehicle will be garaged. From this information, insurers determine your territory or zip code whose rate is based on historical experience for that territory or zip code. Generally, more claims are made from urban areas – because of tendencies of busy traffic, thefts and vandalism – than from rural areas.

3) **Gender and Age –** Statistically, males have more accidents than females. For this reason, men may tend to pay more for insurance than women. Insurers also have statistics that show a higher number of claims for some age groups than for others. For these reasons, young men tend to pay more for insurance than young women, and a person under 25 will pay more for insurance than a 35-year-old.

4) **Marital Status –** Statistics show fewer auto insurance claims among married policyholders than unmarried policyholders. Generally, married people pay a lower premium than unmarried policyholders. Nevada law requires domestic partners to be rated as married policyholders.

5) **Prior Insurance Coverage –** Insurers may ask if you have previously had insurance coverage, because they want to know if you have ever been canceled (such as for non-payment of premiums), or if you have ever had any lapse in your auto liability coverage. Under Nevada law, if insurers ask for this information, they are required to also ask about the reasons for any previous cancellation, nonrenewal, or adverse underwriting decision. Insurers may not refuse to insure you or increase your premium solely on the basis of the fact that a previous insurer has cancelled or refused to renew your coverage. However, an insurer may seek additional information regarding such a previous decision, and this additional information may be a factor in the insurer's own underwriting or rating decisions.

6) **Vehicle Use –** You will be asked on the application how often, how far and for what purpose you drive the vehicle that you want to insure. The fewer miles you drive the less chance you have of getting into an accident. Some insurers also offer discounts for

drivers who participate in car pools.

7) **Usage-Based Insurance (UBI) –** UBI is a relatively new methodology in the pricing of auto insurance which is being offered by certain insurers in Nevada. This methodology allows for discounts in your auto insurance premiums based upon the number of miles you drive. Some companies require a device to be attached to the On-Board Diagnostics (OBD-II). This telematic device transmits mileage and other information to the insurer. Other insurers require scheduled "odometer reading" by the agent or other representatives of the insurance company to verify the mileage. The technology behind the telematic device has generated some concerns regarding the potential for violation of privacy rights by tracking of movement of those who install the telematic device in their vehicles. The programs approved for use in Nevada do *not* utilize GPS technology and cannot track the exact location of the user.

8) **Make and Model of Vehicle –** The type of car you drive directly affects the cost of comprehensive and collision coverage. It also can affect the cost of bodily injury and property damage liability coverage. A make or model of car that has a high number of claims or higher claim costs will be charged a higher premium. High claims costs are generally associated with two types of vehicles: higher-valued vehicles, which are more expensive to repair, and vehicles that have shown a higher severity of bodily injury losses or physical damage losses in an accident.

The single greatest influence on the rating process is claim frequency. Claim frequency measures how often an insured event occurs within a group relative to the number of policies contained in that group. It does not mean how many times *you* have made an insurance claim, although that will have an additional effect.

If you share characteristics with a high-claims group, you will be charged more for insurance coverage. At the same time, people who share characteristics with low-claims classes will be charged lower rates. However, it should be noted that the **greatest controllable factor** in determining your rate is your driving record. A person with a clean driving record will pay less than a driver with similar characteristics who has traffic violations.

Credit-Based Insurance Scoring

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

Nevada law requires insurers to provide you with an "adverse action" notice if the use of your credit information adversely affects your insurance premium or contributes to a denial of

insurance. You have a right to request a free copy of your credit report from the vendor who is listed on the adverse-action notice.

Exceptions for Extraordinary Life Events

In 2011, the Nevada Legislature passed the Division's omnibus bill, Assembly Bill 74 (AB 74). If you have experienced or are continuing to experience certain extraordinary life events (ELEs) that adversely impact your credit information, Section 30 of AB 74 requires insurers to provide reasonable exceptions for such ELEs in the calculation of their insurance premiums. If your credit information has been directly influenced by an ELE, you may submit a request to your insurer in writing that your credit information not be considered in the underwriting and rating of your insurance policy. The new law also requires insurers to notify you about the availability of such reasonable exceptions and how you may request further information. The law provides that the following events be considered as extraordinary life events.

1. A catastrophic event, as declared by the federal or state government;

2. A serious illness or injury to you or to an immediate family member;

3. The death of a spouse, child or parent;

4. Divorce or involuntary interruption of legally owed alimony or support payments;

5. Identity theft;

6. Temporary loss of employment for a period of 3 months or more, if it results from involuntary termination;

7. Military deployment overseas.

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

Discounts

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

1) **Multiple Vehicles –** Most insurance companies offer a discount to consumers who insure more than one car with their company. Companies offer this discount not only because they want all of your business, but because it is easier for them to underwrite individuals that they already know, therefore reducing their risk and saving them money. Industry statistics show that individuals and families that insure more than one car have better-than-average claims experience. Through this discount, companies pass along some of

their savings to you.

2) **Driver Education Courses –** Discounts for driver education courses are targeted primarily at older drivers. In Nevada, all insurers must provide a reduction in premium for a three-year period for people 55 and older if they successfully complete a driving course approved by the Nevada Department of Motor Vehicles. The insured must maintain a clean driving record in order to keep this discount.

3) **Good Student –** Insurers have found that students who earn a "B" average or better tend to be more responsible drivers. For that reason, many companies offer a "good student" discount.

4) **Safety Devices –** Automobile safety devices can lower insurers' costs by preventing accidents or limiting their severity. These savings are passed along to the policyholder through discounts for safety equipment. This equipment includes air bags, automatic seat belts and stability controls.

5) **Anti-Theft Devices –** Devices or systems that deter theft or vandalism also lower claim costs. Many companies offer discounts for anti-theft devices.

6) **Good Driver/Loyalty –** Insurers offer discounts to drivers who maintain a good driving record and renew their policy with them.

7) **Auto/Home Package or Multiple Policy Discount –** Some insurers offer a discount on one or both policies if an individual buys a homeowners' policy and an auto policy from the same insurer. Other insurers also offer a discount on auto rates for home ownership. Some insurers also offer a discount for the purchase of homeowners', auto and life policies from the same insurer.

8) **Dividends –** Some insurers, particularly mutual insurers, offer dividends to policyholders if the sale of auto insurance has been profitable to them. Dividends are declared and paid after the policy period has expired.

9) **Miscellaneous Discounts –** Some insurers offer special discounts, which are applied in conjunction with new policies only. These discounts are generally reflected in the price of the new policy, tend to be applied at a lesser degree at each subsequent renewal and are eliminated after a certain number of renewals (typically two renewals).

Discounts are not only a way for companies to attract customers, but also a means for companies to compete and retain business. So, when you shop, **ask about discounts offered and how much money you could save**. Remember, savings can differ from company to company. Make sure you receive the discounts for which you qualify.

Financial Responsibility

To ensure that innocent parties are compensated for their injuries in the event of a car accident, Nevada law requires all Nevada drivers to have security for liability arising from the use of their vehicles. For most Nevadans, security will be in the form of an insurance policy.

Nevada law requires that your insurance policy must minimally provide coverage in the amount of $15,000 for bodily injury or death of each person in an accident, $30,000 for bodily injury or death of all persons in an accident, and $10,000 for injury or damage to the property of others. This coverage is generally described as 15/30/10. When you have liability coverage, your insurance company will pay for the victim's damages up to your policy limits. If you choose, you can increase your liability coverage for added protection at an additional premium.

The penalty for not having mandatory liability auto insurance is severe. The Department of Motor Vehicles administers the Insurance Verification Program, designed to eliminate uninsured motorists on Nevada's highways. NRS 482.480 requires you to pay a reinstatement fee to the Department of Motor Vehicles Insurance Verification Program if you are the owner of a motor vehicle that is registered, or should be registered, and are found guilty of operating, or allowing someone to operate, your motor vehicle without liability insurance. The minimum penalty fee is $250.

Senate Bill 323 of the 2011 Nevada Legislature, which became effective on July 1, 2011, enacted a graduated system of penalty fees and fines for lapses in vehicle liability insurance. The fines increase for subsequent offenses and for longer periods of lapse, can be as high as $1,750, and can be applied in addition to the suspension of the violator's driver's license. If you are found to be without liability insurance by a law enforcement officer, the penalty will be administered by a court of jurisdiction and generally is even more severe.

If you do not carry insurance, and you or someone using your motor vehicle with your permission are involved in an accident, your registration and driver's license may be revoked. You also may be required to have an insurance company certify that you have insurance, which must be continuously maintained for a three-year period. Most insurance companies charge an additional fee for this certification (commonly called an SR-22).

Finally, if you were without insurance for any period of time, you may find it difficult to obtain insurance you can afford. Many companies do not insure people who have not had insurance or have allowed their insurance to lapse or expire. Other companies will simply charge you more for insurance.

Remember, going without insurance can cost you much more than carrying the liability coverage that is required by Nevada law.

Liability Insurance

Required by Nevada law

Most auto liability insurance policies contain the following major parts: liability insurance for bodily injury, liability insurance for property damage and uninsured/underinsured motorist coverage.

Bodily injury liability insurance does not protect you or your car directly if you are the cause of an accident in which other people (third parties) are injured. This insurance protects you against their claims for damages such as medical expenses, lost wages and pain and suffering. This insurance coverage also will pay if a member of your family living with you caused the accident, or if it was caused by a person using your car with your consent. Some insurance policies have a "drop-down" provision which provides only the minimum liability limits for permissive drivers that are not listed in the policy.

Bodily injury liability insurance carries specific benefit limits. These limits address how much money your insurance company is obligated to pay for any one victim injured in an accident, and limits the amount the company must pay for multiple victims.

To make a smart consumer purchase, you must understand these limits for bodily injury liability insurance. Remember: Nevada law requires that you carry limits of $15,000 for the bodily injury or death of each person injured in an accident and $30,000 for the bodily injury or death of all persons injured in an accident.

You may decide to purchase additional coverage. This decision may be based on your desire to protect your assets from claims above the minimum amounts. The extra cost of higher coverage tends to be relatively low.

Property damage liability insurance pays for damage you cause to the property of others, such as a crushed fender, broken glass or a damaged wall or fence. Your insurance will pay for this damage whether you are driving your automobile or whether it is being driven by another person with your consent. Nevada law requires you to carry $10,000 for damage to the property of others. However, you may decide to purchase higher property damage liability coverage at an additional premium.

The policy liability limits also may extend to include a trailer that is designed to be pulled behind a private passenger auto, pickup or van.

You may purchase higher limits of liability inexpensively under a personal umbrella policy. An umbrella policy provides broad liability protection over and above your auto policy's liability limits. It can be written to include other insurance policies, such as your homeowner's, recreational vehicles, or other insurance products. It also will cover some areas that are not covered by your auto or homeowner's policies.

Many insurers require minimum coverage levels on your underlying auto or home policy before writing an umbrella policy.

Physical Damage Coverage

Required by your lender if you have an auto loan

In addition to the basic liability coverages outlined above, the most commonly recognized coverages are collision and comprehensive.

Collision Coverage

Collision coverage pays for physical damage to your car as the result of your auto colliding with an object, such as a tree or another car. This coverage can be expensive and it is not required by law. However, if your vehicle is financed or leased, your lending institution or lessor may require that you carry collision insurance.

If you have an older vehicle worth less than $2,000, there is little reason for you to purchase collision coverage, because you are likely to pay more money in premium than you would ever receive as a result of a claim. The loss settlement agreement for collision coverage allows the insurance company the option to pay for repair or replace your vehicle with like kind or quality.

Here's an example:

> Your vehicle is involved in a collision. It is determined that it will cost $10,000 to repair the vehicle; however, the repaired vehicle value would only be worth $5,000. The company is not responsible to repair the vehicle and can offer cash settlement. If the car is determined to be "totaled" in accordance with NRS 487.790, the insurer will pay you the car's fair market value at the time of loss including all applicable taxes, license fees and other fees incident to transfer of ownership of the replacement vehicle.

Comprehensive Coverage

Comprehensive coverage pays for damage to your auto from almost all other causes, including fire, severe weather, vandalism, floods and theft. Comprehensive coverage also covers broken glass, such as windshield damage. This coverage is less expensive than collision coverage, and many consumers choose to carry it. However, carrying this coverage is your choice; you are not required by law to carry it.

When considering collision and comprehensive coverages, you should consider your deductible. A deductible is the amount of money you agree to pay as your share of the cost of a claim before the insurer is committed to pay the rest of the claim. For example, if you carried collision coverage with a $200 deductible and you had a $500 loss, you would pay $200 and the insurance company would pay the remaining $300.

Deductibles reduce your premiums because you agree to deduct an amount from the claim your insurer otherwise would have to pay. Insurers offer deductibles because they reduce the number of small claims that are costly for them to handle.

If you purchase a new car with a loan, the financial institution that lent you the money may require you to purchase collision and comprehensive coverages. This is because the lender considers your car as collateral for the loan, and it wants to make sure the car is worth something if the lender needs to repossess the vehicle. In the event you have to buy – or decide to buy –

collision or comprehensive coverage, you can save money by agreeing to the highest deductible you can comfortably afford to pay.

Most insurers will only sell comprehensive and collision coverages together and not separately.

Uninsured/Underinsured Motorist Coverage

Optional Coverage

Uninsured/underinsured motorist coverage (UM/UIM) protects you directly. This coverage pays if you are injured by a hit-and-run driver, a driver who does not have auto insurance (uninsured) or a driver whose policy limits are not high enough to cover your injuries (underinsured). This coverage does not protect the other driver, and it does not cover damage to your vehicle.

Nevada law does not require that you carry uninsured/underinsured motorist coverage. However, Nevada law requires your insurance company to offer you uninsured/underinsured motorist coverage in an amount not less than your limits of liability insurance for bodily injury described above. You may choose not to purchase this coverage, or you may choose to purchase limits lower than your bodily injury limits of liability. If so, you will be required to sign a waiver indicating your decision.

Many insurers have started offering a separate uninsured/underinsured motorist property damage coverage (UMPD) to protect your vehicle if it is damaged in an accident that is not your fault. This coverage generally pays up to a certain level and may cover your portion of any applicable deductible.

Other Optional Coverages

Be cautious when purchasing optional coverages, as they may duplicate coverage that you have through other insurance policies. For instance, medical payments coverage may duplicate health or disability benefits that you already buy individually or receive as a benefit through your job. Before purchasing these coverages, review them and your other insurance policies carefully.

1) **Medical payments coverage** is an optional coverage. However, Nevada law requires that your insurance company offer you at least $1,000 of this coverage. This coverage pays for the medical and funeral expenses for you **or others** injured or killed in an accident while driving or riding in your auto. Claims against this coverage include all reasonable hospital, surgical, chiropractic, x-ray, dental, professional nursing, prosthetic and funeral expenses. It also will cover you or members of your family if an auto strikes you while walking or riding in another auto. This coverage will be paid even if you caused the accident. Usually, only expenses incurred within a specified period of time after the accident are covered.

2) **Rental coverage** is coverage for a driver of a rental vehicle against possible liability for any accidental damage to that vehicle. The vendor may claim various elements of damages including cost of repair, diminution – or reduction – of value and loss of use with respect to a damaged rental vehicle.

Anyone who has occasion to rent a vehicle should learn whether his or her own automobile insurance policy will pay a claim in case of accidental damage to the rented vehicle. Most private passenger auto policies that provide collision coverage will cover repair cost to a damaged rental vehicle subject to the policy deductible, but they do not cover diminution of value or loss of use. Be sure to check your policy language or ask your agent or insurer if you have this type of coverage before renting a vehicle.

Frequent users of rental vehicles should ask their insurance agents how their private passenger automobile coverage extends to rental vehicles. In this context, the questions asked and the answers received should be thorough. You may find some advantages to purchasing the coverage available through the rental agency.

3) **Rental/Reimbursement coverage** usually pays $15 to $20 a day to rent a car for a specific number of days while your vehicle is being repaired for damages incurred from an accident, irrespective of fault. The premium varies from insurer to insurer.

4) **Guaranteed Asset Protection (GAP) Insurance** is designed to pay the difference between the outstanding balance on a vehicle loan and the replacement cost of a vehicle that is deemed a total loss. Because of the pattern of depreciation in the value of a vehicle, situations may arise where a consumer owes more on his or her vehicle loan than the consumer's insurer would pay to replace the vehicle. Such a consumer would remain liable for the "gap" between these two values if the vehicle were damaged beyond repair.

It is important to know that GAP insurance is *not* mandatory and is prohibited by law from being required as a condition for purchasing a vehicle or obtaining a vehicle loan. Moreover, GAP insurance is available from a variety of sources. While some insurers market stand-alone GAP policies, other insurers offer GAP-like coverage as an option in their automobile insurance policies. Stand-alone GAP coverage is typically more expensive than GAP-like coverage incorporated in an automobile insurance policy, in part because there is no deductible in stand-alone GAP coverage. The deductible for physical damage coverages typically still applies in GAP-like coverages in automobile insurance policies.

If you are interested in GAP insurance, you are not required to accept it from the dealer selling your automobile. Shop around to find the best coverage terms and premiums. Also remember that both the outright purchase of a vehicle and a sufficiently large down payment on a vehicle loan would render GAP insurance unnecessary, as it would no longer be the case that the loan balance exceeds the vehicle's replacement cost. Finally, keep in mind that the gap between the loan balance and the vehicle's replacement cost typically disappears within a short number of years after the purchase of the vehicle.

5) **Towing and labor coverage** pays certain costs when your vehicle is disabled, up to the limit of your policy. These costs may include towing your car to the repair shop, gas delivery, tire changing or labor performed at the location of the breakdown. Premium for this coverage can run as low as $5 to $10 per year. However, if you are a member of an auto club, you probably already have this service and may not want to duplicate your coverage.

6) **Collector Car or Antique Auto coverage** can be purchased for an older or classic vehicle that is driven a minimal number of miles each year. The Division recommends you review this coverage carefully with your agent before the policy is issued. You and your agent must both agree on the vehicle value before the policy is issued, and a vehicle appraisal may be required. The value of the vehicle may be determined under two different policy types:

- Stated Amount or Stated Value coverage is a policy form that will pay you if your vehicle is involved in a loss during the policy year, the lesser of: 1) the Stated Value or Amount; 2) the cost to repair the covered auto (not to exceed the Stated Value or Amount); or 3) the actual cash value.

- Agreed Amount or Agreed Value coverage is the only policy form that guarantees you in writing what amount you will receive if your vehicle is involved in a loss during the policy period. The Agreed Amount form states what the insurance company will pay you, the lesser of: 1) the Agreed Amount; or 2) the cost to repair the covered auto (not to exceed the Agreed Amount). The Agreed Amount should represent the true market value of the car at the time the policy is written. If the market value changes during the policy period, the Agreed Amount can be changed by endorsement.

Operator's Policy

An operator's policy is different from standard liability insurance, which is also referred to as an owner's policy. This type of auto insurance is intended primarily to serve the needs of automobile collectors. By law, under an operator's policy, the number of motor vehicles that the policyholder owns must be greater than the number of persons in the household who possess a driver's license, and each person in his or her household who has a driver's license must carry an operator's policy of liability insurance. This insurance coverage protects the driver, not the car. That is, the driver would be insured no matter what vehicle was driven. This insurance coverage does not cover another person driving your car, either with or without your consent.

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

Other Helpful Information

One Minute of Insurance Coverage on Expiration Date

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

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

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

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

Coverage for Trailers Hitched to Vehicles

If you haul a trailer of any kind, such as a camping trailer, or a utility trailer, it is important to note that most insurance policies extend only the liability portion of your vehicle coverage to the trailer. Any physical damage coverage purchased for your vehicle, like collision or comprehensive, does not automatically extend to the trailer. This means you will have to pay to repair any damage to your trailer if the accident was your fault. You may be able to purchase physical damage protection for your trailer from your insurance company. Call your insurance company or agent for more information.

Claims

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

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

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

Smart Shopping

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

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

Here's an example that shows the benefits of shopping around:

> The rate comparisons in this report include the hypothetical scenario of a married couple, both 45 years old. If the husband sought liability limits of $15,000 per person/$30,000 per accident/$10,000 per accident property damage, he could pay anywhere from $411 to $1,674 every six months in Las Vegas or $304 to $1,222 in Reno to insure a 2015 Honda Civic.

Seek Unbiased Information

Information is available to consumers from a number of unbiased sources. These sources include the Nevada Division of Insurance, public libraries, consumer groups and consumer publications.

Because the insurance industry, like many other industries, uses words not commonly used by the average person, consumers may need to find a good glossary or dictionary of insurance terms. We suggest contacting the Division's Consumer Services section if you need help understanding the language of your policy.

You can also gain a wide variety of information from the Nevada Division of Insurance website, doi.nv.gov.

Price Quotes

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

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

1. A description of your vehicle (year, make, model, vehicle identification number, etc.);

2. Use of vehicle (pleasure, to/from work, etc.);

3. Your driver's license number and the issuing state;

4. The number, genders and ages of drivers in your household (including dates of birth);

5. The types of coverage;

6. The limits you want; and

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

The company also may obtain a copy of your claims history, motor vehicle report and credit report. It is a good idea for you to know what is contained in the reports.

For Your Protection

You should be aware that an auto insurance policy is a legal contract. It is written so that your rights and responsibilities, as well as those of the insurance company, are clearly stated. When you purchase auto insurance, you will receive a policy. You should read that policy and be able to understand its contents. If you have questions about your insurance policy, contact your insurance agent for clarification. If you still have questions, contact the Nevada Division of Insurance Consumer Services section, and our Consumer Service representatives will work with you regarding your concerns.

If you purchase an insurance policy through an unlicensed company, you are very likely to find that you have no coverage when a claim occurs. To avoid falling for such scams, you should:

1) Check with the Nevada Division of Insurance to see if the company is licensed in Nevada. Companies licensed by the state are required to provide annual statements to the Division of Insurance, which allow the Division to assess a company's continued ability to pay claims. The Division also is able to take corrective action in advance of potentially devastating problems. The Division website has a "License Look-up Tool" at doi.nv.gov, or you can call 775-687-0700 (northern Nevada) or 702-486-4009 (southern Nevada) to find out whether a company is licensed in Nevada. You can also verify a license using the Division's smartphone app **NDOI Connect** which available in the Apple App Store and Google Play.

2) Confirm that your insurance agent is selling you a state-approved product. If you suspect an insurance agent is trying to sell you an unauthorized product, contact the Division of Insurance.

3) Make certain you are dealing with a licensed insurance agent. If the person trying to sell you the coverage states that he or she doesn't need a license for whatever reason, be wary. Report suspicious activity to the Division of Insurance.

4) Ask your agent for the name of the insurer and check the paperwork you receive to make sure it names a licensed insurer that is providing the coverage.

5) You should receive an Evidence of Insurance card for each vehicle insured. The card is to be carried in the respective automobile. The effective dates of coverage

are shown on the card, so check to make sure your evidence of insurance card is current.

6) Never pay cash. Always get a receipt for all payments and be sure the receipt shows your policy number, date of payment, period of coverage and the name of the insurance company providing the coverage.

Suggested questions to ask when looking for automobile insurance:

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

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

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

Payment of Insurance Premiums

There is **no grace period** on insurance premium payments. In other words, if an insurance premium payment is due on the 15th of the month; your payment must be received by the insurance company on or before that date. Example D on Page 29 of this guide shows the higher premiums charged and the possible difficulty of obtaining insurance with a lapse in coverage even if you have a clean driving record.

Mid-Term Cancellation of Your Policy

Nevada laws restrict the mid-term cancellation of your policy. If the company cancels your policy, the premium will be prorated without any penalty to you, but the reason for cancellation must be in compliance with NRS 687B.320. That statute requires notification be delivered or mailed to the policyholder at least 10 days before cancellation for failure to pay a premium when due, or 30 days for all other reasons noted in the statute. However, if you cancel the policy, there is normally a “short rate” penalty that usually amounts to about 10 percent of the return premium. If you cancel the policy early in the term, the penalty is greater than if the policy is canceled late in the term. Policies regarding early cancellations and refunds vary from company to company.

Frequently Asked Questions

1. I was involved in a car accident, and my car was determined to be a total loss by my insurance company. The insurance company sent me a check for $7,000, but I paid $15,000 for the car. Why didn't the insurance company send me a check for the amount I paid for the car?

   The insurer's limit of liability for a physical damage loss to a covered auto is the lower of (1) the actual cash value of the damaged or stolen property; or (2) the amount necessary to repair or replace the property with property of like kind and quality with the exceptions found in NRS 487.790 (see the Property Damage Coverage section of this guide). Actual cash value is generally the replacement cost of the property minus an allowance for depreciation. The depreciation is based on market value in the geographical area. For example, you purchase a new car in 2006 in Carson City that cost $15,000, and the same vehicle could be purchased for $7,000 in 2009. If the car was involved in an accident and declared a total loss by the insurance company in 2009, the market value would be $7,000.

2. How much time does an insurance company have to respond to a claim? I was involved in a car accident two weeks ago, and I notified the insurance company the next day. It's been two weeks, and I haven't heard from them.

   An insurer must approve or deny a casualty claim within 30 days after the insurer receives the claim. If the insurer requires additional information or time to determine whether to approve or deny a claim, it must notify the policyholder of this request within 20 days after it receives the claim, and at least once every 30 days thereafter until the claim is approved or denied.

3. I was involved in an auto accident in 2006. At the time of the accident, I did not seek medical care. In February of 2010, I began having back pain that I believed was caused by the accident. I went to the doctor and incurred the expense of the doctor's visit and x-ray cost. I submitted a claim for medical reimbursement under my Personal Auto Policy and Medical Payments Coverage, and my claim was denied. Why?

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

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

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

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

   Most automobile insurance policies specifically exclude items that are not standard or stock on a vehicle. While speaking with your agent, you should ask if the policy covers specialty items. If they're not covered, ask about purchasing additional coverage for those items.

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

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

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

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

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

Rate Comparisons

Twenty-four 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

2015 Honda Civic LX, 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2 wheel drive (front)

Vehicle Two

2013 Chevrolet Tahoe, 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Two liability options were rated for each vehicle:

Liability Option One

Liability:	$15,000 per person/$30,000 per accident bodily injury liability $10,000 per accident property damage liability
Physical Damage:	$250 deductible-comprehensive $500 deductible-collision
Other Coverages:	$1,000 medical payments $15,000 per person/$30,000 per accident uninsured/underinsured motorist

Liability Option Two

Liability:	$100,000 per person/$300,000 per accident bodily injury liability $50,000 per accident property damage liability
Physical Damage:	$250 deductible-comprehensive $500 deductible-collision
Other Coverages:	$5,000 medical payments $100,000 per person/$300,000 per accident uninsured/underinsured motorist

Rating Examples

Example A

Seventeen-year-old single male. Clean driving record. Good student ("A" average) with driver's education. Drives 10 miles, round trip, to school daily. Annual mileage is 2,900. Rated on father's policy from Example E. Multi-car discount applies.

Vehicle one - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Liability Option One: 15/30/10 37
Liability Option Two: 100/300/50.....38

Vehicle two - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Liability Option One: 15/30/10 39
Liability Option Two: 100/300/50.....40

Example B

Seventeen-year-old single male. Average student ("C" average). One ticket for driving 20 miles over the speed limit within past 12 months. Drives 10 miles, round trip, to school daily. Annual mileage is 2,900. Rated on father's policy from Example E. Multi-car discount applies.

Vehicle one - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Liability Option One: 15/30/10 41
Liability Option Two: 100/300/50.....42

Vehicle two - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Liability Option One: 15/30/10 43
Liability Option Two: 100/300/50.....44

Example C

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

Vehicle one - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Liability Option One: 15/30/10 45
Liability Option Two: 100/300/50.....46

Vehicle two - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Liability Option One: 15/30/10 47
Liability Option Two: 100/300/50.....48

Example D

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

Vehicle one - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

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

Vehicle two - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Liability Option One: 15/30/10 51
Liability Option Two: 100/300/50.....52

Example E

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

Vehicle one - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Liability Option One: 15/30/10 53
Liability Option Two: 100/300/50.....54

Vehicle two - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Liability Option One: 15/30/10 55
Liability Option Two: 100/300/50.....56

Example F

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

Vehicle one - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Liability Option One: 15/30/10 57
Liability Option Two: 100/300/50.....58

Vehicle two - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Liability Option One: 15/30/10 59
Liability Option Two: 100/300/50.....60

Example G

Fifty-five-year-old married female, principal operator of vehicle, retired 65 year-old husband who is an occasional operator with a clean driving record. Female has one "at fault" accident within past 21 months (over $2,000 damage). Drives 15 miles, round trip, to work daily. Drives 15,000 miles annually.

Vehicle one - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Liability Option One: 15/30/10 61
Liability Option Two: 100/300/50.....62

Vehicle two - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Liability Option One: 15/30/10 63
Liability Option Two: 100/300/50.....64

Example H

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount.

Vehicle one - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Liability Option One: 15/30/10 65
Liability Option Two: 100/300/50.....66

Vehicle two - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Liability Option One: 15/30/10 67
Liability Option Two: 100/300/50.....68

Example I

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

Vehicle one - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Liability Option One: 15/30/10 69
Liability Option Two: 100/300/50.....70

Vehicle two - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Liability Option One: 15/30/10 71
Liability Option Two: 100/300/50.....72

Example J

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

Vehicle one - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Liability Option One: 15/30/10 73
Liability Option Two: 100/300/50.....74

Vehicle two - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Liability Option One: 15/30/10 75
Liability Option Two: 100/300/50.....76

Example K

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

Vehicle one - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Liability Option One: 15/30/10 77
Liability Option Two: 100/300/50.....78

Vehicle two - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Liability Option One: 15/30/10 79
Liability Option Two: 100/300/50.....80

Example L

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

Vehicle one - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Liability Option One: 15/30/10 81
Liability Option Two: 100/300/50.....82

Vehicle two - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Liability Option One: 15/30/10 83
Liability Option Two: 100/300/50.....84

Example M

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

Vehicle one - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Liability Option One: 15/30/10 85
Liability Option Two: 100/300/50.....86

Vehicle two - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Liability Option One: 15/30/10 87
Liability Option Two: 100/300/50.....88

Example N

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

Vehicle one - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Liability Option One: 15/30/10 89
Liability Option Two: 100/300/50.....90

Vehicle two - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Liability Option One: 15/30/10 91
Liability Option Two: 100/300/50.....92

Example O

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

Vehicle one - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Liability Option One: 15/30/10 93
Liability Option Two: 100/300/50.....94

Vehicle two - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Liability Option One: 15/30/10 95
Liability Option Two: 100/300/50.....96

Example P

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as best possible credit-based insurance score.

Vehicle one - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Liability Option One: 15/30/10 97
Liability Option Two: 100/300/50.....98

Vehicle two - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Liability Option One: 15/30/10 99
Liability Option Two: 100/300/50.....100

Example Q

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as average/neutral credit-based insurance score.

Vehicle one - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Liability Option One: 15/30/10 101
Liability Option Two: 100/300/50.....102

Vehicle two - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Liability Option One: 15/30/10 103
Liability Option Two: 100/300/50.....104

Example R

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as worst possible credit-based insurance score.

Vehicle one - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Liability Option One: 15/30/10 105
Liability Option Two: 100/300/50.....106

Vehicle two - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Liability Option One: 15/30/10 107
Liability Option Two: 100/300/50.....108

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EXAMPLE A - Liability OPTION 1 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

Seventeen-year-old single male. Clean driving record. Good student ("A" average) with driver's education.
Drives 10 miles, round trip, to school daily. Annual mileage is 2,900. Rated on father's policy from Example E.
Multi-car discount applies.

Company Name	Carson City **89701**	Elko **89801**	Fallon **89406**	Henderson **89015**	Las Vegas **89121**	North Las Vegas **89030**	Pahrump **89048**	Reno **89510**	Stateline **89449**
Access Insurance Company	$1,976	$1,843	$1,843	$3,281	$4,098	$3,819	$2,465	$2,296	$2,056
Allstate Fire and Casualty Insurance Company	$1,016	$1,028	$981	$1,398	$1,841	$1,959	$1,237	$1,065	$1,016
Allstate Indemnity Company	$2,151	$2,447	$2,282	$2,970	$3,358	$3,915	$2,497	$2,550	$2,447
American Family Insurance	$1,069	$1,499	$1,277	$1,688	$1,993	$2,089	$1,569	$1,259	$1,071
Coast National Insurance Company	$2,303	$2,121	$2,311	$3,688	$3,973	$4,461	***$3,340***	$2,640	$2,839
Encompass Home and Auto Insurance Company	$1,569	$1,526	$1,595	$2,206	$2,723	$2,937	$2,114	$1,672	$1,637
Esurance Property and Casualty Insurance Company	$1,602	$1,496	$1,577	$2,510	$2,674	$3,337	$2,400	$1,820	$1,970
Garrison Property and Casualty Insurance Company	$1,200	$1,084	$932	$1,483	$1,580	$1,580	$1,084	$1,194	$1,107
Key Insurance Company	$2,542	$2,494	$2,494	$3,586	$3,706	$4,216	$3,148	$2,770	$2,716
LM General Insurance Company	$431	$465	$607	$764	$917	$1,055	$598	$661	$935
Nevada Capital Insurance Company	$2,552	$2,327	$2,327	***$4,348***	***$4,746***	***$6,131***	$2,327	$2,768	***$3,553***
Primero Insurance Company	***$3,108***	***$3,054***	***$3,054***	$3,588	$3,720	$3,720	$3,210	***$3,210***	$3,054
Progressive Direct Insurance Company	$830	$746	$791	$1,222	$1,506	$1,631	$1,164	$976	$872
Progressive Northern Insurance Company	$1,107	$1,005	$1,037	$1,705	$2,142	$2,285	$1,472	$1,249	$1,162
Safeco Insurance Company of Illinois	**$430**	**$441**	**$427**	**$639**	**$650**	**$808**	**$568**	**$464**	**$424**
State Farm Fire & Casualty Company	$1,579	$1,470	$1,423	$2,210	$2,918	$2,665	$1,600	$1,738	$1,955
State Farm Mutual Automobile Insurance Company	$1,310	$1,218	$1,180	$1,816	$2,397	$2,181	$1,325	$1,438	$1,630
United Services Automobile Association	$1,051	$1,038	$879	$1,416	$1,509	$1,526	$1,088	$1,144	$1,057
USAA Casualty Insurance Company	$1,205	$1,277	$1,002	$1,638	$1,745	$1,766	$1,247	$1,212	$1,210
USAA General Indemnity Company	$1,065	$1,049	$902	$1,426	$1,522	$1,520	$1,100	$1,075	$1,073

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE A - Liability OPTION 2 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

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

Seventeen-year-old single male. Clean driving record. Good student ("A" average) with driver's education.
Drives 10 miles, round trip, to school daily. Annual mileage is 2,900. Rated on father's policy from Example E.
Multi-car discount applies.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$1,186	$1,197	$1,151	$1,842	$2,538	$2,699	$1,538	$1,234	$1,186
Allstate Indemnity Company	$2,550	***$2,828***	$2,619	$3,820	$4,417	$5,106	$2,922	$3,073	$2,828
American Family Insurance	$1,156	$1,663	$1,412	$1,936	$2,356	$2,471	$1,753	$1,372	$1,151
Coast National Insurance Company	***$2,989***	$2,704	***$3,005***	***$5,328***	***$5,784***	$6,512	***$4,631***	***$3,338***	$3,697
Encompass Home and Auto Insurance Company	$1,466	$1,417	$1,481	$2,121	$2,604	$2,818	$1,989	$1,550	$1,517
Esurance Property and Casualty Insurance Company	$2,148	$1,955	$2,114	$3,891	$4,188	$5,283	$3,608	$2,366	$2,582
Garrison Property and Casualty Insurance Company	$1,422	$1,279	$1,097	$1,862	$1,991	$1,997	$1,279	$1,426	$1,300
LM General Insurance Company	$555	$598	$782	$984	$1,181	$1,359	$771	$851	$1,204
Nevada Capital Insurance Company	$2,790	$2,545	$2,545	$5,016	$5,506	***$7,020***	$2,545	$3,035	***$3,823***
Progressive Direct Insurance Company	$1,262	$1,075	$1,180	$2,088	$2,676	$2,921	$1,922	$1,517	$1,277
Progressive Northern Insurance Company	$1,714	$1,511	$1,582	$2,998	$3,900	$4,155	$2,424	$1,962	$1,750
Safeco Insurance Company of Illinois	**$506**	**$509**	**$497**	**$800**	**$810**	**$1,019**	**$684**	**$536**	**$489**
State Farm Fire & Casualty Company	$2,043	$1,869	$1,815	$3,024	$4,020	$3,697	$2,064	$2,268	$2,456
State Farm Mutual Automobile Insurance Company	$1,659	$1,518	$1,475	$2,429	$3,228	$2,953	$1,678	$1,841	$2,011
United Services Automobile Association	$1,218	$1,194	$1,010	$1,744	$1,866	$1,888	$1,272	$1,331	$1,208
USAA Casualty Insurance Company	$1,399	$1,456	$1,159	$2,016	$2,152	$2,177	$1,460	$1,402	$1,387
USAA General Indemnity Company	$1,177	$1,154	$987	$1,671	$1,787	$1,790	$1,226	$1,182	$1,171

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE A - Liability OPTION 1 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

Seventeen-year-old single male. Clean driving record. Good student ("A" average) with driver's education.
Drives 10 miles, round trip, to school daily. Annual mileage is 2,900. Rated on father's policy from Example E.
Multi-car discount applies.

Company Name	Carson City **89701**	Elko **89801**	Fallon **89406**	Henderson **89015**	Las Vegas **89121**	North Las Vegas **89030**	Pahrump **89048**	Reno **89510**	Stateline **89449**
Access Insurance Company	$1,859	$1,721	$1,721	$3,116	$3,897	$3,651	$2,323	$2,169	$1,918
Allstate Fire and Casualty Insurance Company	$1,036	$1,051	$1,003	$1,416	$1,860	$1,979	$1,250	$1,088	$1,036
Allstate Indemnity Company	$1,972	$2,330	$2,159	$2,696	$3,063	$3,589	$2,342	$2,332	$2,330
American Family Insurance	$1,019	$1,428	$1,220	$1,621	$1,923	$2,012	$1,501	$1,197	$1,020
Coast National Insurance Company	$1,761	$1,571	$1,748	$3,035	$3,341	$3,730	$2,640	$1,952	$2,161
Encompass Home and Auto Insurance Company	$1,405	$1,391	$1,443	$1,962	$2,406	$2,591	$1,866	$1,501	$1,468
Esurance Property and Casualty Insurance Company	$1,401	$1,255	$1,350	$2,374	$2,571	$3,158	$2,196	$1,532	$1,637
Garrison Property and Casualty Insurance Company	$1,379	$1,233	$1,058	$1,788	$1,923	$1,920	$1,233	$1,382	$1,262
Key Insurance Company	***$2,758***	***$2,710***	***$2,710***	***$3,838***	***$3,934***	$4,534	***$3,472***	***$2,986***	***$2,950***
LM General Insurance Company	**$404**	**$435**	$569	$716	$860	$989	**$561**	$619	$876
Nevada Capital Insurance Company	$1,871	$1,690	$1,690	$3,528	***$3,934***	***$4,955***	$1,690	$2,013	$2,510
Primero Insurance Company	$1,386	$1,362	$1,362	$1,650	$1,710	$1,710	$1,434	$1,434	$1,362
Progressive Direct Insurance Company	$810	$699	$760	$1,287	$1,624	$1,753	$1,185	$944	$828
Progressive Northern Insurance Company	$1,061	$942	$981	$1,763	$2,258	$2,384	$1,458	$1,184	$1,096
Safeco Insurance Company of Illinois	$433	$444	**$429**	**$640**	**$652**	**$813**	$576	**$468**	**$427**
State Farm Fire & Casualty Company	$1,522	$1,429	$1,379	$2,132	$2,815	$2,582	$1,551	$1,672	$1,889
State Farm Mutual Automobile Insurance Company	$1,264	$1,185	$1,144	$1,754	$2,315	$2,114	$1,286	$1,386	$1,574
United Services Automobile Association	$1,206	$1,182	$996	$1,704	$1,832	$1,850	$1,258	$1,322	$1,203
USAA Casualty Insurance Company	$1,385	$1,436	$1,137	$1,979	$2,125	$2,147	$1,443	$1,384	$1,380
USAA General Indemnity Company	$1,234	$1,209	$1,034	$1,726	$1,857	$1,857	$1,284	$1,233	$1,233

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE A - Liability OPTION 2 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

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

Seventeen-year-old single male. Clean driving record. Good student ("A" average) with driver's education.
Drives 10 miles, round trip, to school daily. Annual mileage is 2,900. Rated on father's policy from Example E.
Multi-car discount applies.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$1,198	$1,212	$1,165	$1,841	$2,528	$2,688	$1,534	$1,248	$1,198
Allstate Indemnity Company	$2,288	***$2,626***	$2,422	$3,384	$3,916	$4,550	$2,676	***$2,742***	$2,626
American Family Insurance	$1,105	$1,590	$1,353	$1,865	$2,280	$2,387	$1,683	$1,308	$1,099
Coast National Insurance Company	***$2,491***	$2,191	***$2,487***	***$4,782***	***$5,270***	***$5,913***	***$4,014***	$2,695	***$3,074***
Encompass Home and Auto Insurance Company	$1,306	$1,283	$1,331	$1,881	$2,281	$2,468	$1,737	$1,384	$1,353
Esurance Property and Casualty Insurance Company	$2,044	$1,796	$1,982	$4,001	$4,355	$5,450	$3,619	$2,175	$2,358
Garrison Property and Casualty Insurance Company	$1,698	$1,508	$1,277	$2,335	$2,517	$2,519	$1,508	$1,712	$1,536
LM General Insurance Company	$540	$741	$760	$957	$1,148	$1,321	$749	$827	$1,170
Nevada Capital Insurance Company	$2,109	$1,908	$1,908	$4,196	$4,694	$5,844	$1,908	$2,280	$2,780
Progressive Direct Insurance Company	$1,368	$1,125	$1,264	$2,413	$3,152	$3,437	$2,172	$1,646	$1,350
Progressive Northern Insurance Company	$1,792	$1,552	$1,636	$3,331	$4,390	$4,646	$2,610	$2,043	$1,807
Safeco Insurance Company of Illinois	**$510**	**$513**	**$500**	**$805**	**$815**	**$1,029**	**$698**	**$542**	**$493**
State Farm Fire & Casualty Company	$1,948	$1,795	$1,738	$2,878	$3,827	$3,521	$1,981	$2,162	$2,351
State Farm Mutual Automobile Insurance Company	$1,588	$1,462	$1,416	$2,324	$3,087	$2,826	$1,615	$1,761	$1,930
United Services Automobile Association	$1,448	$1,406	$1,174	$2,178	$2,351	$2,374	$1,521	$1,596	$1,425
USAA Casualty Insurance Company	$1,665	$1,694	$1,345	$2,521	$2,716	$2,744	$1,747	$1,657	$1,637
USAA General Indemnity Company	$1,410	$1,371	$1,157	$2,097	$2,264	$2,269	$1,478	$1,406	$1,394

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE B - Liability OPTION 1 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

Seventeen-year-old single male. Average student ("C" average). One ticket for driving 20 miles over the speed limit within past 12 months. Drives 10 miles, round trip, to school daily. Annual mileage is 2,900. Rated on father's policy from Example E. Multi-car discount applies.

Company Name	Carson City **89701**	Elko **89801**	Fallon **89406**	Henderson **89015**	Las Vegas **89121**	North Las Vegas **89030**	Pahrump **89048**	Reno **89510**	Stateline **89449**
Access Insurance Company	$2,145	$2,000	$2,000	$3,586	$4,441	$4,138	$2,676	$2,492	$2,231
Allstate Fire and Casualty Insurance Company	$1,174	$1,187	$1,132	$1,613	$2,123	$2,262	$1,435	$1,232	$1,174
Allstate Indemnity Company	$2,601	$2,949	$2,753	$3,581	$4,045	$4,723	$3,016	$3,082	$2,949
American Family Insurance	$1,465	$2,079	$1,760	$2,328	$2,741	$2,871	$2,168	$1,736	$1,470
Coast National Insurance Company	$2,677	$2,460	$2,683	$4,280	$4,607	$5,175	***$3,875***	$3,067	$3,303
Encompass Home and Auto Insurance Company	$2,209	$2,144	$2,245	$3,110	$3,857	$4,161	$3,001	$2,357	$2,307
Esurance Property and Casualty Insurance Company	$1,859	$1,739	$1,831	$2,913	$3,103	$3,877	$2,787	$2,115	$2,292
Garrison Property and Casualty Insurance Company	$1,368	$1,234	$1,059	$1,688	$1,801	$1,802	$1,234	$1,359	$1,259
Key Insurance Company	$2,542	$2,494	$2,494	$3,586	$3,706	$4,216	$3,148	$2,770	$2,716
LM General Insurance Company	$776	$836	$1,094	$1,376	$1,651	$1,900	$1,077	$1,190	$1,684
Nevada Capital Insurance Company	$2,800	$2,553	$2,553	***$4,770***	***$5,206***	***$6,727***	$2,553	$3,039	***$3,899***
Primero Insurance Company	***$3,204***	***$3,150***	***$3,150***	$3,690	$3,762	$3,762	$3,306	***$3,306***	$3,150
Progressive Direct Insurance Company	$966	$865	$919	$1,430	$1,767	$1,912	$1,359	$1,136	$1,015
Progressive Northern Insurance Company	$1,273	$1,153	$1,192	$1,961	$2,465	$2,628	$1,694	$1,435	$1,335
Safeco Insurance Company of Illinois	**$627**	**$631**	**$615**	**$993**	**$1,006**	**$1,267**	**$852**	**$665**	**$606**
State Farm Fire & Casualty Company	$2,770	$2,578	$2,497	$3,871	$5,116	$4,667	$2,810	$3,050	$3,436
State Farm Mutual Automobile Insurance Company	$2,126	$1,969	$1,913	$2,945	$3,887	$3,526	$2,150	$2,338	$2,649
United Services Automobile Association	$1,191	$1,176	$994	$1,607	$1,714	$1,732	$1,233	$1,294	$1,197
USAA Casualty Insurance Company	$1,365	$1,447	$1,134	$1,860	$1,981	$2,005	$1,413	$1,372	$1,372
USAA General Indemnity Company	$1,239	$1,223	$1,049	$1,663	$1,776	$1,776	$1,280	$1,252	$1,249

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE B - Liability OPTION 2 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

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

Seventeen-year-old single male. Average student ("C" average). One ticket for driving 20 miles over the speed limit within past 12 months. Drives 10 miles, round trip, to school daily. Annual mileage is 2,900. Rated on father's policy from Example E. Multi-car discount applies.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$1,361	$1,372	$1,319	$2,099	$2,886	$3,077	$1,774	$1,417	**$1,361**
Allstate Indemnity Company	$3,078	***$3,404***	$3,155	$4,592	$5,307	$6,148	$3,526	$3,708	$3,404
American Family Insurance	$1,582	$2,302	$1,942	$2,662	$3,229	$3,384	$2,416	$1,888	$1,577
Coast National Insurance Company	$3,469	$3,133	***$3,485***	***$6,173***	$6,698	$7,542	***$5,365***	$3,873	***$4,294***
Encompass Home and Auto Insurance Company	$2,022	$1,950	$2,043	$2,917	$3,617	$3,915	$2,783	$2,143	$2,095
Esurance Property and Casualty Insurance Company	$2,495	$2,274	$2,457	$4,519	$4,863	$6,140	$4,192	$2,751	$3,003
Garrison Property and Casualty Insurance Company	$1,619	$1,454	$1,245	$2,118	$2,266	$2,273	$1,454	$1,620	$1,477
LM General Insurance Company	**$1,046**	**$1,127**	$1,474	**$1,855**	$2,226	$2,561	$1,452	$1,604	$2,269
Nevada Capital Insurance Company	$3,056	$2,789	$2,789	$5,489	$6,027	***$7,686***	$2,789	$3,327	$4,192
Progressive Direct Insurance Company	$1,481	$1,259	$1,385	$2,464	$3,164	$3,454	$2,264	$1,781	$1,495
Progressive Northern Insurance Company	$1,972	$1,736	$1,818	$3,446	$4,481	$4,772	$2,786	$2,253	$2,014
State Farm Fire & Casualty Company	***$3,537***	$3,240	$3,147	$5,221	***$6,946***	$6,375	$3,589	***$3,938***	$4,274
State Farm Mutual Automobile Insurance Company	$2,661	$2,430	$2,364	$3,885	$5,166	$4,707	$2,698	$2,961	$3,239
United Services Automobile Association	$1,376	$1,350	**$1,140**	$1,977	$2,114	$2,140	$1,439	$1,505	$1,365
USAA Casualty Insurance Company	$1,581	$1,646	$1,306	$2,284	$2,440	$2,468	$1,651	$1,584	$1,567
USAA General Indemnity Company	$1,368	$1,342	$1,145	$1,949	**$2,084**	**$2,089**	**$1,426**	**$1,376**	$1,362

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE B - Liability OPTION 1 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

Seventeen-year-old single male. Average student ("C" average). One ticket for driving 20 miles over the speed limit within past 12 months. Drives 10 miles, round trip, to school daily. Annual mileage is 2,900. Rated on father's policy from Example E. Multi-car discount applies.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Access Insurance Company	$2,011	$1,862	$1,862	$3,366	$4,209	$3,940	$2,513	$2,346	$2,076
Allstate Fire and Casualty Insurance Company	$1,190	$1,204	$1,149	$1,626	$2,134	$2,273	$1,441	$1,250	$1,190
Allstate Indemnity Company	$2,369	***$2,782***	$2,582	$3,230	$3,665	$4,299	$2,805	$2,800	$2,782
American Family Insurance	$1,393	$1,977	$1,677	$2,232	$2,641	$2,763	$2,070	$1,647	$1,396
Coast National Insurance Company	$2,043	$1,817	$2,026	$3,517	$3,868	$4,320	$3,056	$2,264	$2,512
Encompass Home and Auto Insurance Company	$1,968	$1,944	$2,021	$2,750	$3,390	$3,652	$2,636	$2,106	$2,059
Esurance Property and Casualty Insurance Company	$1,618	$1,453	$1,559	$2,746	$2,975	$3,659	$2,543	$1,772	$1,894
Garrison Property and Casualty Insurance Company	$1,575	$1,408	$1,207	$2,040	$2,195	$2,193	$1,408	$1,578	$1,441
Key Insurance Company	***$2,758***	$2,710	***$2,710***	$3,838	$3,934	$4,534	***$3,472***	***$2,986***	$2,950
LM General Insurance Company	$824	$888	$1,161	$1,461	$1,753	$2,017	$1,144	$1,264	$1,788
Nevada Capital Insurance Company	$2,051	$1,852	$1,852	***$3,869***	$4,315	***$5,435***	$1,852	$2,208	$2,755
Primero Insurance Company	$1,428	$1,404	$1,404	$1,698	$1,758	$1,758	$1,476	$1,476	$1,404
Progressive Direct Insurance Company	$947	$817	$887	$1,513	$1,916	$2,065	$1,391	$1,105	$968
Progressive Northern Insurance Company	$1,223	$1,087	$1,131	$2,029	$2,601	$2,745	$1,679	$1,360	$1,263
Safeco Insurance Company of Illinois	**$538**	**$552**	**$532**	**$796**	**$810**	**$1,012**	**$718**	**$582**	**$530**
State Farm Fire & Casualty Company	$2,674	$2,511	$2,421	$3,741	***$4,941***	$4,525	$2,730	$2,938	***$3,321***
State Farm Mutual Automobile Insurance Company	$2,051	$1,914	$1,851	$2,846	$3,757	$3,421	$2,086	$2,252	$2,554
United Services Automobile Association	$1,368	$1,340	$1,128	$1,937	$2,081	$2,102	$1,427	$1,499	$1,365
USAA Casualty Insurance Company	$1,572	$1,630	$1,288	$2,247	$2,415	$2,440	$1,636	$1,570	$1,565
USAA General Indemnity Company	$1,439	$1,408	$1,204	$2,018	$2,170	$2,172	$1,498	$1,438	$1,438

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE B - Liability OPTION 2 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

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

Seventeen-year-old single male. Average student ("C" average). One ticket for driving 20 miles over the speed limit within past 12 months. Drives 10 miles, round trip, to school daily. Annual mileage is 2,900. Rated on father's policy from Example E. Multi-car discount applies.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$1,368	$1,380	$1,327	$2,091	$2,865	$3,053	$1,761	$1,426	$1,368
Allstate Indemnity Company	$2,746	***$3,137***	$2,896	$4,047	$4,681	$5,449	$3,207	$3,293	$3,137
American Family Insurance	$1,508	$2,196	$1,857	$2,561	$3,123	$3,268	$2,314	$1,796	$1,501
Coast National Insurance Company	$2,886	$2,534	$2,878	***$5,532***	$6,094	***$6,840***	***$4,643***	$3,122	$3,566
Encompass Home and Auto Insurance Company	$1,787	$1,751	$1,822	$2,565	$3,143	$3,400	$2,413	$1,899	$1,855
Esurance Property and Casualty Insurance Company	$2,369	$2,084	$2,297	$4,638	$5,048	$6,323	$4,198	$2,523	$2,735
Garrison Property and Casualty Insurance Company	$1,934	$1,718	$1,454	$2,662	$2,871	$2,873	$1,718	$1,951	$1,750
LM General Insurance Company	$1,101	$1,187	$1,552	$1,952	$2,343	$2,695	$1,529	$1,688	$2,389
Nevada Capital Insurance Company	$2,307	$2,088	$2,088	$4,588	$5,136	$6,394	$2,088	$2,496	$3,048
Progressive Direct Insurance Company	$1,615	$1,325	$1,491	$2,863	$3,741	$4,081	$2,571	$1,944	$1,592
Progressive Northern Insurance Company	$2,062	$1,786	$1,882	$3,826	$5,042	$5,336	$2,999	$2,346	$2,078
Safeco Insurance Company of Illinois	**$634**	**$636**	**$620**	**$1,002**	**$1,014**	**$1,282**	**$871**	**$673**	**$611**
State Farm Fire & Casualty Company	***$3,386***	$3,123	***$3,021***	$4,992	***$6,639***	$6,096	$3,454	***$3,764***	***$4,103***
State Farm Mutual Automobile Insurance Company	$2,554	$2,344	$2,273	$3,730	$4,959	$4,522	$2,601	$2,838	$3,112
United Services Automobile Association	$1,638	$1,592	$1,327	$2,474	$2,670	$2,697	$1,722	$1,808	$1,613
USAA Casualty Insurance Company	$1,884	$1,919	$1,520	$2,862	$3,085	$3,117	$1,978	$1,877	$1,853
USAA General Indemnity Company	$1,643	$1,595	$1,345	$2,450	$2,643	$2,650	$1,722	$1,638	$1,622

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE C - Liability OPTION 1 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

Twenty-three-year-old single female. One "at fault" accident within past 12 months (under $1000 damage). Attends college full-time and maintains "B" average grades. Drives 10 miles, round trip, to school and her part-time job daily. Annual mileage is 12,000.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Access Insurance Company	$1,532	$1,438	$1,438	$2,547	$3,135	$2,934	$1,936	$1,749	$1,606
Allstate Fire and Casualty Insurance Company	$939	$963	$919	$1,215	$1,562	$1,657	$1,109	$986	$939
Allstate Indemnity Company	***$2,129***	***$2,426***	***$2,262***	***$2,937***	***$3,324***	***$3,867***	***$2,471***	***$2,526***	$2,426
American Family Insurance	$779	$1,080	$929	$1,238	$1,485	$1,559	$1,146	$912	$780
Coast National Insurance Company	$1,520	$1,420	$1,534	$2,408	$2,596	$2,912	$2,202	$1,755	$1,866
Encompass Home and Auto Insurance Company	$1,227	$1,201	$1,253	$1,728	$2,142	$2,312	$1,673	$1,311	$1,279
Esurance Property and Casualty Insurance Company	$1,095	$1,044	$1,084	$1,627	$1,727	$2,120	$1,568	$1,225	$1,308
Garrison Property and Casualty Insurance Company	$949	$870	$758	$1,142	$1,217	$1,219	$870	$940	$884
Key Insurance Company	$1,094	$1,082	$1,082	$1,490	$1,496	$1,760	$1,406	$1,166	$1,178
LM General Insurance Company	$1,119	$1,206	$1,577	$1,984	$2,381	$2,739	$1,554	$1,716	***$2,428***
Nevada Capital Insurance Company	$1,249	$1,141	$1,141	$2,135	$2,325	$3,003	$1,141	$1,355	$1,731
Nevada Direct Insurance Company	$1,410	$1,266	$1,266	$2,316	$2,988	$2,376	$2,316	$1,764	$1,266
Primero Insurance Company	$1,584	$1,518	$1,518	$2,166	$2,325	$2,325	$1,722	$1,722	$1,518
Progressive Direct Insurance Company	$712	**$648**	$681	$1,004	$1,217	$1,311	$961	$821	$746
Progressive Northern Insurance Company	$1,023	$933	$962	$1,518	$1,889	$2,015	$1,334	$1,142	$1,073
Safeco Insurance Company of Illinois	**$639**	$653	$633	$962	$978	$1,221	$842	**$683**	**$625**
State Farm Fire & Casualty Company	$1,114	$1,039	$1,008	$1,559	$2,057	$1,896	$1,124	$1,222	$1,371
State Farm Mutual Automobile Insurance Company	$810	$754	$731	$1,118	$1,473	$1,348	$814	$887	$1,005
United Services Automobile Association	$664	$660	**$567**	**$871**	**$927**	**$937**	**$689**	$715	$670
USAA Casualty Insurance Company	$697	$740	$593	$922	$979	$991	$721	$696	$702
USAA General Indemnity Company	$744	$737	$641	$975	$1,040	$1,038	$769	$746	$750

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE C - Liability OPTION 2 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

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

Twenty-three-year-old single female. One "at fault" accident within past 12 months (under $1000 damage). Attends college full-time and maintains "B" average grades. Drives 10 miles, round trip, to school and her part-time job daily. Annual mileage is 12,000.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$1,040	$1,062	$1,020	$1,490	$1,998	$2,123	$1,305	$1,085	$1,040
Allstate Indemnity Company	***$2,524***	***$2,801***	***$2,595***	***$3,776***	***$4,371***	***$5,038***	$2,889	***$3,045***	$2,801
American Family Insurance	$854	$1,214	$1,041	$1,443	$1,786	$1,878	$1,300	$1,008	$850
Coast National Insurance Company	$1,960	$1,794	$1,979	$3,462	$3,759	$4,229	***$3,031***	$2,202	$2,416
Encompass Home and Auto Insurance Company	$1,258	$1,222	$1,277	$1,811	$2,251	$2,437	$1,743	$1,336	$1,302
Esurance Property and Casualty Insurance Company	$1,458	$1,354	$1,442	$2,515	$2,695	$3,372	$2,348	$1,588	$1,712
Garrison Property and Casualty Insurance Company	$1,158	$1,058	$924	$1,462	$1,559	$1,564	$1,058	$1,153	$1,070
LM General Insurance Company	$1,482	$1,597	$2,088	$2,628	$3,153	$3,628	$2,058	$2,272	***$3,215***
Nevada Capital Insurance Company	$1,386	$1,270	$1,270	$2,532	$2,766	$3,525	$1,270	$1,507	$1,885
Progressive Direct Insurance Company	$1,042	$902	$978	$1,648	$2,081	$2,266	$1,527	$1,227	$1,052
Progressive Northern Insurance Company	$1,521	$1,345	$1,409	$2,556	$3,293	$3,508	$2,102	$1,720	$1,550
State Farm Fire & Casualty Company	$1,519	$1,390	$1,353	$2,274	$3,014	$2,813	$1,517	$1,675	$1,793
State Farm Mutual Automobile Insurance Company	$1,058	$970	$943	$1,555	$2,062	$1,906	$1,061	$1,168	$1,269
United Services Automobile Association	**$793**	**$782**	**$677**	**$1,093**	**$1,165**	**$1,178**	**$828**	$856	**$790**
USAA Casualty Insurance Company	$839	$873	$715	$1,159	$1,234	$1,246	$874	**$836**	$835
USAA General Indemnity Company	$835	$824	$714	$1,153	$1,232	$1,234	$871	**$836**	$833

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE C - Liability OPTION 1 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

Twenty-three-year-old single female. One "at fault" accident within past 12 months (under $1000 damage). Attends college full-time and maintains "B" average grades. Drives 10 miles, round trip, to school and her part-time job daily. Annual mileage is 12,000.

Company Name	Carson City **89701**	Elko **89801**	Fallon **89406**	Henderson **89015**	Las Vegas **89121**	North Las Vegas **89030**	Pahrump **89048**	Reno **89510**	Stateline **89449**
Access Insurance Company	$1,472	$1,371	$1,371	$2,443	$3,047	$2,873	$1,872	$1,684	$1,529
Allstate Fire and Casualty Insurance Company	$969	$999	$953	$1,245	$1,600	$1,696	$1,135	$1,019	$969
Allstate Indemnity Company	***$1,958***	***$2,321***	***$2,149***	$2,672	$3,039	***$3,556***	$2,327	$2,316	***$2,321***
American Family Insurance	$748	$1,036	$894	$1,196	$1,439	$1,509	$1,104	$873	$749
Coast National Insurance Company	$1,151	$1,045	$1,150	$1,964	$2,167	$2,415	$1,725	$1,286	$1,403
Encompass Home and Auto Insurance Company	$1,114	$1,121	$1,156	$1,559	$1,919	$2,067	$1,500	$1,197	$1,163
Esurance Property and Casualty Insurance Company	$979	$908	$954	$1,548	$1,666	$2,016	$1,450	$1,060	$1,116
Garrison Property and Casualty Insurance Company	$1,099	$1,003	$872	$1,381	$1,482	$1,483	$1,003	$1,095	$1,019
Key Insurance Company	$1,202	$1,190	$1,190	$1,622	$1,604	$1,922	$1,568	$1,262	$1,292
LM General Insurance Company	$927	$999	$1,306	$1,644	$1,972	$2,269	$1,287	$1,421	$2,011
Nevada Capital Insurance Company	$919	$832	$832	$1,739	$1,932	$2,436	$832	$990	$1,228
Nevada Direct Insurance Company	$1,896	$1,752	$1,752	***$3,222***	***$4,146***	$3,204	***$3,222***	***$2,448***	$1,752
Primero Insurance Company	$684	$654	$654	$1,008	$1,077	$1,077	$750	$750	$654
Progressive Direct Insurance Company	$693	$611	$654	$1,045	$1,299	$1,393	$970	$790	$706
Progressive Northern Insurance Company	$971	$867	$900	$1,549	$1,962	$2,070	$1,304	$1,066	$1,003
Safeco Insurance Company of Illinois	**$510**	**$513**	**$500**	**$805**	**$815**	**$1,029**	**$698**	**$542**	**$493**
State Farm Fire & Casualty Company	$1,065	$1,004	$967	$1,489	$1,963	$1,813	$1,082	$1,166	$1,317
State Farm Mutual Automobile Insurance Company	$776	$730	$704	$1,071	$1,411	$1,294	$786	$849	$963
United Services Automobile Association	$771	$761	$652	$1,054	$1,131	$1,143	$806	$835	$773
USAA Casualty Insurance Company	$811	$847	$682	$1,122	$1,203	$1,216	$846	$804	$810
USAA General Indemnity Company	$869	$858	$743	$1,187	$1,274	$1,275	$908	$863	$872

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE C - Liability OPTION 2 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

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

Twenty-three-year-old single female. One "at fault" accident within past 12 months (under $1000 damage). Attends college full-time and maintains "B" average grades. Drives 10 miles, round trip, to school and her part-time job daily. Annual mileage is 12,000.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$1,063	$1,091	$1,047	$1,505	$2,012	$2,137	$1,316	$1,111	$1,063
Allstate Indemnity Company	***$2,267***	***$2,609***	***$2,405***	***$3,347***	***$3,875***	***$4,494***	***$2,652***	***$2,720***	***$2,609***
American Family Insurance	$821	$1,168	$1,003	$1,396	$1,734	$1,821	$1,255	$967	$816
Coast National Insurance Company	$1,623	$1,447	$1,628	$3,094	$3,414	$3,827	$2,615	$1,766	$1,993
Encompass Home and Auto Insurance Company	$1,129	$1,122	$1,162	$1,616	$1,983	$2,146	$1,535	$1,204	$1,170
Esurance Property and Casualty Insurance Company	$1,406	$1,273	$1,375	$2,588	$2,801	$3,486	$2,365	$1,487	$1,591
Garrison Property and Casualty Insurance Company	$1,373	$1,244	$1,076	$1,816	$1,953	$1,956	$1,244	$1,376	$1,263
LM General Insurance Company	$1,169	$1,260	$1,647	$2,073	$2,487	$2,862	$1,623	$1,793	$2,536
Nevada Capital Insurance Company	$1,056	$961	$961	$2,136	$2,373	$2,958	$961	$1,142	$1,382
Progressive Direct Insurance Company	$1,116	$936	$1,035	$1,879	$2,420	$2,630	$1,700	$1,314	$1,101
Progressive Northern Insurance Company	$1,569	$1,364	$1,436	$2,805	$3,663	$3,875	$2,231	$1,760	$1,579
Safeco Insurance Company of Illinois	**$643**	**$657**	**$637**	**$964**	**$981**	**$1,228**	**$853**	**$688**	**$629**
State Farm Fire & Casualty Company	$1,422	$1,312	$1,270	$2,117	$2,807	$2,614	$1,432	$1,568	$1,693
State Farm Mutual Automobile Insurance Company	$1,000	$922	$892	$1,463	$1,941	$1,793	$1,008	$1,103	$1,204
United Services Automobile Association	$941	$923	$785	$1,359	$1,464	$1,479	$988	$1,023	$931
USAA Casualty Insurance Company	$998	$1,021	$831	$1,448	$1,556	$1,572	$1,047	$989	$986
USAA General Indemnity Company	$1,003	$980	$839	$1,446	$1,556	$1,560	$1,050	$993	$993

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE D - Liability OPTION 1 - HYUNDAI SONATA

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Access Insurance Company	$1,063	$993	$993	$1,802	***$2,219***	$2,085	$1,337	$1,223	$1,111
Allstate Fire and Casualty Insurance Company	$821	$840	$803	$1,059	$1,357	$1,434	$964	$860	$821
Allstate Indemnity Company	***$1,358***	***$1,583***	***$1,470***	$1,887	$2,151	***$2,501***	$1,596	***$1,612***	***$1,583***
American Family Insurance	$804	$1,096	$946	$1,239	$1,466	$1,542	$1,167	$938	$809
Coast National Insurance Company	$869	$825	$882	$1,366	$1,475	$1,652	$1,261	$1,010	$1,060
Encompass Home and Auto Insurance Company	$755	$742	$772	$1,059	$1,303	$1,404	$1,015	$806	$787
Esurance Property and Casualty Insurance Company	$1,267	$1,210	$1,256	***$1,899***	$2,018	$2,479	***$1,826***	$1,410	$1,501
Garrison Property and Casualty Insurance Company	$610	$561	$493	$727	$773	$774	$561	$604	$571
Key Insurance Company	$728	$716	$716	$1,004	$1,028	$1,178	$914	$788	$776
LM General Insurance Company	$587	$633	$827	$1,041	$1,249	$1,437	$815	$900	$1,273
Nevada Capital Insurance Company	$803	$735	$735	$1,376	$1,494	$1,927	$735	$868	$1,105
Nevada Direct Insurance Company	$954	$876	$876	$1,542	$1,980	$1,524	$1,542	$1,236	$876
Primero Insurance Company	$972	$912	$912	$1,536	$1,698	$1,698	$1,104	$1,104	$912
Progressive Direct Insurance Company	$550	$510	$531	$754	$908	$982	$725	$630	$568
Progressive Northern Insurance Company	$667	$617	$631	$995	$1,243	$1,340	$873	$749	$694
Safeco Insurance Company of Illinois	**$384**	**$393**	**$384**	**$569**	**$580**	$720	**$503**	**$411**	**$377**
State Farm Fire & Casualty Company	$1,015	$951	$919	$1,432	$1,891	$1,750	$1,027	$1,111	$1,246
United Services Automobile Association	$503	$502	$436	$649	$690	**$697**	$522	$540	$509
USAA Casualty Insurance Company	$555	$591	$478	$720	$765	$775	$575	$552	$559
USAA General Indemnity Company	$520	$517	$452	$672	$715	$716	$539	$521	$525

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE D - Liability OPTION 2 - HYUNDAI SONATA

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

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

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$984	$1,003	$966	$1,435	$1,939	$2,058	$1,255	$1,023	$984
Allstate Indemnity Company	$1,697	***$1,913***	***$1,768***	$2,582	$3,012	$3,457	$1,955	***$2,051***	$1,913
American Family Insurance	$874	$1,216	$1,047	$1,425	$1,738	$1,833	$1,308	$1,027	$874
Coast National Insurance Company	$1,077	$999	$1,093	$1,881	$2,045	$2,297	$1,661	$1,218	$1,320
Encompass Home and Auto Insurance Company	$793	$773	$805	$1,142	$1,399	$1,513	$1,074	$839	$819
Esurance Property and Casualty Insurance Company	***$1,767***	$1,641	$1,751	***$3,095***	***$3,318***	***$4,169***	***$2,881***	$1,910	***$2,055***
Garrison Property and Casualty Insurance Company	$743	$683	$601	$930	$989	$993	$683	$740	$690
LM General Insurance Company	$710	**$383**	**$500**	**$629**	**$755**	$869	**$493**	**$544**	$770
Nevada Capital Insurance Company	$903	$832	$832	$1,677	$1,824	$2,323	$832	$981	$1,219
Progressive Direct Insurance Company	$796	$700	$751	$1,224	$1,534	$1,674	$1,141	$929	$793
Progressive Northern Insurance Company	$1,031	$918	$958	$1,743	$2,254	$2,420	$1,429	$1,169	$1,039
State Farm Fire & Casualty Company	$1,402	$1,287	$1,248	$2,115	$2,805	$2,625	$1,402	$1,543	$1,648
United Services Automobile Association	$603	$598	$521	$816	$869	$879	$630	$647	$602
USAA Casualty Insurance Company	$671	$701	$579	$910	$967	$977	$699	$667	$668
USAA General Indemnity Company	**$584**	$578	$505	$794	$846	**$849**	$608	$584	**$584**

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE D - Liability OPTION 1 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

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

Company Name	Carson City **89701**	Elko **89801**	Fallon **89406**	Henderson **89015**	Las Vegas **89121**	North Las Vegas **89030**	Pahrump **89048**	Reno **89510**	Stateline **89449**
Access Insurance Company	$1,053	$977	$877	$1,777	$2,219	$2,100	$1,335	$1,212	$1,091
Allstate Fire and Casualty Insurance Company	$855	$881	$842	$1,094	$1,401	$1,481	$995	$899	$855
Allstate Indemnity Company	$1,291	***$1,578***	***$1,454***	$1,769	$2,028	$2,375	$1,562	$1,526	***$1,578***
American Family Insurance	$772	$1,050	$910	$1,196	$1,420	$1,491	$1,124	$898	$777
Coast National Insurance Company	$653	$606	$659	$1,107	$1,226	$1,363	$983	$736	$790
Encompass Home and Auto Insurance Company	$692	$699	$719	$497	$1,178	$1,267	$918	$742	$721
Esurance Property and Casualty Insurance Company	$1,152	$1,072	$1,123	$1,832	$1,973	***$2,390***	$1,717	$1,242	$1,304
Garrison Property and Casualty Insurance Company	$704	$645	$565	$873	$935	$937	$645	$700	$655
Key Insurance Company	$794	$782	$782	$1,082	$1,088	$1,274	$1,010	$848	$848
LM General Insurance Company	$647	$697	$912	$1,147	$1,377	$1,584	$898	$992	$1,404
Nevada Capital Insurance Company	$594	$540	$540	$1,125	$1,245	$1,568	$540	$637	$786
Nevada Direct Insurance Company	***$1,410***	$1,332	$1,332	***$2,388***	***$3,072***	$2,298	***$2,388***	***$1,866***	$1,332
Primero Insurance Company	$378	**$354**	**$354**	$684	$756	$756	**$438**	$438	**$354**
Progressive Direct Insurance Company	$533	$480	$508	$780	$960	$1,036	$731	$606	$537
Progressive Northern Insurance Company	$628	$570	$588	$1,011	$1,289	$1,376	$848	$696	$640
Safeco Insurance Company of Illinois	**$357**	$371	$360	**$496**	**$509**	**$628**	$461	**$389**	$356
State Farm Fire & Casualty Company	$584	$925	$888	$1,372	$1,810	$1,680	$994	$1,066	$1,201
United Services Automobile Association	$585	$580	$503	$784	$839	$849	$612	$629	$588
USAA Casualty Insurance Company	$642	$675	$548	$871	$932	$943	$671	$634	$643
USAA General Indemnity Company	$607	$602	$523	$815	$874	$874	$634	$600	$609

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE D - Liability OPTION 2 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

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

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$1,007	$1,032	$993	$1,447	$1,949	$2,069	$1,264	$1,050	$1,007
Allstate Indemnity Company	$1,563	***$1,845***	$1,695	$2,337	$2,726	$3,154	$1,853	***$1,876***	$1,845
American Family Insurance	$840	$1,168	$1,009	$1,376	$1,685	$1,774	$1,262	$984	$840
Coast National Insurance Company	$886	$804	$895	$1,676	$1,854	$2,075	$1,428	$971	$1,081
Encompass Home and Auto Insurance Company	$720	$718	$741	$1,032	$1,249	$1,349	$957	$765	$744
Esurance Property and Casualty Insurance Company	***$1,736***	$1,577	***$1,701***	***$3,228***	***$3,491***	***$4,365***	***$2,948***	$1,826	***$1,951***
Garrison Property and Casualty Insurance Company	$874	$799	$694	$1,146	$1,230	$1,232	$799	$878	$807
LM General Insurance Company	$775	$835	$1,092	$1,374	$1,649	$1,897	$1,076	$1,188	$1,681
Nevada Capital Insurance Company	$694	$637	$637	$1,426	$1,575	$1,964	$637	$750	$900
Progressive Direct Insurance Company	$844	$719	$787	$1,380	$1,763	$1,926	$1,257	$988	$823
Progressive Northern Insurance Company	$1,068	$935	$984	$1,927	$2,528	$2,697	$1,526	$1,207	$1,060
Safeco Insurance Company of Illinois	**$388**	**$396**	**$387**	**$572**	**$583**	**$726**	**$511**	**$415**	**$380**
State Farm Fire & Casualty Company	$1,315	$1,220	$1,177	$1,970	$2,613	$2,443	$1,326	$1,448	$1,560
United Services Automobile Association	$715	$702	$603	$1,009	$1,083	$1,095	$750	$772	$707
USAA Casualty Insurance Company	$790	$814	$668	$1,123	$1,205	$1,218	$828	$781	$783
USAA General Indemnity Company	$699	$685	$591	$990	$1,065	$1,067	$732	$690	$692

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE E - Liability OPTION 1 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Access Insurance Company	$757	$676	$676	$1,244	$1,512	$1,425	$904	$823	$757
Allstate Fire and Casualty Insurance Company	$466	$478	$458	$636	$835	$877	$540	$488	$466
Allstate Indemnity Company	$973	***$1,138***	$1,055	$1,371	$1,565	$1,816	$1,145	$1,155	$1,138
American Family Insurance	$526	$691	$609	$794	$946	$997	$749	$604	$530
Coast National Insurance Company	$815	$770	$826	$1,280	$1,384	$1,549	$1,179	$945	$994
Encompass Home and Auto Insurance Company	$732	$721	$747	$1,030	$1,245	$1,342	$959	$777	$760
Esurance Property and Casualty Insurance Company	$561	$536	$556	$861	$920	$1,136	$828	$629	$669
Garrison Property and Casualty Insurance Company	$394	$366	$323	$468	$496	$498	$366	$390	$371
Key Insurance Company	***$1,144***	$1,132	***$1,132***	***$1,576***	$1,576	***$1,840***	***$1,432***	***$1,222***	***$1,216***
LM General Insurance Company	**$299**	$323	$422	$531	$637	$733	$415	$459	$649
Nevada Capital Insurance Company	$523	$480	$480	$901	$976	$1,258	$480	$565	$716
Nevada Direct Insurance Company	$756	$672	$672	$1,314	***$1,674***	$1,320	$1,314	$966	$672
Primero Insurance Company	$681	$630	$630	$1,146	$1,272	$1,272	$762	$762	$630
Progressive Direct Insurance Company	$317	**$290**	$305	$463	$572	$624	$441	$373	$327
Progressive Northern Insurance Company	$417	$386	$394	$641	$808	$872	$553	$471	$433
State Farm Fire & Casualty Company	$561	$526	$508	$792	$1,044	$970	$566	$611	$685
State Farm Mutual Automobile Insurance Company	$457	$430	$413	$638	$840	$776	$462	$500	$563
United Services Automobile Association	$351	$351	$308	$448	$474	$480	$365	$376	$353
USAA Casualty Insurance Company	$371	$392	$323	$476	$505	$510	$384	$369	$372
USAA General Indemnity Company	$306	$304	**$268**	**$388**	**$411**	**$412**	**$315**	**$304**	**$309**

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE E - Liability OPTION 2 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

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

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$559	$570	$551	$895	$1,247	$1,300	$673	$580	$559
Allstate Indemnity Company	***$1,176***	***$1,329***	***$1,228***	$1,816	***$2,113***	***$2,421***	$1,355	***$1,417***	***$1,329***
American Family Insurance	$570	$765	$671	$908	$1,114	$1,177	$836	$659	$571
Coast National Insurance Company	$1,046	$967	$1,060	***$1,834***	$1,996	$2,241	***$1,614***	$1,180	$1,283
Encompass Home and Auto Insurance Company	$739	$724	$749	$1,084	$1,284	$1,390	$956	$776	$760
Esurance Property and Casualty Insurance Company	$800	$741	$792	$1,441	$1,553	$1,956	$1,337	$868	$937
Garrison Property and Casualty Insurance Company	$484	$447	$396	$600	$635	$638	$447	$482	$451
LM General Insurance Company	**$325**	**$175**	**$229**	**$288**	**$346**	**$398**	**$226**	**$249**	$353
Nevada Capital Insurance Company	$604	$559	$559	$1,146	$1,237	$1,575	$559	$653	$805
Progressive Direct Insurance Company	$521	$447	$488	$861	$1,106	$1,214	$792	$625	$517
Progressive Northern Insurance Company	$681	$606	$632	$1,201	$1,570	$1,685	$966	$782	$687
State Farm Fire & Casualty Company	$788	$722	$700	$1,189	$1,576	$1,481	$783	$863	$918
State Farm Mutual Automobile Insurance Company	$616	$566	$548	$918	$1,216	$1,135	$617	$678	$729
United Services Automobile Association	$426	$422	$373	$566	$600	$607	$443	$454	$424
USAA Casualty Insurance Company	$456	$473	$397	$606	$641	$648	$472	$453	$455
USAA General Indemnity Company	$333	$329	$291	$440	$466	$467	$344	$330	**$332**

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE E - Liability OPTION 1 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

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

Company Name	Carson City **89701**	Elko **89801**	Fallon **89406**	Henderson **89015**	Las Vegas **89121**	North Las Vegas **89030**	Pahrump **89048**	Reno **89510**	Stateline **89449**
Access Insurance Company	$710	$661	$661	$1,220	$1,500	$1,428	$898	$812	$738
Allstate Fire and Casualty Insurance Company	$499	$518	$495	$671	$881	$925	$573	$525	$499
Allstate Indemnity Company	$933	$1,147	$1,055	$1,296	$1,488	$1,739	$1,132	$1,103	$1,147
American Family Insurance	$510	$668	$591	$771	$921	$969	$728	$584	$514
Coast National Insurance Company	$617	$570	$621	$1,043	$1,156	$1,285	$925	$694	$747
Encompass Home and Auto Insurance Company	$678	$685	$702	$950	$1,138	$1,225	$876	$723	$704
Esurance Property and Casualty Insurance Company	$506	$471	$494	$831	$900	$1,097	$776	$549	$578
Garrison Property and Casualty Insurance Company	$454	$419	$369	$561	$601	$602	$419	$453	$424
Key Insurance Company	***$1,240***	***$1,228***	***$1,228***	$1,696	$1,696	***$1,996***	$1,588	$1,330	***$1,324***
LM General Insurance Company	$416	$448	$586	$738	$885	$1,018	$578	$638	$903
Nevada Capital Insurance Company	$389	$355	$355	$740	$816	$1,027	$355	$417	$512
Nevada Direct Insurance Company	$1,104	$1,032	$1,032	***$1,830***	***$2,340***	$1,746	***$1,830***	***$1,452***	$1,032
Primero Insurance Company	$327	$306	$306	$576	$630	$630	$354	$354	$306
Progressive Direct Insurance Company	$315	$278	$298	$492	$623	$677	$457	$368	$316
Progressive Northern Insurance Company	$400	$364	$376	$658	$845	$907	$548	$449	$407
Safeco Insurance Company of Illinois	**$203**	**$210**	**$205**	**$283**	**$292**	**$362**	**$265**	**$221**	**$202**
State Farm Fire & Casualty Company	$537	$511	$490	$757	$998	$931	$549	$587	$661
State Farm Mutual Automobile Insurance Company	$440	$419	$401	$613	$808	$748	$448	$480	$544
United Services Automobile Association	$407	$405	$353	$539	$576	$582	$424	$435	$408
USAA Casualty Insurance Company	$430	$448	$368	$575	$615	$622	$447	$424	$430
USAA General Indemnity Company	$355	$351	$311	$467	$500	$500	$370	$352	$356

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE E - Liability OPTION 2 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

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

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$588	$605	$583	$923	$1,280	$1,335	$698	$613	$588
Allstate Indemnity Company	***$1,093***	***$1,293***	***$1,188***	***$1,660***	***$1,932***	***$2,230***	$1,296	***$1,306***	***$1,293***
American Family Insurance	$553	$740	$651	$881	$1,084	$1,144	$812	$637	$554
Coast National Insurance Company	$867	$783	$874	$1,642	$1,818	$2,033	***$1,396***	$948	$1,059
Encompass Home and Auto Insurance Company	$684	$684	$700	$1,001	$1,169	$1,265	$866	$720	$703
Esurance Property and Casualty Insurance Company	$785	$712	$770	$1,507	$1,637	$2,054	$1,371	$828	$889
Garrison Property and Casualty Insurance Company	$568	$521	$456	$737	$789	$792	$521	$570	$525
LM General Insurance Company	$528	$569	$744	$936	$1,123	$1,293	$733	$810	$1,145
Nevada Capital Insurance Company	$470	$434	$434	$985	$1,077	$1,344	$434	$505	$601
Progressive Direct Insurance Company	$575	$481	$534	$1,006	$1,312	$1,442	$906	$692	$558
Progressive Northern Insurance Company	$711	$624	$654	$1,323	$1,748	$1,866	$1,035	$815	$708
Safeco Insurance Company of Illinois	**$225**	**$228**	**$224**	**$335**	**$342**	**$429**	**$302**	**$241**	**$220**
State Farm Fire & Casualty Company	$734	$680	$657	$1,103	$1,463	$1,373	$739	$806	$866
State Farm Mutual Automobile Insurance Company	$582	$539	$520	$862	$1,141	$1,063	$587	$638	$693
United Services Automobile Association	$500	$493	$428	$696	$746	$754	$525	$539	$497
USAA Casualty Insurance Company	$535	$548	$457	$748	$800	$807	$558	$530	$530
USAA General Indemnity Company	$393	$387	$337	$543	$582	$584	$411	$388	$391

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE F - Liability OPTION 1 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Indemnity Company	$2,008	$2,279	$2,125	$2,757	$3,103	$3,600	$2,321	$2,382	$2,279
American Family Insurance	$941	$1,293	$1,111	$1,462	$1,725	$1,812	$1,370	$1,100	$945
Coast National Insurance Company	$1,642	$1,540	$1,660	$2,583	$2,778	$3,118	$2,373	$1,902	$2,015
Encompass Home and Auto Insurance Company	***$6,821***	***$6,569***	***$6,912***	***$9,562***	***$12,004***	***$12,947***	***$9,374***	***$7,288***	***$7,150***
Esurance Property and Casualty Insurance Company	$1,484	$1,416	$1,473	$2,196	$2,323	$2,880	$2,130	$1,683	$1,810
Garrison Property and Casualty Insurance Company	$1,186	$1,087	$949	$1,432	$1,525	$1,527	$1,087	$1,175	$1,105
Key Insurance Company	$1,226	$1,196	$1,196	$1,694	$1,730	$2,000	$1,538	$1,316	$1,316
LM General Insurance Company	$1,020	$1,099	$1,437	$1,808	$2,170	$2,497	$1,416	$1,564	$2,213
Nevada Direct Insurance Company	$1,284	$1,176	$1,176	$2,310	$2,994	$2,400	$2,310	$1,674	$1,176
Primero Insurance Company	$1,794	$1,740	$1,740	$2,274	$2,406	$2,406	$1,890	$1,890	$1,740
Progressive Direct Insurance Company	**$630**	**$576**	**$604**	**$889**	**$1,079**	$1,166	$855	**$732**	**$662**
Progressive Northern Insurance Company	$1,089	$1,004	$1,032	$1,568	$1,933	$2,080	$1,406	$1,236	$1,154
Safeco Insurance Company of Illinois	$962	$995	$958	$1,405	$1,432	$1,780	$1,258	$1,042	$953
United Services Automobile Association	$821	$817	$704	$1,085	$1,154	$1,168	$855	$886	$828
USAA Casualty Insurance Company	$886	$937	$756	$1,180	$1,256	$1,270	$920	$885	$891
USAA General Indemnity Company	$789	$782	$677	$1,049	$1,120	**$1,119**	**$817**	$793	$795

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE F - Liability OPTION 2 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

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

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Indemnity Company	$2,352	$2,604	$2,415	$3,492	$4,017	$4,621	$2,684	$2,831	$2,604
American Family Insurance	$1,018	$1,430	$1,226	$1,672	$2,033	$2,140	$1,529	$1,199	$1,016
Coast National Insurance Company	$2,095	$1,925	$2,118	$3,667	$3,974	$4,473	$3,226	$2,363	$2,581
Encompass Home and Auto Insurance Company	***$6,757***	***$6,458***	***$6,814***	***$9,631***	***$12,224***	***$13,220***	***$9,549***	***$7,191***	***$7,036***
Esurance Property and Casualty Insurance Company	$1,948	$1,813	$1,931	$3,330	$3,560	$4,483	$3,128	$2,147	$2,325
Garrison Property and Casualty Insurance Company	$1,483	$1,359	$1,194	$1,874	$1,993	$2,002	$1,359	$1,479	$1,373
LM General Insurance Company	$1,274	$1,373	$1,795	$2,259	$2,711	$3,119	$1,769	$1,954	$2,764
Progressive Direct Insurance Company	$921	**$800**	$869	$1,469	$1,861	$2,028	$1,362	$1,095	$933
Progressive Northern Insurance Company	$1,559	$1,395	$1,454	$2,559	$3,277	$3,510	$2,138	$1,785	$1,608
Safeco Insurance Company of Illinois	$1,099	$1,118	$1,084	$1,710	$1,734	$2,179	$1,462	$1,169	$1,068
United Services Automobile Association	$1,030	$1,016	$884	$1,416	$1,508	$1,524	$1,075	$1,109	$1,024
USAA Casualty Insurance Company	$1,127	$1,166	$966	$1,552	$1,647	$1,666	$1,172	$1,122	$1,118
USAA General Indemnity Company	**$879**	$864	**$749**	**$1,222**	**$1,305**	**$1,308**	**$915**	**$880**	**$876**

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE F - Liability OPTION 1 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Indemnity Company	$1,840	$2,168	$2,009	$2,502	$2,831	$3,302	$2,175	$2,176	$2,168
American Family Insurance	$901	$1,237	$1,066	$1,408	$1,669	$1,750	$1,317	$1,051	$905
Coast National Insurance Company	$1,225	$1,119	$1,227	$2,079	$2,289	$2,552	$1,834	$1,375	$1,494
Encompass Home and Auto Insurance Company	***$5,931***	***$5,767***	***$6,044***	***$8,241***	***$10,303***	***$11,096***	***$8,040***	***$6,348***	***$6,236***
Esurance Property and Casualty Insurance Company	$1,278	$1,182	$1,246	$2,025	$2,177	$2,655	$1,905	$1,398	$1,482
Garrison Property and Casualty Insurance Company	$1,374	$1,253	$1,093	$1,730	$1,857	$1,861	$1,253	$1,370	$1,275
Key Insurance Company	$1,340	$1,310	$1,310	$1,832	$1,850	$2,162	$1,706	$1,424	$1,436
LM General Insurance Company	$2,131	$2,297	$3,003	$3,778	$4,534	$5,217	$2,959	$3,268	$4,623
Nevada Direct Insurance Company	$1,848	$1,740	$1,740	$3,108	$3,966	$2,994	$3,108	$2,442	$1,740
Primero Insurance Company	$768	$744	$744	$1,032	**$1,092**	**$1,092**	**$810**	$810	$744
Progressive Direct Insurance Company	**$607**	**$537**	**$576**	**$921**	$1,147	$1,235	$858	**$700**	**$620**
Progressive Northern Insurance Company	$975	$881	$911	$1,521	$1,918	$2,040	$1,301	$1,091	$1,016
Safeco Insurance Company of Illinois	$1,161	$1,205	$1,157	$1,771	$1,798	$2,257	$1,525	$1,245	$1,140
United Services Automobile Association	$965	$953	$817	$1,330	$1,428	$1,444	$1,010	$1,046	$966
USAA Casualty Insurance Company	$1,043	$1,083	$878	$1,455	$1,561	$1,577	$1,090	$1,032	$1,039
USAA General Indemnity Company	$935	$917	$791	$1,296	$1,391	$1,392	$974	$929	$935

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE F - Liability OPTION 2 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

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

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Indemnity Company	$2,110	$2,420	$2,233	$3,097	$3,565	$4,126	$2,460	$2,527	$2,420
American Family Insurance	**$976**	$1,372	$1,179	$1,613	$1,970	$2,070	$1,472	$1,147	$975
Coast National Insurance Company	$1,709	$1,531	$1,718	$3,239	$3,569	$4,002	$2,747	$1,867	$2,099
Encompass Home and Auto Insurance Company	***$5,801***	***$5,592***	***$5,881***	***$8,205***	***$10,318***	***$11,155***	***$8,056***	***$6,187***	***$6,061***
Esurance Property and Casualty Insurance Company	$1,822	$1,647	$1,782	$3,358	$3,631	$4,536	$3,076	$1,942	$2,087
Garrison Property and Casualty Insurance Company	$1,753	$1,592	$1,380	$2,317	$2,488	$2,492	$1,592	$1,760	$1,612
LM General Insurance Company	$2,786	$3,003	$3,926	$4,940	$5,928	$6,820	$3,868	$4,272	$6,044
Progressive Direct Insurance Company	$980	**$823**	$912	$1,669	$2,158	$2,351	$1,513	$1,167	**$970**
Progressive Northern Insurance Company	$1,538	$1,351	$1,416	$2,717	$3,542	$3,765	$2,181	$1,750	$1,561
Safeco Insurance Company of Illinois	$1,104	$1,123	$1,088	$1,712	$1,736	$2,187	$1,479	$1,176	$1,072
United Services Automobile Association	$1,232	$1,206	$1,030	$1,777	$1,910	$1,929	$1,290	$1,337	$1,215
USAA Casualty Insurance Company	$1,346	$1,369	$1,125	$1,949	$2,092	$2,112	$1,408	$1,333	$1,327
USAA General Indemnity Company	$1,066	$1,038	**$887**	**$1,553**	**$1,673**	**$1,677**	**$1,114**	**$1,057**	$1,052

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE G - Liability OPTION 1 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

Fifty-five-year-old married female, principal operator of vehicle, retired 65 year-old husband who is an occasional operator with a clean driving record. Female has one "at fault" accident within past 21 months (over $2,000 damage). Drives 15 miles, round trip, to work daily. Drives 15,000 miles annually.

Company Name	Carson City **89701**	Elko **89801**	Fallon **89406**	Henderson **89015**	Las Vegas **89121**	North Las Vegas **89030**	Pahrump **89048**	Reno **89510**	Stateline **89449**
Access Insurance Company	$986	$925	$925	$1,670	***$2,043***	$1,919	$1,242	$1,125	$1,034
Allstate Fire and Casualty Insurance Company	$680	$690	$663	$887	$1,136	$1,199	$802	$709	$680
Allstate Indemnity Company	***$1,207***	***$1,387***	***$1,288***	$1,704	$1,943	$2,248	$1,405	***$1,438***	$1,387
American Family Insurance	$599	$800	$699	$923	$1,101	$1,157	$857	$690	$599
Coast National Insurance Company	$988	$918	$995	$1,567	$1,689	$1,895	$1,429	$1,138	$1,215
Encompass Home and Auto Insurance Company	$761	$749	$779	$1,070	$1,317	$1,422	$1,028	$811	$792
Esurance Property and Casualty Insurance Company	$1,179	$1,107	$1,162	***$1,784***	$1,895	***$2,329***	***$1,705***	$1,312	***$1,406***
Garrison Property and Casualty Insurance Company	$598	$544	$477	$731	$777	$779	$544	$596	$555
Hartford Insurance Company of the Midwest	$561	$571	$534	$701	$852	$862	$680	$606	$645
Key Insurance Company	$764	$752	$752	$1,040	$1,040	$1,214	$962	$812	$806
LM General Insurance Company	$551	**$297**	$388	**$488**	$586	$674	**$382**	$422	$598
Nevada Capital Insurance Company	$901	$825	$825	$1,544	$1,679	$2,165	$825	$977	$1,245
Nevada Direct Insurance Company	$762	$690	$690	$1,344	$1,740	$1,386	$1,344	$984	$690
Primero Insurance Company	$798	$750	$750	$1,242	$1,392	$1,392	$900	$900	$750
Progressive Direct Insurance Company	$398	$359	$380	$589	$727	$792	$558	$466	$411
Progressive Northern Insurance Company	$500	$458	$473	$762	$958	$1,028	$660	$564	$522
Safeco Insurance Company of Illinois	**$382**	$392	$381	$552	**$563**	$692	$494	**$411**	**$378**
State Farm Fire & Casualty Company	$620	$578	$559	$869	$1,146	$1,052	$625	$680	$765
State Farm Mutual Automobile Insurance Company	$620	$578	$559	$869	$1,146	$1,052	$625	$680	$765
United Services Automobile Association	$482	$476	$413	$632	$672	$679	$497	$519	$483
USAA Casualty Insurance Company	$514	$539	$439	$679	$722	$729	$530	$515	$515
USAA General Indemnity Company	$433	$429	**$374**	$567	$604	**$603**	$447	$437	$435

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE G - Liability OPTION 2 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

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

Fifty-five-year-old married female, principal operator of vehicle, retired 65 year-old husband who is an occasional operator with a clean driving record. Female has one "at fault" accident within past 21 months (over $2,000 damage). Drives 15 miles, round trip, to work daily. Drives 15,000 miles annually.

Company Name	Carson City **89701**	Elko **89801**	Fallon **89406**	Henderson **89015**	Las Vegas **89121**	North Las Vegas **89030**	Pahrump **89048**	Reno **89510**	Stateline **89449**
Allstate Fire and Casualty Insurance Company	$772	$781	$755	$1,125	$1,512	$1,596	$965	$799	$772
Allstate Indemnity Company	$1,470	$1,634	$1,511	$2,268	$2,642	$3,021	$1,679	$1,780	$1,634
American Family Insurance	$655	$894	$778	$1,069	$1,315	$1,387	$968	$761	$651
Coast National Insurance Company	***$1,848***	***$1,635***	***$1,842***	***$3,362***	***$3,661***	***$4,121***	***$2,878***	***$2,035***	***$2,295***
Encompass Home and Auto Insurance Company	$805	$786	$818	$1,164	$1,426	$1,545	$1,094	$852	$831
Esurance Property and Casualty Insurance Company	$1,593	$1,461	$1,570	$2,802	$3,005	$3,767	$2,601	$1,726	$1,866
Garrison Property and Casualty Insurance Company	$748	$682	$598	$957	$1,020	$1,021	$682	$750	$691
Hartford Insurance Company of the Midwest	$629	$622	$584	$881	$1,102	$1,128	$838	$667	$718
LM General Insurance Company	$680	**$366**	$479	**$603**	$723	$832	**$472**	$521	$738
Nevada Capital Insurance Company	$1,011	$929	$929	$1,866	$2,033	$2,588	$929	$1,097	$1,368
Progressive Direct Insurance Company	$653	$557	$610	$1,091	$1,403	$1,536	$998	$784	$650
Progressive Northern Insurance Company	$790	$699	$731	$1,377	$1,795	$1,919	$1,116	$903	$802
Safeco Insurance Company of Illinois	**$441**	$446	$436	$680	**$689**	$859	$585	**$467**	**$429**
State Farm Fire & Casualty Company	$834	$763	$741	$1,244	$1,651	$1,532	$834	$920	$990
State Farm Mutual Automobile Insurance Company	$834	$763	$741	$1,244	$1,651	$1,532	$834	$920	$990
United Services Automobile Association	$596	$586	$511	$815	$868	$877	$620	$642	$593
USAA Casualty Insurance Company	$641	$660	$549	$877	$930	$939	$665	$639	$636
USAA General Indemnity Company	$478	$470	**$411**	$654	$696	**$698**	$496	$481	$476

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE G - Liability OPTION 1 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

Fifty-five-year-old married female, principal operator of vehicle, retired 65 year-old husband who is an occasional operator with a clean driving record. Female has one “at fault” accident within past 21 months (over $2,000 damage). Drives 15 miles, round trip, to work daily. Drives 15,000 miles annually.

Company Name	Carson City **89701**	Elko **89801**	Fallon **89406**	Henderson **89015**	Las Vegas **89121**	North Las Vegas **89030**	Pahrump **89048**	Reno **89510**	Stateline **89449**
Access Insurance Company	$960	$895	$895	$1,624	$2,013	$1,906	$1,220	$1,100	$1,000
Allstate Fire and Casualty Insurance Company	$700	$714	$685	$906	$1,158	$1,223	$817	$731	$700
Allstate Indemnity Company	$1,129	$1,356	***$1,250***	$1,572	$1,801	$2,099	$1,351	$1,339	$1,356
American Family Insurance	$578	$770	$674	$893	$1,067	$1,120	$827	$663	$577
Coast National Insurance Company	$752	$678	$749	$1,283	$1,415	$1,578	$1,124	$838	$918
Encompass Home and Auto Insurance Company	$699	$707	$727	$977	$1,192	$1,285	$931	$749	$727
Esurance Property and Casualty Insurance Company	$1,066	$972	$1,032	$1,721	$1,853	$2,246	$1,600	$1,147	$1,214
Garrison Property and Casualty Insurance Company	$697	$630	$549	$894	$959	$959	$630	$700	$643
Hartford Insurance Company of the Midwest	$509	$514	$480	$646	$784	$794	$623	$544	$580
Key Insurance Company	$836	$824	$824	$1,124	$1,106	$1,316	$1,070	$878	$884
LM General Insurance Company	$605	$652	$853	$1,073	$1,287	$1,481	$840	$928	$1,313
Nevada Capital Insurance Company	$665	$604	$604	$1,261	$1,398	$1,759	$604	$716	$886
Nevada Direct Insurance Company	***$1,656***	***$1,530***	$690	***$2,706***	***$3,420***	***$2,538***	***$2,706***	***$2,154***	***$1,530***
Primero Insurance Company	$390	$366	**$366**	$672	$738	$738	**$444**	$444	**$366**
Progressive Direct Insurance Company	$395	**$344**	$372	$627	$794	$860	$578	$461	$399
Progressive Northern Insurance Company	$477	$429	$444	$782	$999	$1,061	$651	$530	$490
Safeco Insurance Company of Illinois	**$385**	$395	$383	**$554**	**$564**	**$697**	$501	**$414**	$380
State Farm Fire & Casualty Company	$595	$560	$539	$831	$1,097	$1,008	$604	$652	$735
State Farm Mutual Automobile Insurance Company	$595	$560	$539	$831	$1,097	$1,008	$604	$652	$735
United Services Automobile Association	$558	$550	$472	$769	$822	$830	$583	$605	$557
USAA Casualty Insurance Company	$597	$615	$504	$828	$887	$896	$621	$594	$595
USAA General Indemnity Company	$505	$494	$430	$691	$740	$740	$523	$503	$504

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE G - Liability OPTION 2 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

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

Fifty-five-year-old married female, principal operator of vehicle, retired 65 year-old husband who is an occasional operator with a clean driving record. Female has one "at fault" accident within past 21 months (over $2,000 damage). Drives 15 miles, round trip, to work daily. Drives 15,000 miles annually.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$785	$797	$770	$1,131	$1,514	$1,598	$968	$815	$785
Allstate Indemnity Company	$1,335	***$1,547***	$1,423	$2,029	$2,362	$2,721	$1,564	$1,604	$1,547
American Family Insurance	$632	$862	$752	$1,035	$1,276	$1,344	$936	$731	$627
Coast National Insurance Company	***$1,588***	$1,365	***$1,572***	***$3,089***	***$3,407***	$3,825	$2,561	***$1,698***	***$1,971***
Encompass Home and Auto Insurance Company	$732	$732	$755	$1,054	$1,273	$1,379	$976	$778	$756
Esurance Property and Casualty Insurance Company	$1,551	$1,385	$1,510	$2,917	$3,160	***$3,935***	***$2,652***	$1,632	$1,754
Garrison Property and Casualty Insurance Company	$895	$805	$696	$1,202	$1,291	$1,292	$805	$903	$817
Hartford Insurance Company of the Midwest	$584	$570	$536	$827	$1,036	$1,065	$785	$611	$661
LM General Insurance Company	$776	$836	$1,094	$1,376	$1,651	$1,900	$1,077	$1,190	$1,684
Nevada Capital Insurance Company	$775	$708	$708	$1,583	$1,752	$2,182	$708	$836	$1,009
Progressive Direct Insurance Company	$721	$596	$666	$1,274	$1,664	$1,823	$1,144	$868	$701
Progressive Northern Insurance Company	$822	$716	$753	$1,519	$2,001	$2,123	$1,192	$935	$824
Safeco Insurance Company of Illinois	**$445**	**$449**	**$438**	**$684**	**$693**	**$867**	$596	**$471**	**$432**
State Farm Fire & Casualty Company	$785	$722	$699	$1,165	$1,546	$1,433	$790	$867	$937
State Farm Mutual Automobile Insurance Company	$785	$722	$699	$1,165	$1,546	$1,433	$790	$867	$937
United Services Automobile Association	$704	$689	$591	$1,015	$1,090	$1,101	$737	$767	$696
USAA Casualty Insurance Company	$760	$769	$636	$1,096	$1,175	$1,185	$792	$754	$748
USAA General Indemnity Company	$570	$555	$478	$820	$879	$881	**$595**	$567	$563

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE H - Liability OPTION 1 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount.

Company Name	Carson City **89701**	Elko **89801**	Fallon **89406**	Henderson **89015**	Las Vegas **89121**	North Las Vegas **89030**	Pahrump **89048**	Reno **89510**	Stateline **89449**
Access Insurance Company	$758	$711	$711	$1,308	$1,595	$1,502	$952	$871	$795
Allstate Fire and Casualty Insurance Company	$563	$574	$552	$723	$919	$966	$652	$587	$563
Allstate Indemnity Company	$1,031	***$1,195***	***$1,108***	$1,460	$1,665	$1,931	$1,208	***$1,226***	$1,195
American Family Insurance	$479	$632	$556	$733	$877	$922	$678	$548	$479
Coast National Insurance Company	***$1,060***	$983	$1,068	***$1,706***	$1,839	***$2,065***	***$1,548***	$1,217	***$1,304***
Encompass Home and Auto Insurance Company	$648	$632	$659	$910	$1,115	$1,202	$867	$690	$674
Esurance Property and Casualty Insurance Company	$792	$750	$783	$1,160	$1,226	$1,493	$1,115	$873	$932
Garrison Property and Casualty Insurance Company	$439	$405	$355	$535	$568	$568	$405	$438	$412
Hartford Insurance Company of the Midwest	$435	$434	$406	$548	$665	$672	$532	$459	$494
Key Insurance Company	$758	$746	$746	$1,034	$1,028	$1,208	$962	$806	$806
LM General Insurance Company	$397	$428	$559	$704	$845	$972	$551	$609	$861
Nevada Capital Insurance Company	$465	$427	$427	$802	$869	$1,119	$427	$502	$635
Nevada Direct Insurance Company	$828	$744	$744	$1,464	***$1,890***	$1,512	$1,464	$1,068	$744
Primero Insurance Company	$774	$726	$726	$1,224	$1,338	$1,338	$870	$870	$726
Progressive Direct Insurance Company	$363	$330	$348	$517	$629	$678	$491	$418	$374
Progressive Northern Insurance Company	$440	$402	$415	$673	$844	$902	$580	$492	$457
Safeco Insurance Company of Illinois	**$238**	**$245**	**$239**	**$332**	**$340**	**$413**	**$302**	**$256**	**$237**
State Farm Fire & Casualty Company	$408	$381	$368	$573	$756	$700	$411	$445	$500
State Farm Mutual Automobile Insurance Company	$408	$381	$368	$573	$756	$700	$411	$445	$500
United Services Automobile Association	$378	$374	$325	$494	$525	$530	$391	$405	$379
USAA Casualty Insurance Company	$401	$421	$344	$528	$560	$567	$414	$400	$403
USAA General Indemnity Company	$343	$338	$297	$443	$472	$472	$353	$343	$344

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE H - Liability OPTION 2 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

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

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount.

Company Name	Carson City **89701**	Elko **89801**	Fallon **89406**	Henderson **89015**	Las Vegas **89121**	North Las Vegas **89030**	Pahrump **89048**	Reno **89510**	Stateline **89449**
Allstate Fire and Casualty Insurance Company	$639	$649	$628	$923	$1,235	$1,296	$780	$662	$639
Allstate Indemnity Company	$1,252	***$1,404***	$1,296	$1,942	$2,258	$2,589	$1,439	$1,510	$1,404
American Family Insurance	$524	$707	$620	$849	$1,049	$1,106	$767	$604	$520
Coast National Insurance Company	***$1,411***	$1,282	***$1,423***	***$2,548***	***$2,768***	***$3,117***	***$2,210***	***$1,575***	***$1,742***
Encompass Home and Auto Insurance Company	$694	$673	$702	$1,005	$1,222	$1,322	$933	$733	$716
Esurance Property and Casualty Insurance Company	$1,046	$966	$1,033	$1,786	$1,909	$2,375	$1,664	$1,127	$1,215
Garrison Property and Casualty Insurance Company	$548	$501	$442	$699	$741	$745	$501	$550	$508
Hartford Insurance Company of the Midwest	$490	$476	$448	$690	$859	$879	$655	$508	$555
LM General Insurance Company	$488	$526	$688	$865	$1,038	$1,195	$678	$748	$1,059
Nevada Capital Insurance Company	$541	$503	$503	$1,035	$1,115	$1,419	$503	$585	$718
Progressive Direct Insurance Company	$570	$491	$534	$922	$1,174	$1,281	$849	$674	$568
Progressive Northern Insurance Company	$721	$635	$666	$1,264	$1,645	$1,755	$1,016	$820	$726
Safeco Insurance Company of Illinois	**$266**	**$269**	**$264**	**$395**	**$401**	**$494**	**$344**	**$281**	**$260**
State Farm Fire & Casualty Company	$571	$522	$508	$860	$1,139	$1,067	$567	$626	$668
State Farm Mutual Automobile Insurance Company	$571	$522	$508	$860	$1,139	$1,067	$567	$626	$668
United Services Automobile Association	$465	$458	$401	$636	$675	$682	$484	$500	$461
USAA Casualty Insurance Company	$498	$513	$428	$680	$722	$728	$516	$496	$493
USAA General Indemnity Company	$377	$372	$328	$514	$547	$549	$391	$377	$375

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE H - Liability OPTION 1 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Access Insurance Company	$809	$751	$751	$1,383	$1,711	$1,623	$1,022	$928	$839
Allstate Fire and Casualty Insurance Company	$582	$596	$573	$742	$941	$989	$668	$608	$582
Allstate Indemnity Company	$978	***$1,188***	$1,093	$1,366	$1,566	$1,828	$1,178	$1,158	***$1,188***
American Family Insurance	$464	$610	$539	$710	$852	$894	$657	$529	$463
Encompass Home and Auto Insurance Company	$588	$587	$606	$820	$997	$1,074	$776	$628	$612
Esurance Property and Casualty Insurance Company	$721	$664	$701	$1,119	$1,199	$1,438	$1,046	$770	$812
Garrison Property and Casualty Insurance Company	$511	$466	$407	$651	$697	$697	$466	$514	$474
Hartford Insurance Company of the Midwest	$396	$389	$367	$505	$613	$621	$488	$411	$447
Key Insurance Company	$824	$812	$812	$1,118	$1,100	$1,310	$1,064	$866	$884
LM General Insurance Company	$432	$466	$609	$766	$919	$1,058	$600	$662	$937
Nevada Capital Insurance Company	$347	$317	$317	$662	$729	$916	$317	$371	$456
Nevada Direct Insurance Company	***$1,206***	$1,122	***$1,122***	***$1,992***	***$2,544***	***$1,908***	***$1,992***	***$1,578***	$1,122
Primero Insurance Company	$366	$342	$342	$630	$684	$684	$414	$414	$342
Progressive Direct Insurance Company	$363	$321	$344	$551	$684	$736	$510	$415	$366
Progressive Northern Insurance Company	$430	$385	$399	$705	$898	$950	$584	$475	$440
Safeco Insurance Company of Illinois	**$240**	**$247**	**$241**	**$333**	**$341**	**$415**	**$305**	**$258**	**$238**
State Farm Fire & Casualty Company	$390	$371	$356	$547	$721	$670	$398	$428	$481
State Farm Mutual Automobile Insurance Company	$390	$371	$356	$547	$721	$670	$398	$428	$481
United Services Automobile Association	$441	$433	$374	$600	$643	$649	$459	$475	$439
USAA Casualty Insurance Company	$469	$485	$396	$646	$691	$698	$487	$466	$465
USAA General Indemnity Company	$399	$392	$343	$539	$578	$578	$415	$396	$398

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE H - Liability OPTION 2 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

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

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount.

Company Name	Carson City **89701**	Elko **89801**	Fallon **89406**	Henderson **89015**	Las Vegas **89121**	North Las Vegas **89030**	Pahrump **89048**	Reno **89510**	Stateline **89449**
Allstate Fire and Casualty Insurance Company	$652	$665	$643	$930	$1,241	$1,302	$786	$677	$652
Allstate Indemnity Company	***$1,153***	***$1,350***	***$1,240***	$1,761	***$2,049***	$2,365	$1,360	***$1,381***	***$1,350***
American Family Insurance	$507	$683	$600	$824	$1,019	$1,073	$743	$583	$503
Encompass Home and Auto Insurance Company	$626	$619	$640	$903	$1,083	$1,172	$825	$663	$647
Esurance Property and Casualty Insurance Company	$1,020	$919	$996	***$1,853***	$2,001	***$2,475***	***$1,691***	$1,069	$1,145
Garrison Property and Casualty Insurance Company	$652	$589	$513	$868	$933	$934	$589	$658	$599
Hartford Insurance Company of the Midwest	$453	$437	$412	$647	$808	$830	$614	$465	$510
LM General Insurance Company	$533	$574	$751	$945	$1,134	$1,305	$740	$817	$1,156
Nevada Capital Insurance Company	$423	$393	$393	$895	$975	$1,216	$393	$454	$539
Progressive Direct Insurance Company	$627	$526	$582	$1,073	$1,390	$1,516	$968	$745	$613
Progressive Northern Insurance Company	$759	$658	$694	$1,399	$1,842	$1,953	$1,096	$860	$755
Safeco Insurance Company of Illinois	**$268**	**$271**	**$266**	**$396**	**$403**	**$498**	**$350**	**$284**	**$262**
State Farm Fire & Casualty Company	$533	$491	$475	$797	$1,055	$987	$535	$585	$628
State Farm Mutual Automobile Insurance Company	$533	$491	$475	$797	$1,055	$987	$535	$585	$628
United Services Automobile Association	$551	$539	$464	$791	$849	$856	$577	$598	$544
USAA Casualty Insurance Company	$591	$599	$496	$850	$912	$921	$617	$586	$584
USAA General Indemnity Company	$449	$439	$381	$641	$686	$689	$468	$445	$445

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE I - Liability OPTION 1 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

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

Company Name	Carson City **89701**	Elko **89801**	Fallon **89406**	Henderson **89015**	Las Vegas **89121**	North Las Vegas **89030**	Pahrump **89048**	Reno **89510**	Stateline **89449**
Access Insurance Company	$877	$819	$819	$1,505	$1,844	$1,735	$1,096	$1,012	$915
Allstate Fire and Casualty Insurance Company	$781	$786	$755	$1,032	$1,326	$1,404	$932	$814	$781
Allstate Indemnity Company	***$1,291***	***$1,458***	***$1,355***	$1,829	$2,075	$2,406	$1,490	***$1,536***	$1,458
American Family Insurance	$632	$871	$753	$1,022	$1,236	$1,294	$921	$733	$625
Coast National Insurance Company	$1,281	$1,159	$1,274	***$2,041***	***$2,205***	***$2,473***	***$1,836***	$1,458	***$1,584***
Encompass Home and Auto Insurance Company	$762	$743	$775	$1,066	$1,313	$1,413	$1,022	$812	$795
Esurance Property and Casualty Insurance Company	$875	$816	$860	$1,307	$1,383	$1,684	$1,245	$965	$1,032
Garrison Property and Casualty Insurance Company	$559	$504	$438	$697	$741	$742	$504	$558	$516
Hartford Insurance Company of the Midwest	$625	$604	$565	$799	$973	$986	$771	$642	$704
Key Insurance Company	$956	$944	$944	$1,304	$1,304	$1,532	$1,226	$1,016	$1,022
LM General Insurance Company	$452	$487	$637	$801	$962	$1,107	$628	$693	$981
Nevada Capital Insurance Company	$580	$532	$532	$1,000	$1,085	$1,397	$532	$628	$797
Nevada Direct Insurance Company	$828	$744	$744	$1,464	$1,890	$1,512	$1,464	$1,068	$744
Primero Insurance Company	$876	$828	$828	$1,362	$1,500	$1,500	$984	$984	$828
Progressive Direct Insurance Company	$551	$498	$525	$794	$970	$1,044	$755	$637	$574
Progressive Northern Insurance Company	$654	$593	$612	$996	$1,249	$1,328	$862	$732	$684
Safeco Insurance Company of Illinois	**$318**	**$325**	**$315**	**$453**	**$460**	**$560**	**$406**	**$341**	**$315**
State Farm Fire & Casualty Company	$518	$483	$467	$728	$959	$881	$522	$568	$640
State Farm Mutual Automobile Insurance Company	$518	$483	$467	$728	$959	$881	$522	$568	$640
United Services Automobile Association	$468	$460	$395	$633	$673	$680	$483	$508	$467
USAA Casualty Insurance Company	$498	$518	$419	$679	$722	$729	$515	$502	$499
USAA General Indemnity Company	$430	$421	$366	$579	$615	$616	$443	$435	$431

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE I - Liability OPTION 2 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

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

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$781	$786	$755	$1,032	$1,326	$1,404	$932	$814	$781
Allstate Indemnity Company	$1,570	***$1,726***	$1,595	$2,431	$2,818	$3,241	$1,789	***$1,897***	$1,726
American Family Insurance	$704	$998	$859	$1,216	$1,522	$1,598	$1,068	$825	$692
Coast National Insurance Company	***$1,659***	$1,479	***$1,655***	***$2,941***	***$3,199***	***$3,597***	***$2,544***	$1,842	***$2,057***
Encompass Home and Auto Insurance Company	$800	$775	$809	$1,150	$1,410	$1,524	$1,081	$846	$828
Esurance Property and Casualty Insurance Company	$1,144	$1,042	$1,124	$1,985	$2,125	$2,640	$1,838	$1,234	$1,332
Garrison Property and Casualty Insurance Company	$696	$628	$547	$912	$973	$974	$628	$700	$637
Hartford Insurance Company of the Midwest	$708	$672	$630	$1,005	$1,253	$1,284	$958	$716	$797
LM General Insurance Company	$556	$599	$784	$986	$1,183	$1,361	$772	$853	$1,206
Nevada Capital Insurance Company	$666	$616	$616	$1,256	$1,360	$1,730	$616	$721	$891
Progressive Direct Insurance Company	$842	$721	$789	$1,372	$1,748	$1,906	$1,262	$1,001	$847
Progressive Northern Insurance Company	$1,023	$899	$943	$1,772	$2,300	$2,448	$1,435	$1,162	$1,039
Safeco Insurance Company of Illinois	**$356**	**$359**	**$350**	**$538**	**$544**	**$672**	**$463**	**$376**	**$347**
State Farm Fire & Casualty Company	$707	$645	$628	$1,058	$1,401	$1,302	$704	$777	$835
State Farm Mutual Automobile Insurance Company	$707	$645	$628	$1,058	$1,401	$1,302	$704	$777	$835
United Services Automobile Association	$576	$563	$484	$817	$871	$880	$600	$626	$567
USAA Casualty Insurance Company	$615	$630	$517	$875	$930	$938	$640	$617	$609
USAA General Indemnity Company	$476	$463	$403	$673	$717	$721	$493	$479	$472

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE I - Liability OPTION 1 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

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

Company Name	Carson City **89701**	Elko **89801**	Fallon **89406**	Henderson **89015**	Las Vegas **89121**	North Las Vegas **89030**	Pahrump **89048**	Reno **89510**	Stateline **89449**
Access Insurance Company	$864	$800	$800	$1,478	$1,833	$1,736	$1,088	$997	$894
Allstate Fire and Casualty Insurance Company	$781	$786	$755	$1,029	$1,318	$1,396	$926	$814	$781
Allstate Indemnity Company	$1,181	***$1,385***	***$1,281***	$1,657	$1,888	***$2,199***	$1,395	$1,401	***$1,385***
American Family Insurance	$607	$836	$725	$987	$1,198	$1,252	$886	$702	$600
Encompass Home and Auto Insurance Company	$687	$683	$707	$954	$1,167	$1,254	$908	$735	$717
Esurance Property and Casualty Insurance Company	$801	$722	$774	$1,272	$1,362	$1,637	$1,177	$854	$904
Garrison Property and Casualty Insurance Company	$650	$581	$501	$854	$915	$913	$581	$655	$595
Hartford Insurance Company of the Midwest	$568	$546	$511	$739	$898	$913	$712	$578	$639
Key Insurance Company	$1,046	$1,034	$1,034	$1,412	$1,394	$1,670	$1,364	$1,100	$1,124
LM General Insurance Company	$482	$519	$679	$855	$1,026	$1,180	$669	$739	$1,046
Nevada Capital Insurance Company	$431	$392	$392	$821	$907	$1,141	**$392**	$463	$570
Nevada Direct Insurance Company	***$1,206***	$1,122	$1,122	***$1,992***	***$2,544***	$1,908	***$1,992***	***$1,578***	$1,122
Primero Insurance Company	$396	$378	$378	$666	$726	$726	$444	$444	$378
Progressive Direct Insurance Company	$545	$476	$514	$841	$1,052	$1,130	$777	$627	$553
Progressive Northern Insurance Company	$631	$559	$585	$1,032	$1,317	$1,387	$857	$697	$648
Safeco Insurance Company of Illinois	**$319**	**$327**	**$316**	**$452**	**$459**	**$561**	$409	**$342**	**$316**
State Farm Fire & Casualty Company	$497	$468	$451	$696	$916	$845	$505	$543	$613
State Farm Mutual Automobile Insurance Company	$497	$468	$451	$696	$916	$845	$505	$543	$613
United Services Automobile Association	$545	$529	$451	$776	$832	$839	$566	$597	$540
USAA Casualty Insurance Company	$585	$594	$481	$839	$900	$907	$607	$586	$578
USAA General Indemnity Company	$501	$486	$419	$706	$758	$758	$518	$504	$497

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE I - Liability OPTION 2 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

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

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$781	$786	$755	$1,029	$1,318	$1,396	$926	$814	$781
Allstate Indemnity Company	***$1,406***	***$1,599***	***$1,471***	***$2,154***	$2,497	***$2,884***	$1,634	***$1,689***	***$1,599***
American Family Insurance	$677	$961	$829	$1,177	$1,477	$1,548	$1,029	$792	$664
Encompass Home and Auto Insurance Company	$716	$706	$731	$1,024	$1,241	$1,340	$949	$760	$742
Esurance Property and Casualty Insurance Company	$1,119	$992	$1,086	$2,071	$2,239	$2,764	***$1,877***	$1,172	$1,259
Garrison Property and Casualty Insurance Company	$833	$743	$636	$1,151	$1,237	$1,238	$743	$846	$755
Hartford Insurance Company of the Midwest	$656	$618	$581	$945	$1,177	$1,210	$899	$658	$736
LM General Insurance Company	$612	$660	$862	$1,085	$1,302	$1,498	$850	$938	$1,328
Nevada Capital Insurance Company	$517	$476	$476	$1,077	$1,182	$1,474	$476	$556	$664
Progressive Direct Insurance Company	$919	$762	$852	$1,591	$2,066	$2,250	$1,434	$1,096	$903
Progressive Northern Insurance Company	$1,073	$929	$980	$1,968	***$2,586***	$2,736	$1,547	$1,214	$1,075
Safeco Insurance Company of Illinois	**$357**	**$360**	**$350**	**$538**	**$544**	**$673**	**$468**	**$377**	**$347**
State Farm Fire & Casualty Company	$662	$610	$591	$986	$1,308	$1,215	$666	$729	$789
State Farm Mutual Automobile Insurance Company	$662	$610	$591	$986	$1,308	$1,215	$666	$729	$789
United Services Automobile Association	$688	$667	$564	$1,030	$1,110	$1,120	$720	$756	$675
USAA Casualty Insurance Company	$740	$742	$605	$1,110	$1,194	$1,203	$773	$737	$726
USAA General Indemnity Company	$570	$552	$469	$850	$913	$916	$595	$571	$561

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE J - Liability OPTION 1 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Access Insurance Company	$1,063	$993	$993	***$1,802***	***$2,219***	$2,085	$1,337	$1,223	$1,111
Allstate Fire and Casualty Insurance Company	$607	$620	$595	$761	$957	$1,010	$701	$634	$607
Allstate Indemnity Company	***$1,160***	***$1,342***	***$1,249***	$1,617	$1,838	***$2,135***	$1,357	***$1,375***	***$1,342***
American Family Insurance	$499	$650	$573	$740	$876	$924	$701	$571	$502
Coast National Insurance Company	$663	$626	$672	$1,051	$1,139	$1,274	$964	$767	$809
Encompass Home and Auto Insurance Company	$563	$553	$576	$788	$969	$1,043	$757	$601	$586
Esurance Property and Casualty Insurance Company	$713	$679	$706	$1,056	$1,119	$1,370	$1,015	$792	$844
Garrison Property and Casualty Insurance Company	$411	$378	$333	$490	$520	$520	$378	$407	$384
Key Insurance Company	$728	$716	$716	$1,004	$1,028	$1,178	$914	$788	$776
LM General Insurance Company	$534	$575	$752	$946	$1,135	$1,306	$741	$818	$1,157
Nevada Capital Insurance Company	$369	$340	$340	$624	$678	$870	**$340**	$398	$505
Nevada Direct Insurance Company	$954	$876	$876	$1,542	$1,980	$1,524	***$1,542***	$1,236	$876
Primero Insurance Company	$972	$912	$912	$1,536	$1,698	$1,698	$1,104	$1,104	$912
Progressive Direct Insurance Company	$358	$335	$347	$476	$562	$604	$459	$404	$369
Progressive Northern Insurance Company	$466	$431	$441	$691	$861	$928	$607	$522	$487
Safeco Insurance Company of Illinois	**$276**	**$286**	**$277**	**$379**	**$388**	$474	$350	**$298**	**$275**
State Farm Fire & Casualty Company	$700	$655	$634	$996	$1,314	$1,220	$705	$766	$854
United Services Automobile Association	$368	$365	$319	$473	$502	$508	$381	$392	$370
USAA Casualty Insurance Company	$392	$414	$338	$505	$537	$542	$405	$389	$394
USAA General Indemnity Company	$339	$338	$298	$436	$463	**$462**	$351	$340	$344

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE J - Liability OPTION 2 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

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

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$706	$719	$693	$989	$1,309	$1,390	$881	$733	$706
Allstate Indemnity Company	***$1,451***	***$1,626***	***$1,505***	***$2,218***	***$2,579***	***$2,959***	***$1,666***	***$1,750***	***$1,626***
American Family Insurance	$537	$713	$627	$839	$1,021	$1,080	$777	$619	$538
Coast National Insurance Company	$834	$770	$845	$1,467	$1,599	$1,795	$1,290	$939	$1,022
Encompass Home and Auto Insurance Company	$584	$569	$593	$837	$1,029	$1,111	$794	$619	$603
Esurance Property and Casualty Insurance Company	$964	$895	$953	$1,663	$1,781	$2,229	$1,552	$1,043	$1,123
Garrison Property and Casualty Insurance Company	$490	$449	$394	$610	$649	$650	$449	$487	$455
LM General Insurance Company	$649	$699	$915	$1,151	$1,381	$1,589	$901	$995	$1,408
Nevada Capital Insurance Company	$414	$383	$383	$759	$825	$1,044	**$383**	$448	$555
Progressive Direct Insurance Company	$491	$438	$466	$731	$903	$979	$683	$565	$494
Progressive Northern Insurance Company	$705	$630	$656	$1,187	$1,530	$1,642	$974	$799	$714
Safeco Insurance Company of Illinois	**$298**	**$304**	**$297**	**$433**	**$441**	$545	$384	**$317**	**$292**
State Farm Fire & Casualty Company	$1,014	$925	$900	$1,547	$2,049	$1,928	$1,001	$1,110	$1,173
United Services Automobile Association	$441	$436	$380	$593	$630	$637	$459	$473	$440
USAA Casualty Insurance Company	$471	$487	$405	$629	$669	$675	$487	$469	$468
USAA General Indemnity Company	$378	$376	$330	$509	$542	**$544**	$394	$377	$378

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE J - Liability OPTION 1 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Access Insurance Company	$1,053	$977	$877	$1,777	$2,219	$2,100	$1,335	$1,212	$1,091
Allstate Fire and Casualty Insurance Company	$634	$653	$626	$790	$994	$1,049	$727	$665	$634
Allstate Indemnity Company	$1,092	$1,322	$1,220	$1,504	$1,718	$2,009	$1,313	$1,289	$1,322
American Family Insurance	$483	$626	$555	$717	$850	$895	$679	$550	$486
Coast National Insurance Company	$508	$469	$511	$866	$962	$1,068	$765	$570	$614
Encompass Home and Auto Insurance Company	$519	$526	$540	$722	$881	$947	$689	$557	$540
Esurance Property and Casualty Insurance Company	$644	$599	$628	$1,012	$1,088	$1,314	$950	$693	$729
Garrison Property and Casualty Insurance Company	$475	$434	$383	$589	$631	$632	$434	$473	$442
Key Insurance Company	$794	$782	$782	$1,082	$1,088	$1,274	$1,010	$848	$848
LM General Insurance Company	$583	$628	$822	$1,034	$1,240	$1,427	$809	$894	$1,265
Nevada Capital Insurance Company	**$276**	**$252**	**$252**	$513	$568	$712	**$252**	**$296**	$363
Nevada Direct Insurance Company	***$1,410***	***$1,332***	***$1,332***	***$2,388***	***$3,072***	***$2,298***	***$2,388***	***$1,866***	***$1,332***
Primero Insurance Company	$378	$354	$354	$684	$756	$756	$438	$438	$354
Progressive Direct Insurance Company	$345	$316	$330	$487	$590	$631	$458	$387	$348
Progressive Northern Insurance Company	$438	$397	$411	$702	$893	$951	$589	$484	$448
Safeco Insurance Company of Illinois	$278	$288	$279	**$380**	**$389**	**$477**	$354	$301	**$277**
State Farm Fire & Casualty Company	$669	$633	$608	$948	$1,250	$1,163	$679	$730	$819
United Services Automobile Association	$429	$425	$367	$576	$617	$623	$448	$461	$430
USAA Casualty Insurance Company	$456	$476	$389	$617	$659	$668	$476	$451	$457
USAA General Indemnity Company	$396	$392	$344	$528	$565	$565	$412	$391	$400

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE J - Liability OPTION 2 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

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

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$726	$745	$718	$1,004	$1,326	$1,407	$895	$757	$726
Allstate Indemnity Company	***$1,328***	***$1,553***	***$1,429***	***$2,000***	***$2,325***	***$2,687***	$1,565	***$1,590***	***$1,553***
American Family Insurance	$520	$688	$607	$812	$991	$1,047	$753	$597	$521
Coast National Insurance Company	$697	$629	$702	$1,322	$1,465	$1,638	$1,123	$761	$850
Encompass Home and Auto Insurance Company	$532	$532	$548	$759	$920	$993	$710	$567	$550
Esurance Property and Casualty Insurance Company	$939	$851	$920	$1,723	$1,864	$2,321	***$1,577***	$988	$1,057
Garrison Property and Casualty Insurance Company	$580	$528	$459	$760	$817	$816	$528	$583	$535
LM General Insurance Company	$703	$758	$991	$1,246	$1,496	$1,721	$976	$1,078	$1,525
Nevada Capital Insurance Company	$321	**$295**	**$295**	$648	$715	$886	**$295**	$346	$413
Progressive Direct Insurance Company	$515	$446	$485	$814	$1,029	$1,116	$746	$595	$508
Progressive Northern Insurance Company	$727	$638	$669	$1,306	$1,713	$1,823	$1,036	$819	$725
Safeco Insurance Company of Illinois	**$299**	$306	$298	**$435**	**$443**	**$548**	$389	**$320**	**$294**
State Farm Fire & Casualty Company	$940	$866	$837	$1,421	$1,884	$1,769	$938	$1,029	$1,098
United Services Automobile Association	$527	$517	$444	$746	$800	$808	$552	$568	$521
USAA Casualty Insurance Company	$561	$574	$474	$793	$850	$859	$587	$555	$555
USAA General Indemnity Company	$452	$444	$386	$634	$682	$682	$473	$447	$450

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE K - Liability OPTION 1 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

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

Company Name	Carson City **89701**	Elko **89801**	Fallon **89406**	Henderson **89015**	Las Vegas **89121**	North Las Vegas **89030**	Pahrump **89048**	Reno **89510**	Stateline **89449**
Access Insurance Company	$1,063	$993	$993	$1,802	***$2,219***	$2,085	$1,337	$1,223	$1,111
Allstate Fire and Casualty Insurance Company	$821	$840	$803	$1,059	$1,357	$1,434	$964	$860	$821
Allstate Indemnity Company	***$1,358***	***$1,583***	***$1,470***	$1,887	$2,151	***$2,501***	$1,596	***$1,612***	***$1,583***
American Family Insurance	$617	$822	$718	$935	$1,110	$1,169	$885	$712	$622
Coast National Insurance Company	$869	$825	$882	$1,366	$1,475	$1,652	$1,261	$1,010	$1,060
Encompass Home and Auto Insurance Company	$778	$766	$796	$1,091	$1,341	$1,442	$1,043	$832	$811
Esurance Property and Casualty Insurance Company	$1,267	$1,210	$1,256	***$1,899***	$2,018	$2,479	***$1,826***	$1,410	$1,501
Garrison Property and Casualty Insurance Company	$610	$561	$493	$727	$773	$774	$561	$604	$571
Key Insurance Company	$728	$716	$716	$1,004	$1,028	$1,178	$914	$788	$776
LM General Insurance Company	$685	$738	$965	$1,215	$1,457	$1,677	$951	$1,050	$1,486
Nevada Capital Insurance Company	$803	$735	$735	$1,376	$1,494	$1,927	$735	$868	$1,105
Nevada Direct Insurance Company	$954	$876	$876	$1,542	$1,980	$1,524	$1,542	$1,236	$876
Primero Insurance Company	$972	$912	$912	$1,536	$1,698	$1,698	$1,104	$1,104	$912
Progressive Direct Insurance Company	$544	$500	$523	$756	$913	$987	$724	$623	$562
Progressive Northern Insurance Company	$667	$617	$631	$995	$1,243	$1,340	$873	$749	$694
Safeco Insurance Company of Illinois	**$354**	**$368**	**$357**	**$494**	**$507**	**$623**	**$455**	**$385**	**$354**
State Farm Fire & Casualty Company	$1,015	$951	$919	$1,432	$1,891	$1,750	$1,027	$1,111	$1,246
United Services Automobile Association	$503	$502	$436	$649	$690	$697	$522	$540	$509
USAA Casualty Insurance Company	$555	$591	$478	$720	$765	$775	$575	$552	$559
USAA General Indemnity Company	$520	$517	$452	$672	$715	$716	$539	$521	$525

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE K - Liability OPTION 2 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

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

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

Company Name	Carson City **89701**	Elko **89801**	Fallon **89406**	Henderson **89015**	Las Vegas **89121**	North Las Vegas **89030**	Pahrump **89048**	Reno **89510**	Stateline **89449**
Allstate Fire and Casualty Insurance Company	$984	$1,003	$966	$1,435	$1,939	$2,058	$1,255	$1,023	$984
Allstate Indemnity Company	$1,697	***$1,913***	***$1,768***	$2,582	$3,012	$3,457	$1,955	***$2,051***	$1,913
American Family Insurance	$670	$909	$793	$1,072	$1,310	$1,384	$990	$779	$671
Coast National Insurance Company	$1,077	$999	$1,093	$1,881	$2,045	$2,297	$1,661	$1,218	$1,320
Encompass Home and Auto Insurance Company	$813	$794	$826	$1,170	$1,433	$1,548	$1,099	$862	$841
Esurance Property and Casualty Insurance Company	***$1,767***	$1,641	$1,751	***$3,095***	***$3,318***	***$4,169***	***$2,881***	$1,910	***$2,055***
Garrison Property and Casualty Insurance Company	$743	$683	$601	$930	$989	$993	$683	$740	$690
LM General Insurance Company	$848	$914	$1,195	$1,503	$1,804	$2,076	$1,177	$1,300	$1,840
Nevada Capital Insurance Company	$903	$832	$832	$1,677	$1,824	$2,323	$832	$981	$1,219
Progressive Direct Insurance Company	$805	$702	$758	$1,260	$1,584	$1,730	$1,166	$942	$802
Progressive Northern Insurance Company	$1,031	$918	$958	$1,743	$2,254	$2,420	$1,429	$1,169	$1,039
Safeco Insurance Company of Illinois	**$384**	**$393**	**$384**	**$569**	**$580**	**$720**	**$503**	**$411**	**$377**
State Farm Fire & Casualty Company	$1,402	$1,287	$1,248	$2,115	$2,805	$2,625	$1,402	$1,543	$1,648
United Services Automobile Association	$603	$598	$521	$816	$869	$879	$630	$647	$602
USAA Casualty Insurance Company	$671	$701	$579	$910	$967	$977	$699	$667	$668
USAA General Indemnity Company	$584	$578	$505	$794	$846	$849	$608	$584	$584

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE K - Liability OPTION 1 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Access Insurance Company	$1,053	$977	$877	$1,777	$2,219	$2,100	$1,335	$1,212	$1,091
Allstate Fire and Casualty Insurance Company	$855	$881	$842	$1,094	$1,401	$1,481	$995	$899	$855
Allstate Indemnity Company	$1,291	***$1,578***	***$1,454***	$1,769	$2,028	$2,375	$1,562	$1,526	$1,578
American Family Insurance	$597	$792	$695	$907	$1,080	$1,135	$858	$687	$602
Coast National Insurance Company	$653	$606	$659	$1,107	$1,226	$1,363	$983	$736	$790
Encompass Home and Auto Insurance Company	$718	$728	$748	$1,000	$1,221	$1,311	$951	$771	$748
Esurance Property and Casualty Insurance Company	$1,152	$1,072	$1,123	$1,832	$1,973	***$2,390***	$1,717	$1,242	$1,304
Garrison Property and Casualty Insurance Company	$704	$645	$565	$873	$935	$937	$645	$700	$655
Key Insurance Company	$794	$782	$782	$1,082	$1,088	$1,274	$1,010	$848	$848
LM General Insurance Company	$756	$815	$1,065	$1,340	$1,609	$1,851	$1,050	$1,159	***$1,640***
Nevada Capital Insurance Company	$594	$540	$540	$1,125	$1,245	$1,568	$540	$637	$786
Nevada Direct Insurance Company	***$1,410***	$1,332	$1,332	***$2,388***	***$3,072***	$2,298	***$2,388***	***$1,866***	$1,332
Primero Insurance Company	$378	**$354**	**$354**	$684	$756	$756	**$438**	$438	**$354**
Progressive Direct Insurance Company	$532	$476	$506	$790	$974	$1,052	$736	$607	$535
Progressive Northern Insurance Company	$628	$570	$588	$1,011	$1,289	$1,376	$848	$696	$640
Safeco Insurance Company of Illinois	**$357**	$371	$360	**$496**	**$509**	**$628**	$461	**$389**	$356
State Farm Fire & Casualty Company	$975	$925	$888	$1,372	$1,810	$1,680	$994	$1,066	$1,201
United Services Automobile Association	$585	$580	$503	$784	$839	$849	$612	$629	$588
USAA Casualty Insurance Company	$642	$675	$548	$871	$932	$943	$671	$634	$643
USAA General Indemnity Company	$607	$602	$523	$815	$874	$874	$634	$600	$609

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE K - Liability OPTION 2 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

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

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$1,007	$1,032	$993	$1,447	$1,949	$2,069	$1,264	$1,050	$1,007
Allstate Indemnity Company	$1,563	***$1,845***	$1,695	$2,337	$2,726	$3,154	$1,853	***$1,876***	$1,845
American Family Insurance	$648	$878	$767	$1,039	$1,274	$1,343	$960	$751	$649
Coast National Insurance Company	$886	$804	$895	$1,676	$1,854	$2,075	$1,428	$971	$1,081
Encompass Home and Auto Insurance Company	$742	$744	$766	$1,064	$1,286	$1,388	$985	$791	$768
Esurance Property and Casualty Insurance Company	***$1,736***	$1,577	***$1,701***	***$3,228***	***$3,491***	***$4,365***	***$2,948***	$1,826	$1,951
Garrison Property and Casualty Insurance Company	$874	$799	$694	$1,146	$1,230	$1,232	$799	$878	$807
LM General Insurance Company	$921	$993	$1,298	$1,633	$1,960	$2,255	$1,279	$1,412	***$1,998***
Nevada Capital Insurance Company	$694	$637	$637	$1,426	$1,575	$1,964	$637	$750	$900
Progressive Direct Insurance Company	$867	$735	$807	$1,439	$1,847	$2,018	$1,306	$1,019	$844
Progressive Northern Insurance Company	$1,068	$935	$984	$1,927	$2,528	$2,697	$1,526	$1,207	$1,060
Safeco Insurance Company of Illinois	**$388**	**$396**	**$387**	**$572**	**$583**	**$726**	**$511**	**$415**	**$380**
State Farm Fire & Casualty Company	$1,315	$1,220	$1,177	$1,970	$2,613	$2,443	$1,326	$1,448	$1,560
United Services Automobile Association	$715	$702	$603	$1,009	$1,083	$1,095	$750	$772	$707
USAA Casualty Insurance Company	$790	$814	$668	$1,123	$1,205	$1,218	$828	$781	$783
USAA General Indemnity Company	$699	$685	$591	$990	$1,065	$1,067	$732	$690	$692

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE L - Liability OPTION 1 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

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

Company Name	Carson City **89701**	Elko **89801**	Fallon **89406**	Henderson **89015**	Las Vegas **89121**	North Las Vegas **89030**	Pahrump **89048**	Reno **89510**	Stateline **89449**
Access Insurance Company	$1,063	$993	$993	$1,802	$2,219	$2,085	$1,337	$1,223	$1,111
Allstate Fire and Casualty Insurance Company	$1,245	$1,283	$1,224	$1,666	$2,187	$2,315	$1,487	$1,309	$1,245
Allstate Indemnity Company	$1,579	$1,854	$1,719	$2,187	$2,500	$2,909	$1,864	$1,876	$1,854
American Family Insurance	$762	$1,028	$896	$1,170	$1,393	$1,466	$1,117	$885	$773
Coast National Insurance Company	$1,299	$1,252	$1,331	$2,103	$2,288	$2,557	$1,933	$1,508	$1,570
Encompass Home and Auto Insurance Company	$1,342	$1,326	$1,378	$1,888	$2,337	$2,522	$1,824	$1,436	$1,398
Esurance Property and Casualty Insurance Company	$1,564	$1,490	$1,549	$2,384	$2,538	$3,134	$2,289	$1,746	$1,864
Garrison Property and Casualty Insurance Company	$1,334	$1,234	$1,085	$1,593	$1,694	$1,701	$1,234	$1,316	$1,247
Key Insurance Company	$728	$716	$716	$1,004	$1,028	$1,178	$914	$788	$776
LM General Insurance Company	$916	$987	$1,291	$1,624	$1,949	$2,242	$1,272	$1,405	$1,987
Nevada Capital Insurance Company	$1,292	$1,181	$1,181	$2,227	$2,420	$3,124	$1,181	$1,399	$1,783
Nevada Direct Insurance Company	$954	$876	$876	$1,542	$1,980	$1,524	$1,542	$1,236	$876
Primero Insurance Company	$972	$912	$912	$1,536	$1,698	$1,698	$1,104	$1,104	$912
Progressive Direct Insurance Company	$1,000	$922	$964	$1,400	$1,698	$1,850	$1,347	$1,159	$1,032
Progressive Northern Insurance Company	$1,201	$1,112	$1,141	$1,796	$2,245	$2,429	$1,573	$1,355	$1,245
Safeco Insurance Company of Illinois	**$386**	**$401**	**$389**	**$540**	**$554**	**$682**	**$497**	**$419**	**$385**
State Farm Fire & Casualty Company	***$4,434***	***$4,182***	***$4,031***	***$6,185***	***$8,169***	***$7,521***	***$4,528***	***$4,881***	***$5,514***
United Services Automobile Association	$1,265	$1,272	$1,099	$1,611	$1,715	$1,739	$1,321	$1,351	$1,286
USAA Casualty Insurance Company	$1,535	$1,660	$1,318	$1,979	$2,104	$2,134	$1,595	$1,525	$1,555
USAA General Indemnity Company	$745	$743	$648	$969	$1,034	$1,033	$773	$745	$754

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE L - Liability OPTION 2 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

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

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

Company Name	Carson City **89701**	Elko **89801**	Fallon **89406**	Henderson **89015**	Las Vegas **89121**	North Las Vegas **89030**	Pahrump **89048**	Reno **89510**	Stateline **89449**
Allstate Fire and Casualty Insurance Company	$1,555	$1,593	$1,534	$2,394	$3,319	$3,517	$2,020	$1,619	$1,555
Allstate Indemnity Company	$1,970	$2,233	$2,062	$2,983	$3,489	$4,007	$2,278	$2,386	$2,233
American Family Insurance	$830	$1,141	$991	$1,346	$1,651	$1,743	$1,251	$970	$835
Coast National Insurance Company	$1,722	$1,611	$1,761	$3,147	$3,442	$3,864	$2,749	$1,935	$2,101
Encompass Home and Auto Insurance Company	$1,382	$1,353	$1,409	$1,991	$2,465	$2,668	$1,904	$1,468	$1,430
Esurance Property and Casualty Insurance Company	$2,230	$2,066	$2,209	$3,970	$4,261	$5,378	$3,689	$2,412	$2,600
Garrison Property and Casualty Insurance Company	$1,713	$1,588	$1,410	$2,151	$2,277	$2,296	$1,588	$1,707	$1,593
LM General Insurance Company	$1,173	$1,264	$1,653	$2,080	$2,496	$2,872	$1,629	$1,799	$2,545
Nevada Capital Insurance Company	$1,458	$1,341	$1,341	$2,717	$2,952	$3,763	$1,341	$1,578	$1,969
Progressive Direct Insurance Company	$1,490	$1,300	$1,401	$2,331	$2,940	$3,227	$2,166	$1,753	$1,479
Progressive Northern Insurance Company	$1,902	$1,691	$1,769	$3,220	$4,166	$4,488	$2,635	$2,158	$1,905
Safeco Insurance Company of Illinois	**$421**	**$430**	**$419**	**$625**	**$637**	**$792**	**$553**	**$450**	**$413**
State Farm Fire & Casualty Company	***$5,631***	***$5,230***	***$5,053***	***$8,300***	***$11,041***	***$10,216***	***$5,755***	***$6,281***	***$6,827***
United Services Automobile Association	$1,485	$1,479	$1,291	$2,001	$2,127	$2,156	$1,557	$1,595	$1,486
USAA Casualty Insurance Company	$1,840	$1,947	$1,588	$2,495	$2,648	$2,681	$1,922	$1,828	$1,838
USAA General Indemnity Company	$847	$837	$729	$1,157	$1,232	$1,237	$882	$845	$846

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE L - Liability OPTION 1 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Access Insurance Company	$1,053	$977	$877	$1,777	$2,219	$2,100	$1,335	$1,212	$1,091
Allstate Fire and Casualty Insurance Company	$1,322	$1,375	$1,311	$1,745	$2,286	$2,420	$1,559	$1,395	$1,322
Allstate Indemnity Company	$1,514	$1,868	$1,718	$2,065	$2,374	$2,784	$1,842	$1,790	$1,868
American Family Insurance	$742	$998	$873	$1,142	$1,366	$1,435	$1,092	$859	$753
Coast National Insurance Company	$1,006	$956	$1,028	$1,765	$1,965	$2,182	$1,564	$1,135	$1,203
Encompass Home and Auto Insurance Company	$1,240	$1,267	$1,299	$1,736	$2,132	$2,296	$1,665	$1,336	$1,293
Esurance Property and Casualty Insurance Company	$1,419	$1,317	$1,384	$2,302	$2,486	$3,029	$2,153	$1,533	$1,614
Garrison Property and Casualty Insurance Company	$1,521	$1,406	$1,230	$1,880	$2,013	$2,023	$1,406	$1,508	$1,420
Key Insurance Company	$794	$782	$782	$1,082	$1,088	$1,274	$1,010	$848	$848
LM General Insurance Company	$1,027	$1,107	$1,447	$1,821	$2,185	$2,514	$1,426	$1,575	$2,228
Nevada Capital Insurance Company	$951	$862	$862	$1,818	$2,015	$2,540	$862	$1,023	$1,265
Nevada Direct Insurance Company	$1,410	$1,332	$1,332	$2,388	$3,072	$2,298	$2,388	$1,866	$1,332
Primero Insurance Company	**$378**	**$354**	**$354**	$684	$756	$756	**$438**	$438	**$354**
Progressive Direct Insurance Company	$965	$865	$919	$1,446	$1,798	$1,954	$1,351	$1,112	$969
Progressive Northern Insurance Company	$1,126	$1,025	$1,057	$1,818	$2,324	$2,491	$1,523	$1,256	$1,144
Safeco Insurance Company of Illinois	$390	$405	$392	**$543**	**$557**	**$688**	$504	**$424**	$388
State Farm Fire & Casualty Company	***$4,298***	***$4,102***	***$3,931***	***$5,994***	***$7,913***	***$7,319***	***$4,421***	***$4,720***	***$5,356***
United Services Automobile Association	$1,451	$1,455	$1,259	$1,901	$2,039	$2,065	$1,527	$1,554	$1,470
USAA Casualty Insurance Company	$1,759	$1,880	$1,506	$2,354	$2,523	$2,558	$1,843	$1,732	$1,773
USAA General Indemnity Company	$870	$862	$748	$1,174	$1,262	$1,261	$910	$860	$875

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE L - Liability OPTION 2 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

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

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$1,611	$1,664	$1,600	$2,432	$3,356	$3,557	$2,053	$1,684	$1,611
Allstate Indemnity Company	$1,826	$2,173	$1,993	$2,710	$3,171	$3,674	$2,176	$2,194	$2,173
American Family Insurance	$807	$1,107	$966	$1,313	$1,616	$1,703	$1,222	$941	$814
Coast National Insurance Company	$1,480	$1,359	$1,509	$2,922	$3,242	$3,629	$2,470	$1,615	$1,796
Encompass Home and Auto Insurance Company	$1,260	$1,270	$1,307	$1,807	$2,208	$2,388	$1,704	$1,346	$1,304
Esurance Property and Casualty Insurance Company	$2,195	$1,989	$2,151	$4,151	$4,498	$5,647	$3,787	$2,309	$2,473
Garrison Property and Casualty Insurance Company	$1,971	$1,813	$1,589	$2,562	$2,741	$2,756	$1,813	$1,970	$1,824
LM General Insurance Company	$1,283	$1,383	$1,808	$2,275	$2,730	$3,141	$1,781	$1,967	$2,783
Nevada Capital Insurance Company	$1,117	$1,022	$1,022	$2,308	$2,547	$3,179	$1,022	$1,202	$1,451
Progressive Direct Insurance Company	$1,588	$1,344	$1,475	$2,639	$3,395	$3,726	$2,400	$1,872	$1,536
Progressive Northern Insurance Company	$1,965	$1,719	$1,810	$3,543	$4,654	$4,984	$2,805	$2,223	$1,940
Safeco Insurance Company of Illinois	**$425**	**$434**	**$423**	**$629**	**$642**	**$800**	**$563**	**$455**	**$416**
State Farm Fire & Casualty Company	***$5,410***	***$5,067***	***$4,875***	***$7,952***	***$10,575***	***$9,794***	***$5,563***	***$6,019***	***$6,582***
United Services Automobile Association	$1,713	$1,701	$1,469	$2,383	$2,557	$2,590	$1,808	$1,848	$1,710
USAA Casualty Insurance Company	$2,134	$2,227	$1,810	$3,010	$3,227	$3,266	$2,242	$2,103	$2,123
USAA General Indemnity Company	$1,008	$991	$853	$1,438	$1,548	$1,552	$1,059	$996	$1,001

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE M - Liability OPTION 1 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Access Insurance Company	$757	$676	$676	$1,244	$1,512	$1,425	$904	$823	$757
Allstate Fire and Casualty Insurance Company	$339	$348	$333	$443	$570	$598	$387	$354	$339
Allstate Indemnity Company	$831	$964	$896	$1,176	$1,339	$1,552	$973	$985	$964
American Family Insurance	$409	$521	$465	$594	$704	$743	$565	$464	$412
Coast National Insurance Company	$639	$605	$648	$1,016	$1,106	$1,235	$931	$738	$776
Encompass Home and Auto Insurance Company	$396	$391	$405	$555	$675	$728	$524	$420	$411
Esurance Property and Casualty Insurance Company	$335	$317	$331	$512	$545	$670	$490	$373	$398
Garrison Property and Casualty Insurance Company	$279	$257	$230	$329	$349	$348	$257	$275	$261
Key Insurance Company	***$1,144***	***$1,132***	***$1,132***	***$1,576***	$1,576	***$1,840***	***$1,432***	***$1,222***	***$1,216***
LM General Insurance Company	$301	$324	$424	$534	$640	$737	$418	$462	$653
Nevada Capital Insurance Company	$245	$226	$226	$413	$446	$572	$226	$263	$331
Nevada Direct Insurance Company	$756	$672	$672	$1,314	***$1,674***	$1,320	$1,314	$966	$672
Primero Insurance Company	$681	$630	$630	$1,146	$1,272	$1,272	$762	$762	$630
Progressive Direct Insurance Company	$220	$201	$212	$320	$393	$429	$305	$259	$228
Progressive Northern Insurance Company	$297	$276	$281	$457	$575	$619	$395	$334	$309
Safeco Insurance Company of Illinois	**$151**	**$157**	**$153**	**$209**	**$215**	**$263**	**$193**	**$164**	**$151**
State Farm Fire & Casualty Company	$389	$364	$351	$554	$729	$680	$390	$424	$472
State Farm Mutual Automobile Insurance Company	$314	$294	$284	$441	$581	$539	$316	$343	$385
United Services Automobile Association	$260	$259	$227	$329	$348	$353	$269	$277	$263
USAA Casualty Insurance Company	$266	$280	$233	$340	$359	$362	$275	$266	$267
USAA General Indemnity Company	$200	$200	$178	$248	$263	$264	$208	$201	$202

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE M - Liability OPTION 2 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

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

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$389	$398	$384	$586	$797	$833	$463	$404	$389
Allstate Indemnity Company	***$1,008***	***$1,132***	***$1,048***	***$1,569***	***$1,819***	***$2,082***	$1,157	***$1,211***	***$1,132***
American Family Insurance	$439	$569	$506	$670	$815	$863	$624	$501	$440
Coast National Insurance Company	$830	$768	$841	$1,473	$1,611	$1,806	***$1,291***	$932	$1,014
Encompass Home and Auto Insurance Company	$383	$376	$389	$559	$671	$726	$505	$403	$394
Esurance Property and Casualty Insurance Company	$466	$427	$460	$836	$900	$1,128	$773	$503	$542
Garrison Property and Casualty Insurance Company	$351	$324	$288	$435	$461	$461	$324	$350	$328
LM General Insurance Company	$359	$387	$506	$637	$764	$879	$498	$550	$779
Nevada Capital Insurance Company	$281	$261	$261	$523	$564	$712	$261	$302	$370
Progressive Direct Insurance Company	$359	$311	$338	$591	$757	$831	$545	$431	$358
Progressive Northern Insurance Company	$475	$424	$440	$837	$1,093	$1,172	$675	$545	$480
Safeco Insurance Company of Illinois	**$164**	**$168**	**$164**	**$241**	**$246**	$305	**$214**	**$176**	**$161**
State Farm Fire & Casualty Company	$575	$523	$509	$880	$1,164	$1,101	$564	$625	$659
State Farm Mutual Automobile Insurance Company	$441	$403	$392	$665	$880	$825	$437	$482	$515
United Services Automobile Association	$316	$313	$276	$417	$441	$445	$327	$337	$315
USAA Casualty Insurance Company	$325	$336	$285	$425	$451	$455	$335	$323	$324
USAA General Indemnity Company	$215	$213	$191	$279	$294	**$296**	$222	$214	$215

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE M - Liability OPTION 1 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Access Insurance Company	$710	$661	$661	$1,220	$1,500	$1,428	$898	$812	$738
Allstate Fire and Casualty Insurance Company	$364	$378	$362	$471	$605	$636	$413	$383	$364
Allstate Indemnity Company	$789	$959	$884	$1,103	$1,262	$1,473	$950	$932	$959
American Family Insurance	$397	$504	$451	$577	$684	$721	$549	$449	$400
Coast National Insurance Company	$496	$461	$500	$846	$944	$1,046	$748	$557	$596
Encompass Home and Auto Insurance Company	$367	$374	$382	$513	$618	$665	$480	$392	$381
Esurance Property and Casualty Insurance Company	$307	$283	$298	$497	$536	$651	$463	$330	$348
Garrison Property and Casualty Insurance Company	$321	$294	$260	$394	$421	$422	$294	$320	$299
Key Insurance Company	***$1,240***	***$1,228***	***$1,228***	$1,696	$1,696	***$1,996***	$1,588	$1,330	***$1,324***
LM General Insurance Company	$354	$382	$499	$628	$753	$867	$491	$543	$768
Nevada Capital Insurance Company	$185	$170	$170	$342	$376	$471	**$170**	$198	$240
Nevada Direct Insurance Company	$1,104	$1,032	$1,032	***$1,830***	***$2,340***	$1,746	***$1,830***	***$1,452***	$1,032
Primero Insurance Company	$327	$306	$306	$576	$630	$630	$354	$354	$306
Progressive Direct Insurance Company	$217	$193	$206	$337	$425	$463	$313	$253	$218
Progressive Northern Insurance Company	$286	$262	$269	$469	$601	$644	$389	$319	$293
Safeco Insurance Company of Illinois	**$152**	**$159**	**$154**	**$210**	**$216**	**$265**	$195	**$166**	**$152**
State Farm Fire & Casualty Company	$370	$351	$337	$525	$693	$647	$376	$403	$452
State Farm Mutual Automobile Insurance Company	$301	$285	$274	$420	$556	$516	$306	$329	$370
United Services Automobile Association	$302	$298	$262	$400	$427	$431	$313	$323	$303
USAA Casualty Insurance Company	$310	$321	$266	$412	$440	$445	$322	$307	$310
USAA General Indemnity Company	$231	$229	$205	$299	$319	$318	$240	$229	$233

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE M - Liability OPTION 2 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

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

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$412	$425	$410	$609	$825	$863	$484	$430	$412
Allstate Indemnity Company	***$931***	***$1,091***	***$1,004***	***$1,428***	***$1,657***	***$1,908***	$1,097	***$1,110***	***$1,091***
American Family Insurance	$426	$551	$491	$650	$791	$836	$606	$485	$427
Coast National Insurance Company	$702	$636	$709	$1,340	$1,489	$1,663	***$1,137***	$766	$854
Encompass Home and Auto Insurance Company	$353	$355	$364	$514	$609	$658	$457	$373	$364
Esurance Property and Casualty Insurance Company	$462	$414	$451	$880	$955	$1,193	$797	$484	$520
Garrison Property and Casualty Insurance Company	$415	$379	$332	$538	$575	$577	$379	$417	$385
LM General Insurance Company	$424	$457	$597	$752	$902	$1,038	$589	$650	$920
Nevada Capital Insurance Company	$221	$205	$205	$452	$494	$611	**$205**	$237	$279
Progressive Direct Insurance Company	$396	$333	$367	$689	$898	$984	$621	$474	$386
Progressive Northern Insurance Company	$497	$438	$457	$923	$1,219	$1,301	$723	$568	$497
Safeco Insurance Company of Illinois	**$166**	**$169**	**$166**	**$243**	**$248**	**$308**	$217	**$177**	**$163**
State Farm Fire & Casualty Company	$529	$487	$471	$804	$1,065	$1,004	$525	$577	$615
State Farm Mutual Automobile Insurance Company	$411	$379	$367	$615	$814	$762	$410	$450	$484
United Services Automobile Association	$374	$367	$319	$520	$556	$561	$391	$402	$371
USAA Casualty Insurance Company	$384	$392	$328	$534	$569	$575	$400	$381	$381
USAA General Indemnity Company	$252	$248	$219	$342	$366	$366	$263	$250	$251

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE N - Liability OPTION 1 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Access Insurance Company	$757	$676	$676	$1,244	$1,512	$1,425	$904	$823	$757
Allstate Fire and Casualty Insurance Company	$466	$478	$458	$636	$835	$877	$540	$488	$466
Allstate Indemnity Company	$973	***$1,138***	$1,055	$1,371	$1,565	$1,816	$1,145	$1,155	$1,138
American Family Insurance	$495	$646	$570	$736	$873	$920	$700	$567	$500
Coast National Insurance Company	$815	$770	$826	$1,280	$1,384	$1,549	$1,179	$945	$994
Encompass Home and Auto Insurance Company	$534	$528	$546	$751	$911	$981	$701	$567	$555
Esurance Property and Casualty Insurance Company	$561	$536	$556	$861	$920	$1,136	$828	$629	$669
Garrison Property and Casualty Insurance Company	$394	$366	$323	$468	$496	$498	$366	$390	$371
Key Insurance Company	***$1,144***	$1,132	***$1,132***	***$1,576***	$1,576	***$1,840***	***$1,432***	***$1,222***	***$1,216***
LM General Insurance Company	$381	$411	$537	$676	$811	$933	$529	$584	$827
Nevada Capital Insurance Company	$523	$480	$480	$901	$976	$1,258	$480	$565	$716
Nevada Direct Insurance Company	$756	$672	$672	$1,314	***$1,674***	$1,320	$1,314	$966	$672
Primero Insurance Company	$681	$630	$630	$1,146	$1,272	$1,272	$762	$762	$630
Progressive Direct Insurance Company	$317	$290	$305	$463	$572	$624	$441	$373	$327
Progressive Northern Insurance Company	$417	$386	$394	$641	$808	$872	$553	$471	$433
Safeco Insurance Company of Illinois	**$196**	**$203**	**$198**	**$274**	**$282**	**$348**	**$253**	**$213**	**$196**
State Farm Fire & Casualty Company	$561	$526	$508	$792	$1,044	$970	$566	$611	$685
State Farm Mutual Automobile Insurance Company	$457	$430	$413	$638	$840	$776	$462	$500	$563
United Services Automobile Association	$351	$351	$308	$448	$474	$480	$365	$376	$353
USAA Casualty Insurance Company	$371	$392	$323	$476	$505	$510	$384	$369	$372
USAA General Indemnity Company	$306	$304	$268	$388	$411	$412	$315	$304	$309

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE N - Liability OPTION 2 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

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

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$559	$570	$551	$895	$1,247	$1,300	$673	$580	$559
Allstate Indemnity Company	***$1,176***	***$1,329***	***$1,228***	$1,816	***$2,113***	***$2,421***	$1,355	***$1,417***	***$1,329***
American Family Insurance	$534	$710	$625	$836	$1,021	$1,079	$777	$616	$536
Coast National Insurance Company	$1,046	$967	$1,060	***$1,834***	$1,996	$2,241	***$1,614***	$1,180	$1,283
Encompass Home and Auto Insurance Company	$525	$516	$533	$773	$921	$996	$684	$552	$541
Esurance Property and Casualty Insurance Company	$802	$742	$795	$1,458	$1,572	$1,981	$1,350	$868	$935
Garrison Property and Casualty Insurance Company	$484	$447	$396	$600	$635	$638	$447	$482	$451
LM General Insurance Company	$467	$503	$658	$828	$994	$1,143	$648	$716	$1,013
Nevada Capital Insurance Company	$604	$559	$559	$1,146	$1,237	$1,575	$559	$653	$805
Progressive Direct Insurance Company	$521	$447	$488	$861	$1,106	$1,214	$792	$625	$517
Progressive Northern Insurance Company	$681	$606	$632	$1,201	$1,570	$1,685	$966	$782	$687
Safeco Insurance Company of Illinois	**$214**	**$219**	**$214**	**$319**	**$326**	**$406**	**$283**	**$229**	**$210**
State Farm Fire & Casualty Company	$788	$722	$700	$1,189	$1,576	$1,481	$783	$863	$918
State Farm Mutual Automobile Insurance Company	$616	$566	$548	$918	$1,216	$1,135	$617	$678	$729
United Services Automobile Association	$426	$422	$373	$566	$600	$607	$443	$454	$424
USAA Casualty Insurance Company	$456	$473	$397	$606	$641	$648	$472	$453	$455
USAA General Indemnity Company	$333	$329	$291	$440	$466	$467	$344	$330	$332

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE N - Liability OPTION 1 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

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

Company Name	Carson City **89701**	Elko **89801**	Fallon **89406**	Henderson **89015**	Las Vegas **89121**	North Las Vegas **89030**	Pahrump **89048**	Reno **89510**	Stateline **89449**
Access Insurance Company	$710	$661	$661	$1,220	$1,500	$1,428	$898	$812	$738
Allstate Fire and Casualty Insurance Company	$499	$518	$495	$671	$881	$925	$573	$525	$499
Allstate Indemnity Company	$933	$1,147	$1,055	$1,296	$1,488	$1,739	$1,132	$1,103	$1,147
American Family Insurance	$481	$625	$554	$715	$851	$895	$681	$548	$486
Coast National Insurance Company	$617	$570	$621	$1,043	$1,156	$1,285	$925	$694	$747
Encompass Home and Auto Insurance Company	$495	$503	$515	$694	$835	$898	$642	$529	$515
Esurance Property and Casualty Insurance Company	$506	$471	$494	$831	$900	$1,097	$776	$549	$578
Garrison Property and Casualty Insurance Company	$454	$419	$369	$561	$601	$602	$419	$453	$424
Key Insurance Company	***$1,240***	***$1,228***	***$1,228***	$1,696	$1,696	***$1,996***	$1,588	$1,330	***$1,324***
LM General Insurance Company	$452	$487	$637	$801	$962	$1,107	$628	$693	$981
Nevada Capital Insurance Company	$389	$355	$355	$740	$816	$1,027	$355	$417	$512
Nevada Direct Insurance Company	$1,104	$1,032	$1,032	***$1,830***	***$2,340***	$1,746	***$1,830***	***$1,452***	$1,032
Primero Insurance Company	$327	$306	$306	$576	$630	$630	$354	$354	$306
Progressive Direct Insurance Company	$315	$278	$298	$492	$623	$677	$457	$368	$316
Progressive Northern Insurance Company	$400	$364	$376	$658	$845	$907	$548	$449	$407
Safeco Insurance Company of Illinois	**$198**	**$206**	**$201**	**$276**	**$284**	**$352**	**$257**	**$216**	**$198**
State Farm Fire & Casualty Company	$537	$511	$490	$757	$998	$931	$549	$587	$661
State Farm Mutual Automobile Insurance Company	$440	$419	$401	$613	$808	$748	$448	$480	$544
United Services Automobile Association	$407	$405	$353	$539	$576	$582	$424	$435	$408
USAA Casualty Insurance Company	$430	$448	$368	$575	$615	$622	$447	$424	$430
USAA General Indemnity Company	$355	$351	$311	$467	$500	$500	$370	$352	$356

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE N - Liability OPTION 2 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

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

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$588	$605	$583	$923	$1,280	$1,335	$698	$613	$588
Allstate Indemnity Company	***$1,093***	***$1,293***	***$1,188***	***$1,660***	***$1,932***	***$2,230***	$1,296	***$1,306***	***$1,293***
American Family Insurance	$518	$688	$607	$813	$994	$1,049	$755	$596	$520
Coast National Insurance Company	$867	$783	$874	$1,642	$1,818	$2,033	***$1,396***	$948	$1,059
Encompass Home and Auto Insurance Company	$485	$488	$499	$714	$839	$907	$621	$512	$500
Esurance Property and Casualty Insurance Company	$795	$718	$780	$1,533	$1,666	$2,092	$1,394	$838	$898
Garrison Property and Casualty Insurance Company	$568	$521	$456	$737	$789	$792	$521	$570	$525
LM General Insurance Company	$552	$595	$778	$979	$1,174	$1,351	$766	$846	$1,198
Nevada Capital Insurance Company	$470	$434	$434	$985	$1,077	$1,344	$434	$505	$601
Progressive Direct Insurance Company	$575	$481	$534	$1,006	$1,312	$1,442	$906	$692	$558
Progressive Northern Insurance Company	$711	$624	$654	$1,323	$1,748	$1,866	$1,035	$815	$708
Safeco Insurance Company of Illinois	**$217**	**$221**	**$217**	**$322**	**$329**	**$411**	**$289**	**$232**	**$213**
State Farm Fire & Casualty Company	$734	$680	$657	$1,103	$1,463	$1,373	$739	$806	$866
State Farm Mutual Automobile Insurance Company	$582	$539	$520	$862	$1,141	$1,063	$587	$638	$693
United Services Automobile Association	$500	$493	$428	$696	$746	$754	$525	$539	$497
USAA Casualty Insurance Company	$535	$548	$457	$748	$800	$807	$558	$530	$530
USAA General Indemnity Company	$393	$387	$337	$543	$582	$584	$411	$388	$391

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE O - Liability OPTION 1 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Access Insurance Company	$757	$676	$676	$1,244	$1,512	$1,425	$904	$823	$757
Allstate Fire and Casualty Insurance Company	$738	$763	$730	$1,071	$1,452	$1,520	$863	$775	$738
Allstate Indemnity Company	$1,131	$1,333	$1,234	$1,586	$1,815	$2,109	$1,338	$1,344	$1,333
American Family Insurance	$604	$800	$703	$910	$1,083	$1,141	$873	$696	$613
Coast National Insurance Company	$1,369	$1,297	$1,394	$2,256	$2,455	$2,747	$2,046	$1,574	$1,664
Encompass Home and Auto Insurance Company	$928	$922	$955	$1,313	$1,610	$1,740	$1,247	$990	$966
Esurance Property and Casualty Insurance Company	$727	$695	$721	$1,120	$1,198	$1,480	$1,078	$816	$869
Garrison Property and Casualty Insurance Company	$897	$833	$737	$1,068	$1,134	$1,139	$833	$887	$841
Key Insurance Company	$1,144	$1,132	$1,132	$1,576	$1,576	$1,840	$1,159	$1,222	$1,216
LM General Insurance Company	$504	$543	$710	$894	$1,072	$1,234	$700	$773	$1,093
Nevada Capital Insurance Company	$838	$768	$768	$1,455	$1,577	$2,034	$768	$907	$1,150
Nevada Direct Insurance Company	$756	$672	$672	$1,314	$1,674	$1,320	$1,314	$966	$672
Primero Insurance Company	$681	$630	$630	$1,146	$1,272	$1,272	$762	$762	$630
Progressive Direct Insurance Company	$530	$484	$510	$777	$964	$1,055	$741	$625	$544
Progressive Northern Insurance Company	$653	$605	$620	$1,009	$1,274	$1,380	$870	$740	$675
Safeco Insurance Company of Illinois	**$213**	**$222**	**$216**	**$300**	**$309**	**$381**	**$276**	**$232**	**$213**
State Farm Fire & Casualty Company	***$2,426***	***$2,296***	***$2,209***	***$3,382***	***$4,464***	***$4,122***	***$2,480***	***$2,669***	***$3,015***
State Farm Mutual Automobile Insurance Company	$2,011	$1,898	$1,831	$2,778	$3,665	$3,368	$2,051	$2,209	$2,510
United Services Automobile Association	$887	$893	$776	$1,125	$1,195	$1,213	$927	$947	$903
USAA Casualty Insurance Company	$1,081	$1,166	$933	$1,389	$1,476	$1,495	$1,122	$1,075	$1,093
USAA General Indemnity Company	$430	$429	$377	$549	$585	$585	$444	$429	$434

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE O - Liability OPTION 2 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

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

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$949	$972	$941	$1,665	$2,394	$2,482	$1,145	$984	$949
Allstate Indemnity Company	$1,363	$1,549	$1,430	$2,090	$2,439	$2,796	$1,577	$1,645	$1,549
American Family Insurance	$652	$881	$772	$1,037	$1,270	$1,341	$971	$757	$658
Coast National Insurance Company	$1,889	$1,741	$1,922	$3,508	$3,837	$4,312	$3,032	$2,103	$2,314
Encompass Home and Auto Insurance Company	$885	$872	$903	$1,300	$1,577	$1,711	$1,190	$935	$914
Esurance Property and Casualty Insurance Company	$1,051	$975	$1,042	$1,898	$2,046	$2,584	$1,762	$1,140	$1,229
Garrison Property and Casualty Insurance Company	$1,171	$1,091	$974	$1,461	$1,544	$1,555	$1,091	$1,168	$1,093
LM General Insurance Company	$635	$684	$895	$1,126	$1,351	$1,555	$882	$974	$1,378
Nevada Capital Insurance Company	$969	$896	$896	$1,851	$1,999	$2,546	$896	$1,046	$1,295
Progressive Direct Insurance Company	$879	$754	$823	$1,459	$1,877	$2,068	$1,340	$1,055	$866
Progressive Northern Insurance Company	$1,098	$977	$1,019	$1,947	$2,547	$2,738	$1,561	$1,261	$1,101
Safeco Insurance Company of Illinois	**$235**	**$240**	**$235**	**$351**	**$359**	**$447**	**$311**	**$252**	**$230**
State Farm Fire & Casualty Company	***$3,093***	***$2,879***	***$2,779***	***$4,561***	***$6,063***	***$5,627***	***$3,161***	***$3,447***	***$3,743***
State Farm Mutual Automobile Insurance Company	$2,520	$2,342	$2,264	$3,676	$4,886	$4,508	$2,573	$2,805	$3,072
United Services Automobile Association	$1,058	$1,055	$926	$1,412	$1,498	$1,519	$1,108	$1,132	$1,058
USAA Casualty Insurance Company	$1,324	$1,397	$1,151	$1,780	$1,887	$1,910	$1,382	$1,316	$1,322
USAA General Indemnity Company	$471	$465	$410	$630	$669	$672	$489	$470	$470

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE O - Liability OPTION 1 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

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

Company Name	Carson City **89701**	Elko **89801**	Fallon **89406**	Henderson **89015**	Las Vegas **89121**	North Las Vegas **89030**	Pahrump **89048**	Reno **89510**	Stateline **89449**
Access Insurance Company	$710	$661	$661	$1,220	$1,500	$1,428	$898	$812	$738
Allstate Fire and Casualty Insurance Company	$807	$845	$807	$1,145	$1,548	$1,622	$932	$852	$807
Allstate Indemnity Company	$1,094	$1,358	$1,247	$1,510	$1,739	$2,037	$1,335	$1,294	$1,358
American Family Insurance	$590	$779	$688	$891	$1,064	$1,119	$857	$677	$600
Coast National Insurance Company	$1,082	$1,006	$1,097	$1,930	$2,146	$2,387	$1,687	$1,208	$1,305
Encompass Home and Auto Insurance Company	$864	$885	$905	$1,216	$1,479	$1,594	$1,145	$926	$899
Esurance Property and Casualty Insurance Company	$657	$614	$643	$1,080	$1,171	$1,431	$1,010	$714	$751
Garrison Property and Casualty Insurance Company	$1,025	$950	$836	$1,263	$1,351	$1,357	$950	$1,018	$958
Key Insurance Company	$1,240	$1,228	$1,228	$1,696	$1,696	$1,996	$1,588	$1,330	$1,324
LM General Insurance Company	$608	$655	$857	$1,078	$1,294	$1,488	$844	$932	$1,319
Nevada Capital Insurance Company	$620	$564	$564	$1,194	$1,318	$1,662	$564	$667	$819
Nevada Direct Insurance Company	$1,104	$1,032	$1,032	$1,830	$2,340	$1,746	$1,830	$1,452	$1,032
Primero Insurance Company	$327	$306	$306	$576	$630	$630	$354	$354	$306
Progressive Direct Insurance Company	$528	$468	$502	$831	$1,051	$1,149	$769	$619	$527
Progressive Northern Insurance Company	$627	$574	$590	$1,035	$1,333	$1,430	$859	$705	$636
Safeco Insurance Company of Illinois	**$216**	**$224**	**$218**	**$302**	**$311**	**$385**	**$281**	**$235**	**$215**
State Farm Fire & Casualty Company	***$2,353***	***$2,255***	***$2,156***	***$3,278***	***$4,327***	***$4,015***	***$2,423***	***$2,582***	***$2,933***
State Farm Mutual Automobile Insurance Company	$1,952	$1,866	$1,788	$2,697	$3,555	$3,286	$2,005	$2,138	$2,441
United Services Automobile Association	$1,018	$1,022	$887	$1,328	$1,421	$1,440	$1,072	$1,088	$1,032
USAA Casualty Insurance Company	$1,240	$1,323	$1,066	$1,653	$1,770	$1,794	$1,299	$1,222	$1,250
USAA General Indemnity Company	$500	$497	$435	$664	$711	$711	$523	$494	$503

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE O - Liability OPTION 2 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

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

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$1,010	$1,046	$1,010	$1,723	$2,465	$2,558	$1,199	$1,053	$1,010
Allstate Indemnity Company	$1,274	$1,522	$1,395	$1,917	$2,238	$2,588	$1,520	$1,526	$1,522
American Family Insurance	$637	$858	$755	$1,014	$1,245	$1,312	$951	$737	$644
Coast National Insurance Company	$1,650	$1,491	$1,673	$3,298	$3,655	$4,097	$2,763	$1,786	$2,015
Encompass Home and Auto Insurance Company	$816	$825	$846	$1,196	$738	$1,550	$1,075	$866	$842
Esurance Property and Casualty Insurance Company	$1,034	$938	$1,016	$1,989	$2,161	$2,716	$1,811	$1,091	$1,171
Garrison Property and Casualty Insurance Company	$1,346	$1,243	$1,096	$1,737	$1,857	$1,866	$1,243	$1,346	$1,250
LM General Insurance Company	$758	$817	$1,068	$1,344	$1,613	$1,856	$1,052	$1,162	$1,644
Nevada Capital Insurance Company	$751	$692	$692	$1,590	$1,740	$2,174	$692	$806	$964
Progressive Direct Insurance Company	$971	$810	$898	$1,700	$2,222	$2,447	$1,533	$1,168	$937
Progressive Northern Insurance Company	$1,149	$1,009	$1,058	$2,140	$2,833	$3,033	$1,673	$1,317	$1,137
Safeco Insurance Company of Illinois	**$238**	**$243**	**$238**	**$355**	**$363**	**$454**	**$319**	**$255**	**$233**
State Farm Fire & Casualty Company	***$2,969***	***$2,790***	***$2,681***	***$4,365***	***$5,802***	***$5,390***	***$3,055***	***$3,300***	***$3,611***
State Farm Mutual Automobile Insurance Company	$2,427	$2,277	$2,190	$3,534	$4,693	$4,338	$2,493	$2,694	$2,966
United Services Automobile Association	$1,218	$1,209	$1,051	$1,680	$1,799	$1,821	$1,282	$1,310	$1,216
USAA Casualty Insurance Company	$1,532	$1,594	$1,306	$2,142	$2,293	$2,318	$1,608	$1,510	$1,523
USAA General Indemnity Company	$557	$550	$478	$780	$836	$838	$585	$550	$556

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE P - Liability OPTION 1 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as best possible credit-based insurance score.

Company Name	Carson City **89701**	Elko **89801**	Fallon **89406**	Henderson **89015**	Las Vegas **89121**	North Las Vegas **89030**	Pahrump **89048**	Reno **89510**	Stateline **89449**
Access Insurance Company	$758	$711	$711	$1,308	$1,595	$1,502	$952	$871	$795
Allstate Fire and Casualty Insurance Company	$429	$436	$421	$530	$657	$689	$487	$445	$429
Allstate Indemnity Company	***$883***	***$1,015***	***$942***	$1,255	$1,427	***$1,653***	$1,029	$1,048	***$1,015***
American Family Insurance	$397	$510	$454	$591	$705	$742	$549	$450	$396
Coast National Insurance Company	$819	$761	$826	$1,337	$1,449	$1,624	$1,206	$938	$1,005
Encompass Home and Auto Insurance Company	$457	$447	$465	$638	$782	$843	$611	$486	$475
Esurance Property and Casualty Insurance Company	$471	$443	$464	$693	$732	$886	$662	$516	$549
Garrison Property and Casualty Insurance Company	$311	$284	$252	$375	$398	$398	$284	$309	$290
Hartford Insurance Company of the Midwest	$354	$351	$331	$437	$526	$531	$423	$372	$399
Key Insurance Company	$758	$746	$746	$1,028	$1,022	$1,202	$962	$800	$806
LM General Insurance Company	$314	$338	$442	$557	$668	$769	$436	$481	$681
Nevada Capital Insurance Company	$218	$204	$204	$369	$399	$510	**$204**	$236	$295
Nevada Direct Insurance Company	$828	$744	$744	***$1,464***	***$1,890***	$1,494	***$1,464***	***$1,068***	$744
Primero Insurance Company	$774	$726	$726	$1,224	$1,338	$1,338	$870	$870	$726
Progressive Direct Insurance Company	$260	$239	$249	$365	$442	$476	$348	$298	$269
Progressive Northern Insurance Company	$313	$287	$295	$478	$598	$637	$412	$350	$327
Safeco Insurance Company of Illinois	**$184**	**$189**	**$184**	**$252**	**$257**	$310	$229	**$197**	**$183**
State Farm Fire & Casualty Company	$355	$330	$319	$510	$673	$628	$355	$386	$425
State Farm Mutual Automobile Insurance Company	$282	$264	$255	$403	$529	$491	$283	$309	$345
United Services Automobile Association	$279	$277	$241	$363	$384	$387	$288	$299	$280
USAA Casualty Insurance Company	$288	$300	$248	$375	$396	$401	$296	$287	$289
USAA General Indemnity Company	$223	$220	$195	$282	$300	**$298**	$227	$222	$223

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE P - Liability OPTION 2 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

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

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as best possible credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$472	$478	$464	$644	$837	$879	$562	$487	$472
Allstate Indemnity Company	$1,075	***$1,198***	$1,108	$1,679	$1,946	$2,230	$1,231	***$1,294***	$1,198
American Family Insurance	$431	$565	$501	$677	$832	$879	$615	$492	$428
Coast National Insurance Company	***$1,106***	$1,004	***$1,116***	***$2,024***	***$2,207***	***$2,482***	***$1,747***	$1,229	***$1,363***
Encompass Home and Auto Insurance Company	$484	$470	$490	$695	$848	$917	$652	$511	$499
Esurance Property and Casualty Insurance Company	$616	$565	$606	$1,052	$1,126	$1,393	$977	$661	$710
Garrison Property and Casualty Insurance Company	$398	$363	$321	$505	$535	$537	$363	$399	$369
Hartford Insurance Company of the Midwest	$391	$381	$358	$539	$667	$682	$515	$405	$442
LM General Insurance Company	$381	$411	$537	$676	$811	$933	$529	$584	$827
Nevada Capital Insurance Company	$253	$236	$236	$473	$509	$643	**$236**	$273	$332
Progressive Direct Insurance Company	$403	$351	$380	$645	$817	$889	$594	$476	$402
Progressive Northern Insurance Company	$503	$445	$464	$880	$1,144	$1,219	$709	$571	$509
Safeco Insurance Company of Illinois	**$205**	**$208**	**$204**	**$299**	**$303**	$371	$261	**$216**	**$201**
State Farm Fire & Casualty Company	$557	$504	$490	$865	$1,143	$1,086	$540	$602	$626
State Farm Mutual Automobile Insurance Company	$417	$380	$370	$639	$844	$796	$409	$454	$480
United Services Automobile Association	$344	$338	$296	$466	$495	$499	$357	$369	$341
USAA Casualty Insurance Company	$353	$360	$303	$476	$504	$508	$365	$351	$351
USAA General Indemnity Company	$241	$238	$211	$323	$342	**$344**	$250	$241	$241

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE P - Liability OPTION 1 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as best possible credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Access Insurance Company	$809	$751	$751	$1,383	$1,711	$1,623	$1,022	$928	$839
Allstate Fire and Casualty Insurance Company	$444	$454	$438	$546	$676	$710	$501	$462	$444
Allstate Indemnity Company	$829	$996	$919	$1,165	$1,332	$1,552	$992	$981	$996
American Family Insurance	$385	$492	$439	$572	$684	$719	$531	$434	$384
Encompass Home and Auto Insurance Company	$415	$415	$428	$576	$700	$753	$548	$443	$432
Esurance Property and Casualty Insurance Company	$438	$399	$424	$676	$725	$866	$630	$465	$489
Garrison Property and Casualty Insurance Company	$360	$328	$288	$457	$487	$488	$328	$361	$334
Hartford Insurance Company of the Midwest	$323	$322	$312	$401	$457	$466	$388	$325	$344
Key Insurance Company	$824	$812	$812	$1,112	$1,094	$1,304	$1,064	$860	$884
LM General Insurance Company	$323	$348	$455	$573	$687	$791	$448	$495	$701
Nevada Capital Insurance Company	**$166**	**$154**	**$154**	$306	$337	$420	**$154**	**$178**	$214
Nevada Direct Insurance Company	***$1,206***	***$1,122***	***$1,122***	***$1,992***	***$2,544***	***$1,908***	***$1,992***	***$1,578***	***$1,122***
Primero Insurance Company	$366	$342	$342	$630	$684	$684	$414	$414	$342
Progressive Direct Insurance Company	$260	$232	$247	$389	$480	$516	$360	$296	$261
Progressive Northern Insurance Company	$307	$275	$284	$502	$640	$674	$415	$337	$314
Safeco Insurance Company of Illinois	$185	$190	$185	**$252**	**$257**	**$311**	$231	$198	**$184**
State Farm Fire & Casualty Company	$334	$315	$303	$480	$631	$591	$338	$364	$405
State Farm Mutual Automobile Insurance Company	$270	$255	$244	$381	$501	$465	$272	$293	$329
United Services Automobile Association	$327	$321	$278	$446	$477	$481	$340	$351	$325
USAA Casualty Insurance Company	$337	$346	$287	$462	$494	$500	$350	$335	$335
USAA General Indemnity Company	$257	$253	$223	$343	$365	$365	$266	$255	$257

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE P - Liability OPTION 2 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

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

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as best possible credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$483	$493	$477	$653	$847	$889	$570	$501	$483
Allstate Indemnity Company	***$984***	***$1,142***	***$1,050***	***$1,517***	***$1,760***	***$2,027***	***$1,154***	***$1,176***	***$1,142***
American Family Insurance	$417	$546	$485	$656	$807	$851	$596	$475	$414
Encompass Home and Auto Insurance Company	$437	$433	$447	$624	$752	$812	$577	$462	$451
Esurance Property and Casualty Insurance Company	$608	$543	$591	$1,101	$1,189	$1,464	$1,002	$635	$678
Garrison Property and Casualty Insurance Company	$474	$428	$372	$633	$678	$680	$428	$479	$436
Hartford Insurance Company of the Midwest	$362	$351	$331	$506	$627	$642	$483	$372	$409
LM General Insurance Company	$392	$422	$552	$695	$834	$960	$544	$601	$850
Nevada Capital Insurance Company	**$201**	**$186**	**$186**	$410	$447	$553	**$186**	**$215**	$251
Progressive Direct Insurance Company	$441	$373	$412	$746	$963	$1,049	$674	$522	$432
Progressive Northern Insurance Company	$530	$461	$486	$976	$1,285	$1,362	$765	$601	$529
Safeco Insurance Company of Illinois	$206	$209	$204	**$299**	**$304**	**$372**	$264	$217	**$201**
State Farm Fire & Casualty Company	$505	$460	$447	$777	$1,027	$974	$495	$547	$576
State Farm Mutual Automobile Insurance Company	$385	$353	$341	$583	$771	$723	$381	$419	$447
United Services Automobile Association	$411	$400	$345	$588	$631	$637	$429	$446	$406
USAA Casualty Insurance Company	$423	$427	$355	$604	$647	$655	$441	$420	$418
USAA General Indemnity Company	$285	$279	$244	$401	$427	$428	$297	$284	$283

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE Q - Liability OPTION 1 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as average/neutral credit-based insurance score.

Company Name	Carson City **89701**	Elko **89801**	Fallon **89406**	Henderson **89015**	Las Vegas **89121**	North Las Vegas **89030**	Pahrump **89048**	Reno **89510**	Stateline **89449**
Access Insurance Company	$758	$711	$711	$1,308	$1,595	$1,502	$952	$871	$795
Allstate Fire and Casualty Insurance Company	$563	$574	$552	$723	$919	$966	$652	$587	$563
Allstate Indemnity Company	$1,031	***$1,195***	***$1,108***	$1,460	$1,665	$1,931	$1,208	***$1,226***	$1,195
American Family Insurance	$479	$632	$556	$733	$877	$922	$678	$548	$479
Coast National Insurance Company	***$1,060***	$983	$1,068	***$1,706***	$1,839	***$2,065***	***$1,548***	$1,217	***$1,304***
Encompass Home and Auto Insurance Company	$457	$618	$643	$884	$1,083	$1,167	$842	$672	$658
Esurance Property and Casualty Insurance Company	$792	$750	$783	$1,160	$1,226	$1,493	$1,115	$873	$932
Garrison Property and Casualty Insurance Company	$439	$405	$355	$535	$568	$568	$405	$438	$412
Hartford Insurance Company of the Midwest	$435	$434	$406	$548	$665	$672	$532	$459	$494
Key Insurance Company	$758	$746	$746	$1,028	$1,022	$1,202	$962	$800	$806
LM General Insurance Company	$392	$422	$552	$695	$834	$960	$544	$601	$850
Nevada Capital Insurance Company	$465	$427	$427	$802	$869	$1,119	$427	$502	$635
Nevada Direct Insurance Company	$828	$744	$744	$1,464	***$1,890***	$1,494	$1,464	$1,068	$744
Primero Insurance Company	$774	$726	$726	$1,224	$1,338	$1,338	$870	$870	$726
Progressive Direct Insurance Company	$363	$330	$348	$517	$629	$678	$491	$418	$374
Progressive Northern Insurance Company	$440	$402	$415	$673	$844	$902	$580	$492	$457
Safeco Insurance Company of Illinois	**$232**	**$238**	**$232**	**$323**	**$330**	**$401**	**$293**	**$248**	**$230**
State Farm Fire & Casualty Company	$505	$472	$457	$719	$948	$881	$507	$550	$612
State Farm Mutual Automobile Insurance Company	$408	$381	$368	$573	$756	$700	$411	$445	$500
United Services Automobile Association	$378	$374	$325	$494	$525	$530	$391	$405	$379
USAA Casualty Insurance Company	$401	$421	$344	$528	$560	$567	$414	$400	$403
USAA General Indemnity Company	$343	$338	$297	$443	$472	$472	$353	$343	$344

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE Q - Liability OPTION 2 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

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

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as average/neutral credit-based insurance score.

Company Name	Carson City **89701**	Elko **89801**	Fallon **89406**	Henderson **89015**	Las Vegas **89121**	North Las Vegas **89030**	Pahrump **89048**	Reno **89510**	Stateline **89449**
Allstate Fire and Casualty Insurance Company	$639	$649	$628	$923	$1,235	$1,296	$780	$662	$639
Allstate Indemnity Company	$1,252	***$1,404***	$1,296	$1,942	$2,258	$2,589	$1,439	$1,510	$1,404
American Family Insurance	$524	$707	$620	$849	$1,049	$1,106	$767	$604	$520
Coast National Insurance Company	***$1,411***	$1,282	***$1,423***	***$2,548***	***$2,768***	***$3,117***	***$2,210***	***$1,575***	***$1,742***
Encompass Home and Auto Insurance Company	$676	$658	$685	$977	$1,187	$1,283	$905	$714	$699
Esurance Property and Casualty Insurance Company	$1,046	$966	$1,033	$1,786	$1,909	$2,375	$1,664	$1,127	$1,215
Garrison Property and Casualty Insurance Company	$548	$501	$442	$699	$741	$745	$501	$550	$508
Hartford Insurance Company of the Midwest	$490	$476	$448	$690	$859	$879	$655	$508	$555
LM General Insurance Company	$483	$521	$681	$856	$1,028	$1,182	$671	$741	$1,048
Nevada Capital Insurance Company	$541	$503	$503	$1,035	$1,115	$1,419	$503	$585	$718
Progressive Direct Insurance Company	$570	$491	$534	$922	$1,174	$1,281	$849	$674	$568
Progressive Northern Insurance Company	$721	$635	$666	$1,264	$1,645	$1,755	$1,016	$820	$726
Safeco Insurance Company of Illinois	**$260**	**$263**	**$258**	**$386**	**$392**	**$483**	**$336**	**$274**	**$254**
State Farm Fire & Casualty Company	$742	$676	$659	$1,136	$1,504	$1,419	$730	$809	$852
State Farm Mutual Automobile Insurance Company	$571	$522	$508	$860	$1,139	$1,067	$567	$626	$668
United Services Automobile Association	$465	$458	$401	$636	$675	$682	$484	$500	$461
USAA Casualty Insurance Company	$498	$513	$428	$680	$722	$728	$516	$496	$493
USAA General Indemnity Company	$377	$372	$328	$514	$547	$549	$391	$377	$375

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE Q - Liability OPTION 1 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as average/neutral credit-based insurance score.

Company Name	Carson City **89701**	Elko **89801**	Fallon **89406**	Henderson **89015**	Las Vegas **89121**	North Las Vegas **89030**	Pahrump **89048**	Reno **89510**	Stateline **89449**
Access Insurance Company	$809	$751	$751	$1,383	$1,711	$1,623	$1,022	$928	$839
Allstate Fire and Casualty Insurance Company	$564	$596	$679	$813	$966	$860	$612	$608	$577
Allstate Indemnity Company	$978	***$1,188***	$1,093	$1,366	$1,566	$1,828	$1,178	$1,158	***$1,188***
American Family Insurance	$464	$610	$539	$710	$852	$894	$657	$529	$463
Encompass Home and Auto Insurance Company	$575	$575	$593	$799	$972	$1,045	$755	$614	$599
Esurance Property and Casualty Insurance Company	$721	$664	$701	$1,119	$1,199	$1,438	$1,046	$770	$812
Garrison Property and Casualty Insurance Company	$511	$466	$407	$651	$697	$697	$466	$514	$474
Hartford Insurance Company of the Midwest	$396	$389	$367	$505	$613	$621	$488	$411	$447
Key Insurance Company	$824	$812	$812	$1,112	$1,094	$1,304	$1,064	$860	$884
LM General Insurance Company	$431	$465	$607	$764	$917	$1,055	$598	$661	$935
Nevada Capital Insurance Company	$347	$317	$317	$662	$729	$916	$317	$371	$456
Nevada Direct Insurance Company	***$1,206***	$1,122	***$1,122***	***$1,992***	***$2,544***	***$1,908***	***$1,992***	***$1,578***	$1,122
Primero Insurance Company	$366	$342	$342	$630	$684	$684	$414	$414	$342
Progressive Direct Insurance Company	$363	$321	$344	$551	$684	$736	$510	$415	$366
Progressive Northern Insurance Company	$430	$385	$399	$705	$898	$950	$584	$475	$440
Safeco Insurance Company of Illinois	**$233**	**$239**	**$233**	**$324**	**$331**	**$403**	**$296**	**$250**	**$231**
State Farm Fire & Casualty Company	$480	$456	$437	$682	$898	$839	$489	$524	$587
State Farm Mutual Automobile Insurance Company	$390	$371	$356	$547	$721	$670	$398	$428	$481
United Services Automobile Association	$441	$433	$374	$600	$643	$649	$459	$475	$439
USAA Casualty Insurance Company	$469	$485	$396	$646	$691	$698	$487	$466	$465
USAA General Indemnity Company	$399	$392	$343	$539	$578	$578	$415	$396	$398

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE Q - Liability OPTION 2 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

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

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as average/neutral credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$652	$665	$643	$930	$1,241	$1,302	$786	$677	$652
Allstate Indemnity Company	***$1,153***	***$1,350***	***$1,240***	$1,761	***$2,049***	$2,365	$1,360	***$1,381***	***$1,350***
American Family Insurance	$507	$683	$600	$824	$1,019	$1,073	$743	$583	$503
Encompass Home and Auto Insurance Company	$612	$607	$626	$880	$1,055	$1,141	$803	$648	$633
Esurance Property and Casualty Insurance Company	$1,020	$919	$996	***$1,853***	$2,001	***$2,475***	***$1,691***	$1,069	$1,145
Garrison Property and Casualty Insurance Company	$652	$589	$513	$868	$933	$934	$589	$658	$599
Hartford Insurance Company of the Midwest	$453	$437	$412	$647	$808	$830	$614	$465	$510
LM General Insurance Company	$522	$563	$736	$926	$1,111	$1,278	$725	$800	$1,132
Nevada Capital Insurance Company	$423	$393	$393	$895	$975	$1,216	$393	$454	$539
Progressive Direct Insurance Company	$627	$526	$582	$1,073	$1,390	$1,516	$968	$745	$613
Progressive Northern Insurance Company	$759	$658	$694	$1,399	$1,842	$1,953	$1,096	$860	$755
Safeco Insurance Company of Illinois	**$261**	**$264**	**$259**	**$388**	**$394**	**$487**	**$341**	**$276**	**$255**
State Farm Fire & Casualty Company	$684	$630	$610	$1,039	$1,375	$1,298	$681	$748	$795
State Farm Mutual Automobile Insurance Company	$533	$491	$475	$797	$1,055	$987	$535	$585	$628
United Services Automobile Association	$551	$539	$464	$791	$849	$856	$577	$598	$544
USAA Casualty Insurance Company	$591	$599	$496	$850	$912	$921	$617	$586	$584
USAA General Indemnity Company	$449	$439	$381	$641	$686	$689	$468	$445	$445

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE R - Liability OPTION 1 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as worst possible credit-based insurance score.

Company Name	Carson City **89701**	Elko **89801**	Fallon **89406**	Henderson **89015**	Las Vegas **89121**	North Las Vegas **89030**	Pahrump **89048**	Reno **89510**	Stateline **89449**
Access Insurance Company	$758	$711	$711	$1,308	$1,595	$1,502	$952	$871	$795
Allstate Fire and Casualty Insurance Company	$833	$854	$819	$1,126	$1,477	$1,553	$984	$871	$833
Allstate Indemnity Company	$1,196	$1,396	$1,292	$1,686	$1,928	$2,238	$1,407	$1,423	$1,396
American Family Insurance	$575	$771	$675	$894	$1,075	$1,128	$831	$663	$577
Coast National Insurance Company	$1,812	$1,684	$1,835	***$3,072***	$3,328	***$3,739***	***$2,741***	$2,063	$2,224
Encompass Home and Auto Insurance Company	$1,079	$1,059	$1,103	$1,518	$1,875	$2,026	$1,462	$1,151	$1,125
Esurance Property and Casualty Insurance Company	$985	$932	$973	$1,450	$1,533	$1,868	$1,391	$1,087	$1,158
Garrison Property and Casualty Insurance Company	$1,007	$926	$815	$1,230	$1,305	$1,309	$926	$999	$937
Hartford Insurance Company of the Midwest	$932	$962	$896	$1,240	$1,528	$1,552	$1,199	$1,013	$1,083
Key Insurance Company	$758	$746	$746	$1,028	$1,022	$1,202	$962	$800	$806
LM General Insurance Company	$518	$558	$730	$918	$1,102	$1,268	$719	$794	$1,124
Nevada Capital Insurance Company	$744	$683	$683	$1,294	$1,401	$1,807	$683	$804	$1,018
Nevada Direct Insurance Company	$828	$744	$744	$1,464	$1,890	$1,494	$1,464	$1,068	$744
Primero Insurance Company	$774	$726	$726	$1,224	$1,338	$1,338	$870	$870	$726
Progressive Direct Insurance Company	$592	$539	$567	$850	$1,037	$1,121	$807	$684	$609
Progressive Northern Insurance Company	$689	$630	$650	$1,057	$1,327	$1,420	$910	$773	$712
Safeco Insurance Company of Illinois	**$251**	**$257**	**$251**	**$353**	**$360**	**$438**	**$319**	**$269**	**$249**
State Farm Fire & Casualty Company	***$2,131***	***$2,015***	***$1,939***	$2,983	***$3,939***	$3,637	$2,177	***$2,345***	***$2,643***
State Farm Mutual Automobile Insurance Company	$1,764	$1,662	$1,604	$2,445	$3,227	$2,965	$1,797	$1,938	$2,198
United Services Automobile Association	$953	$951	$823	$1,240	$1,318	$1,334	$991	$1,024	$962
USAA Casualty Insurance Company	$1,167	$1,245	$997	$1,539	$1,635	$1,657	$1,212	$1,165	$1,177
USAA General Indemnity Company	$483	$478	$418	$632	$673	$674	$500	$484	$485

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE R - Liability OPTION 2 - HONDA CIVIC

Vehicle 1 - 2015 Honda Civic LX 2 Door Coupe; 1.8L engine, 4 cylinders, automatic transmission, 2WD (front)

Coverages:

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

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as worst possible credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$995	$1,014	$981	$1,552	$2,153	$2,253	$1,237	$1,031	$995
Allstate Indemnity Company	$1,448	$1,634	$1,506	$2,231	$2,602	$2,987	$1,670	$1,750	$1,634
American Family Insurance	$631	$867	$756	$1,042	$1,293	$1,362	$945	$734	$629
Coast National Insurance Company	$2,610	$2,365	***$2,645***	***$4,995***	***$5,450***	***$6,143***	***$4,255***	$2,875	$3,221
Encompass Home and Auto Insurance Company	$1,134	$1,105	$1,152	$1,638	$2,018	$2,187	$1,551	$1,200	$1,173
Esurance Property and Casualty Insurance Company	$1,319	$1,219	$1,302	$2,264	$2,422	$3,017	$2,108	$1,421	$1,530
Garrison Property and Casualty Insurance Company	$1,334	$1,230	$1,096	$1,711	$1,809	$1,822	$1,230	$1,337	$1,237
Hartford Insurance Company of the Midwest	$1,121	$1,133	$1,065	$1,666	$2,098	$2,155	$1,585	$1,200	$1,281
LM General Insurance Company	$656	$707	$924	$1,163	$1,396	$1,606	$911	$1,006	$1,423
Nevada Capital Insurance Company	$867	$804	$804	$1,670	$1,800	$2,293	$804	$936	$1,155
Progressive Direct Insurance Company	$941	$810	$882	$1,536	$1,961	$2,146	$1,410	$1,117	$931
Progressive Northern Insurance Company	$1,156	$1,018	$1,069	$2,032	$2,646	$2,830	$1,630	$1,316	$1,156
Safeco Insurance Company of Illinois	**$284**	**$287**	**$282**	**$425**	**$432**	**$533**	**$370**	**$300**	**$277**
State Farm Fire & Casualty Company	***$2,757***	***$2,560***	$2,474	$4,088	$5,434	$5,049	$2,809	***$3,069***	***$3,321***
State Farm Mutual Automobile Insurance Company	$2,236	$2,072	$2,005	$3,277	$4,353	$4,020	$2,278	$2,486	$2,713
United Services Automobile Association	$1,160	$1,147	$1,004	$1,591	$1,693	$1,714	$1,214	$1,250	$1,153
USAA Casualty Insurance Company	$1,454	$1,523	$1,251	$2,010	$2,133	$2,158	$1,517	$1,449	$1,445
USAA General Indemnity Company	$538	$530	$464	$740	$789	$790	$559	$538	$536

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE R - Liability OPTION 1 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

$15,000 per person/$30,000 per accident Bodily Injury Liability, $10,000 per accident Property Damage Liability
$1,000 per accident Medical Payments, $15,000 per person/$30,000 per accident Uninsured Motorist
$250 deductible Comprehensive, $500 deductible Collision

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as worst possible credit-based insurance score.

Company Name	Carson City **89701**	Elko **89801**	Fallon **89406**	Henderson **89015**	Las Vegas **89121**	North Las Vegas **89030**	Pahrump **89048**	Reno **89510**	Stateline **89449**
Access Insurance Company	$809	$751	$751	$1,383	$1,711	$1,623	$1,022	$928	$839
Allstate Fire and Casualty Insurance Company	$875	$905	$866	$1,167	$1,528	$1,608	$1,021	$918	$875
Allstate Indemnity Company	$1,144	$1,402	$1,288	$1,588	$1,826	$2,135	$1,386	$1,355	$1,402
American Family Insurance	$559	$747	$656	$871	$1,049	$1,100	$810	$642	$560
Encompass Home and Auto Insurance Company	$981	$987	$1,017	$1,371	$1,680	$1,812	$1,310	$1,051	$1,023
Esurance Property and Casualty Insurance Company	$901	$829	$876	$1,403	$1,504	$1,808	$1,311	$963	$1,013
Garrison Property and Casualty Insurance Company	$1,155	$1,056	$924	$1,465	$1,569	$1,573	$1,056	$1,153	$1,071
Hartford Insurance Company of the Midwest	$852	$869	$811	$1,151	$1,416	$1,443	$1,108	$913	$983
Key Insurance Company	$824	$812	$812	$1,112	$1,094	$1,304	$1,064	$860	$884
LM General Insurance Company	$576	$621	$812	$1,021	$1,226	$1,410	$800	$883	$1,250
Nevada Capital Insurance Company	$552	$503	$503	$1,064	$1,172	$1,478	$503	$593	$726
Nevada Direct Insurance Company	$1,206	$1,122	$1,122	$1,992	$2,544	$1,908	$1,992	$1,578	$1,122
Primero Insurance Company	$366	$342	$342	$630	$684	$684	$414	$414	$342
Progressive Direct Insurance Company	$592	$524	$561	$903	$1,128	$1,221	$837	$682	$594
Progressive Northern Insurance Company	$672	$604	$625	$1,102	$1,404	$1,490	$912	$745	$685
Safeco Insurance Company of Illinois	**$252**	**$259**	**$253**	**$353**	**$361**	**$441**	**$323**	**$271**	**$250**
State Farm Fire & Casualty Company	***$2,065***	***$1,974***	***$1,890***	***$2,886***	***$3,808***	***$3,532***	***$2,124***	***$2,265***	***$2,567***
State Farm Mutual Automobile Insurance Company	$1,710	$1,631	$1,563	$2,369	$3,123	$2,885	$1,753	$1,874	$2,134
United Services Automobile Association	$1,094	$1,086	$937	$1,471	$1,576	$1,596	$1,146	$1,179	$1,099
USAA Casualty Insurance Company	$1,346	$1,414	$1,138	$1,850	$1,983	$2,006	$1,406	$1,333	$1,349
USAA General Indemnity Company	$563	$554	$482	$769	$825	$825	$586	$559	$561

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

EXAMPLE R - Liability OPTION 2 - CHEVROLET TAHOE

Vehicle 2 - 2013 Chevrolet Tahoe 4 Door LTZ; 5.3L V8 engine, 6 speed automatic transmission, 4 wheel drive (rear)

Coverages:

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

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. Rated as worst possible credit-based insurance score.

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	$1,026	$1,054	$1,017	$1,573	$2,173	$2,276	$1,255	$1,067	$1,026
Allstate Indemnity Company	$1,342	$1,585	$1,452	$2,031	$2,370	$2,740	$1,591	$1,609	$1,585
American Family Insurance	$613	$841	$735	$1,015	$1,262	$1,327	$919	$710	$611
Encompass Home and Auto Insurance Company	$1,021	$1,016	$1,050	$1,469	$1,785	$1,934	$1,369	$1,085	$1,057
Esurance Property and Casualty Insurance Company	$1,290	$1,162	$1,261	$2,357	$2,545	$3,156	$2,150	$1,352	$1,447
Garrison Property and Casualty Insurance Company	$1,543	$1,409	$1,233	$2,050	$2,193	$2,202	$1,409	$1,550	$1,420
Hartford Insurance Company of the Midwest	$1,045	$1,028	$963	$1,593	$2,022	$2,086	$1,504	$1,091	$1,196
LM General Insurance Company	$726	$782	$1,023	$1,287	$1,545	$1,777	$1,008	$1,113	$1,575
Nevada Capital Insurance Company	$675	$624	$624	$1,440	$1,571	$1,964	$624	$725	$863
Progressive Direct Insurance Company	$1,038	$869	$962	$1,787	$2,320	$2,538	$1,612	$1,236	$1,008
Progressive Northern Insurance Company	$1,220	$1,059	$1,117	$2,251	$2,965	$3,156	$1,763	$1,384	$1,208
Safeco Insurance Company of Illinois	**$286**	**$289**	**$283**	**$428**	**$434**	**$538**	**$376**	**$303**	**$279**
State Farm Fire & Casualty Company	***$2,638***	***$2,470***	***$2,376***	***$3,894***	***$5,175***	***$4,811***	***$2,704***	***$2,928***	***$3,191***
State Farm Mutual Automobile Insurance Company	$2,146	$2,006	$1,932	$3,137	$4,165	$3,853	$2,199	$2,380	$2,613
United Services Automobile Association	$1,337	$1,315	$1,136	$1,903	$2,041	$2,063	$1,406	$1,451	$1,325
USAA Casualty Insurance Company	$1,693	$1,742	$1,424	$2,440	$2,614	$2,643	$1,775	$1,676	$1,673
USAA General Indemnity Company	$641	$627	$540	$923	$991	$994	$671	$636	$635

Access Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles.
Key Insurance Company does not offer 100/300 limits. Comprehensive and Collision deductible is $500, does not offer split deductibles. Option 1 PD Liability Rate includes the $6 billing fee.
Nevada General Insurance Company Comprehensive and Collision Deductible is $500 on all quotes.
Primero Insurance Company does not offer 50/100/300 limits, 500/500 deductible amounts quoted. Vehicle 2 is not eligible for physical damage coverage under their program.

List of Insurers Offering Auto Insurance in Nevada

The following is a list of the 181 insurers who wrote business for personal auto insurance in Nevada in 2015. Please contact the Division of Insurance if you have any questions.

Company Name
21st Century Advantage Ins Co
21st Century Assur Co
21st Century Centennial Ins Co
21st Century Ins Co
21st Century N Amer Ins Co
21st Century Natl Ins Co
21st Century Pacific Ins Co
21st Century Premier Ins Co
Access Ins Co
Ace Amer Ins Co
Acuity A Mut Ins Co
AIG Assur Co
AIG Prop Cas Co
AIU Ins Co
Allstate Fire & Cas Ins Co
Allstate Ind Co
Allstate Ins Co
Allstate Northbrook Ind Co
Allstate Prop & Cas Ins Co
Allstate Vehicle & Prop Ins Co
Amco Ins Co
American Access Cas Co
American Bankers Ins Co Of FL
American Family Home Ins Co
American Family Mut Ins Co
American Modern Home Ins Co
American Modern Select Ins Co
American Natl Gen Ins Co
American Natl Prop & Cas Co
American Reliable Ins Co
American Southern Home Ins Co
American Standard Ins Co of WI
Amica Mut Ins Co
Associated Ind Corp
Atlantic Specialty Ins Co
ATX Premier Insurance Company
Badger Mut Ins Co
Balboa Ins Co
Bankers Standard Ins Co
California Cas Ind Exch
Chubb Custom Ins Co
Cincinnati Ins Co
Civil Serv Employees Ins Co
Coast Natl Ins Co
Colorado Cas Ins Co
Country Cas Ins Co
Country Mut Ins Co
Country Pref Ins Co
Crestbrook Ins Co
CSAA Gen Ins Co

Company Name
CSAA Ins Exch
Dairyland Ins Co
Depositors Ins Co
Electric Ins Co
Empire Fire & Marine Ins Co
Encompass Home & Auto Ins Co
Encompass Ind Co
Encompass Ins Co Of Amer
Essentia Ins Co
Esurance Ins Co
Esurance Prop & Cas Ins Co
Farmers Ins Exch
Federal Ins Co
Financial Ind Co
Firemans Fund Ins Co
First Colonial Ins Co
First Liberty Ins Corp
Foremost Ins Co Grand Rapids MI
Foremost Prop & Cas Ins Co
Garrison Prop & Cas Ins Co
GEICO Advantage Ins Co
Geico Cas Co
GEICO Choice Ins Co
Geico Gen Ins Co
Geico Ind Co
GEICO Secure Ins Co
Government Employees Ins Co
Great Amer Ins Co
Great Northwest Ins Co
Hallmark Ins Co
Hartford Accident & Ind Co
Hartford Cas Ins Co
Hartford Fire In Co
Hartford Ins Co Of The Midwest
Hartford Underwriters Ins Co
Horace Mann Ins Co
Horace Mann Prop & Cas Ins Co
IDS Prop Cas Ins Co
Illinois Natl Ins Co
Imperium Ins Co
Infinity Auto Ins Co
Infinity Ins Co
Infinity Standard Ins Co
Insurance Co Of The State Of PA
Insuremax Ins Co
Ironshore Ind Inc
Ironshore Specialty Ins Co
Key Ins Co
Liberty Ins Corp
Liberty Mut Fire Ins Co

Company Name
LM Gen Ins Co
LM Ins Corp
Loya Ins Co
Markel Amer Ins Co
Mendakota Ins Co
Mendota Ins Co
Merastar Ins Co
Mercury Cas Co
Metropolitan Grp Prop & Cas Ins Co
Metropolitan Prop & Cas Ins Co
MGA Ins Co Inc
Mid Century Ins Co
National Direct Ins Co
National Gen Assur Co
National Gen Ins Co
National Interstate Ins Co
National Union Fire Ins Co Of Pitts
National Unity Ins Co
Nationwide Affinity Co of Amer
Nationwide Agribusiness Ins Co
Nationwide Ins Co Of Amer
Nationwide Mut Ins Co
Nevada Capital Ins Co
Nevada Gen Ins Co
Oregon Mut Ins Co
Pacific Ind Co
Pacific Specialty Ins Co
Permanent Gen Assur Corp
Pharmacists Mut Ins Co
Philadelphia Ind Ins Co
Primero Ins Co
Privilege Underwriters Recp Exch
Progressive Cas Ins Co
Progressive Direct Ins Co
Progressive Northern Ins Co
Progressive Northwestern Ins Co
Progressive Preferred Ins Co
Progressive Specialty Ins Co
Property & Cas Ins Co Of Hartford
Response Ins Co
Response Worldwide Ins Co
RLI Ins Co
Safe Auto Ins Co
Safeco Ins Co Of Amer
Safeco Ins Co Of IL
Sentinel Ins Co Ltd
Sentry Select Ins Co
Shelter Mut Ins Co
Standard Fire Ins Co
Starr Ind & Liab Co
State Farm Fire & Cas Co
State Farm Mut Auto Ins Co
State Natl Ins Co Inc
Stillwater Ins Co
Sussex Ins Co
Teachers Ins Co
Titan Ind Co

Company Name
Topa Ins Co
Travco Ins Co
Travelers Home & Marine Ins Co
Travelers Ind Co
Triumphe Cas Co
Trumbull Ins Co
Twin City Fire Ins Co
United Automobile Ins Co
United Serv Automobile Assn
Unitrin Direct Prop & Cas Co
Universal N Amer Ins Co
Universal Underwriters Ins Co
USAA Cas Ins Co
USAA Gen Ind Co
Valley Forge Ins Co
Victoria Fire & Cas Co
Vigilant Ins Co
Viking Ins Co Of WI
Western Gen Ins Co
Western Natl Assur Co
Wilshire Ins Co
Workmens Auto Ins Co
Yosemite Ins Co
Young Amer Ins Co

Vehicle Insurance Shopping List

1. **Select the coverage amount you desire and enter it in the column labeled "Coverage Amount."**

2. **Ask your insurance agent or insurer to complete the premium quotation column. Seek premium quotations from more than one insurer to determine the best value.**

	Coverage Amount	Company 1	Company 2	Company 3
Bodily Injury Liability:				
Per Person	_____	_____	_____	_____
Per Accident	_____	_____	_____	_____
Combined Single Limit	_____	_____	_____	_____
Property Damage Liability:	_____	_____	_____	_____
Uninsured Motorist:				
Per Person	_____	_____	_____	_____
Per Accident	_____	_____	_____	_____
Combined Single Limit	_____	_____	_____	_____
Uninsured/Underinsured Motorist:				
Per Person	_____	_____	_____	_____
Per Accident	_____	_____	_____	_____
Combined Single Limit	_____	_____	_____	_____
Medical Payments:	_____	_____	_____	_____
Collision:				
Deductible Amount	_____	_____	_____	_____
Comprehensive:				
Deductible Amount	_____	_____	_____	_____
SUBTOTAL A:	_____	_____	_____	_____
Other Charges or Discounts:				
Membership Policy Fees	_____	_____	_____	_____
SR22 Filing Fees	_____	_____	_____	_____
Discounts (subtract)	_____	_____	_____	_____
Other	_____	_____	_____	_____
Other	_____	_____	_____	_____
Other	_____	_____	_____	_____
SUBTOTAL B:	_____	_____	_____	_____
TOTAL PREMIUM: (Add Subtotal A and B)	_____	_____	_____	_____

Vehicle Accident Guide

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

Where and when accident occurred:

Date_____ Time_____

Place_____

City _____ State_____

Weather and Street Conditions:

_____

Were others involved in the accident?: [ ] Driver [ ] Passenger [ ] Pedestrian

Name_____

Address _____ City _____ State ____

Zip_____ Phone_____

Insured with _____ Phone Number_____

Vehicle (Year/Make/Model) _____

Vehicle Plate Number _____ State Registered_____

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

Name_____

Address _____ City _____ State ____

Phone_____

Damage to My Vehicle:

Exterior_____

_____

Interior _____

Damage to Other Vehicle:

Exterior_____

_____

Interior_____

_____

Property Damage:

_____

_____

Witness:

Name_____

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

Phone_____

Police Involvement:

Name_____ **Badge Number**_____

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

Phone_____

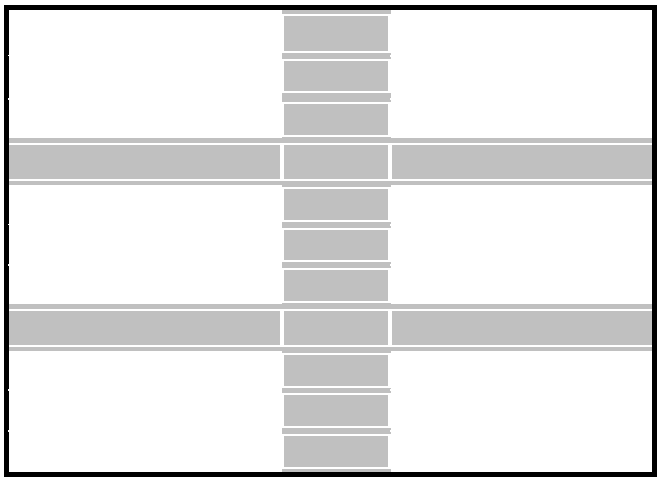
Towing Service:

Name_____

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

Phone_____

Draw accident scene, including street names and addresses:



Notes: