

Consumer's Guide to Auto Insurance Rates

State of Nevada, Department of Business & Industry

Division of Insurance



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Insurance Commissioner's Message

Dear Fellow Nevadan:

I am pleased to present the 2021 Nevada Consumer's Guide to Auto Insurance Rates. This guide is intended to assist Nevada consumers when shopping for a new personal auto insurance policy.

As the Commissioner of Insurance, here in the great state of Nevada, I encourage every Nevada consumer to shop for a new auto insurance policy each year, prior to renewal, to see the many options that are available on the auto insurance market.

This year Nevada, as with last year, has seen tremendous changes in the personal auto insurance policy options due to the COVID-19 pandemic on personal driving habits. We are still seeing many Nevada citizens who have changed their driving habits by driving less due to new working situations. There have been premium reductions provided by many auto insurance carriers as there have been fewer claims given there are fewer vehicles traveling on Nevada's roads. There are also new opportunities to save by considering new on-line tools which measure driving habits and provide premium discounts to safe drivers. This is a great time to take the initiative to shop for products sold by alternative insurance companies you have not purchased from in the past.

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

Sincerely,

Barbara D. Richardson

Commissioner of Insurance

Nevada Consumer's Guide to Auto Insurance Rates

About This Guide

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

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

Near the end of this booklet is an alphabetical list of all companies that wrote business for private passenger personal automobile insurance in Nevada during 2021. Also, near the end of this booklet is the Vehicle Insurance Shopping List, which may help you to compare several companies at one time.

How to Use This Guide

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

Check Before You Write a Check

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

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

Contact Information

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

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

Contact our Consumer Services section as follows:

Northern Nevada

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

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

Southern Nevada

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

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

E-mail: csc@doi.nv.gov

Division of Insurance on the Web

<http://doi.nv.gov>

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Allstate Fire & Casualty Insurance Company, Allstate Indemnity Company, American Access Casualty Company, American Family Insurance Company, Country Preferred Insurance Company, CSAA General Insurance Company, Esurance Property & Casualty Insurance Company, Farmers Group Property & Casualty Insurance Company, Farmers Insurance Exchange, Garrison Property & Casualty Insurance Company, GEICO Secure Insurance Company, Hartford Insurance Company of The Midwest, Key Insurance Company, LM General Insurance Company, Nevada Capital Insurance Company, Nevada General Insurance Company, Primero Insurance Company, Progressive Direct Insurance Company, Progressive Northern Insurance Company, Safeco Insurance Company of Illinois, Standard Fire Insurance Company, State Farm Fire & Casualty Company, State Farm Mutual Auto Insurance Company, United Services Automobile Association, USAA Casualty Insurance Company, USAA General Indemnity Company

Introduction

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

A 2021 National Association of Insurance Commissioners (NAIC) report found that, across the U.S. in 2018, the average premium people paid for private passenger auto insurance was \$1,057 for each vehicle insured for one year. Nevada, by comparison, had an average premium per vehicle of \$1,260 annually.¹ It goes without saying that automobile insurance is an important purchase for most consumers. To get the best buy for your money, you must take responsibility for your auto insurance purchase and make your decisions wisely. Hopefully, this guide will give you the tools you need to make this important decision.

The Need for Automobile Insurance

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

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

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

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

Additional information is described later in this guide.

An Auto Insurance Policy

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

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

¹ 2021 National Association of Insurance Commissioners: 2017-2018 Auto Insurance Database Report

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

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

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

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

- At least one copy of an **insurance card** should be included as proof of coverage. It is important to keep this card in the car, as Nevada law requires the production of this card when requested by law enforcement. Many insurers also offer an electronic version of the insurance card which can be produced on a mobile device such as your smartphone when requested by law enforcement.

Common Terms Related to Personal Automobile Insurance

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

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

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

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

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

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

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

Deductible – A deductible is a portion of a covered loss that is not paid by the insurer. The deductible is subtracted from the amount the insurer would otherwise be obligated to pay you as the insured. The deductible amount is selected by you. If all other policy and consumer attributes are held constant, a higher premium is charged for a lower deductible and lower premium for a higher deductible.

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

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

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

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

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

Buying Automobile Insurance

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

Bodily injury and property damage coverage (liability coverage) can be purchased as split-limit coverage or as combined single-limit coverage. The two liability limits for bodily injury and property damage shown in this booklet are for split-limit coverage of 25/50/20 (\$25,000 per person for bodily injury, \$50,000 per accident for bodily injury, and \$20,000 per accident for property damage) and 100/300/50 (\$100,000 per person for bodily injury, \$300,000 per accident for bodily injury, and \$50,000 per accident for property damage). The current minimum limits of liability required by Nevada law are 25/50/20. Please note, these minimum limits of liability increased on July 1, 2018.

If you choose to purchase the liability coverage as a combined single limit, the liability limit for bodily injury and property damage is combined (e.g.: \$70,000 combined single limit – total amount paid in the event of a loss for all bodily injury and/or property damage). The minimum combined single limit increased to \$70,000 on July 1, 2018.

Comprehensive and collision coverages are not required by Nevada law and, in certain cases, because of the age or condition of the automobile, may not be available. However, if you borrowed money to purchase your automobile, your lender may require you to carry this coverage until the loan is paid. You are not required to purchase coverage for medical payments or uninsured/underinsured motorist coverage, but all insurance companies are required by law to offer you medical payments coverage of at least \$1,000 and uninsured/underinsured motorist coverage in a maximum amount equal to your bodily injury coverage. If you plan to lease an automobile, you should check your lease agreement to confirm insurance coverage required. Generally, these agreements require that you carry liability coverage in the amount of \$100,000 per person and \$300,000 per accident and may require you to carry property damage coverage in excess of the \$20,000 limit required by Nevada law. In addition, a leasing company generally requires physical damage coverage be purchased and may even limit the deductible amount.

Underwriting and Rating

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

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

Rating – Rating is the determination of premium based on several risk characteristics some of which include the driver characteristics, household composition, driving record, automobile characteristics, and selected amount/type of coverage.

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

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

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

A group of characteristics that is easy for you to control, however, is the make and model of the vehicle you wish to own and insure. A vehicle with few safety devices and a powerful engine carries a greater risk of high claims than a less sporty but safer model. As a consumer, you have control over the decision to own a high-risk vehicle. Another group of characteristics that is under your control is your driving record and claims history. Lack of traffic violations and at-fault accidents can help lower your premium.

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

Finally, and perhaps most importantly, insurers often review loss reports. Information regarding your home and auto insurance claims history for the past seven years (with one or multiple insurance companies) is collected and compiled centrally by two separate entities, the Comprehensive Loss Underwriting Exchange, commonly known as "CLUE," and the Automated Property Loss Underwriting Service, known as "A-PLUS." The reports provided by these two entities contain consumer claim information provided by the insurance companies. The reports include policy information such as your name, date of birth and policy number; claim information such as date of loss, type of loss and amounts paid; and a description of the property covered. For homeowner coverage, the report includes the property address, and for auto coverage, specific vehicle information. In other words, when you shop for auto or home insurance, every company you approach has access to your entire loss history for the past seven years. Make sure to thoroughly review this report for prior claims for which you may not be at-fault, any inquiries, under-the-deductible claims, or any subrogated claim payments. Nevada law prohibits insurers to refuse to issue a policy to you, refuse to renew a policy or to increase your premium due to these types of claims. You can obtain a free copy of either report once a year. To find out more about the CLUE report and how to obtain a free copy of the loss history

maintained for you, go to personalreports.lexisnexis.com or call, toll free: 1-866-312-8076. For a free A-PLUS report, call 1-800-627-3487.

Information Commonly Utilized by Insurers for Rating

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

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

- 2) **Territory** – The claims experience in your geographical area also will affect your rates. Policy applications include a question that asks for the address where the vehicle will be principally garaged. From this information, insurers determine your territory or zip code whose rate is based on historical experience for that territory or zip code. Generally, more claims are made from urban areas – because of tendencies of busy traffic, thefts and vandalism – than from rural areas.
- 3) **Gender and Age** – Statistically, males have more accidents than females. For this reason, men may tend to pay more for insurance than women. Insurers also have statistics that show a higher number of claims for some age groups than for others. For these reasons, young men tend to pay more for insurance than young women, and a person under 25 will pay more for insurance than a 35-year-old.
- 4) **Marital Status** – Statistics show fewer auto insurance claims among married policyholders than unmarried policyholders. Generally, married people pay a lower premium than unmarried policyholders. Nevada law requires domestic partners to be rated as married policyholders.
- 5) **Prior Insurance Coverage** – Insurers may ask if you have previously had insurance coverage, because they want to know if you have ever been canceled (such as for non-payment of premiums), or if you have ever had any lapse in your auto liability coverage. Under Nevada law, if insurers ask for this information, they are required to also ask about the reasons for any previous cancellation, nonrenewal, or adverse underwriting decision. Insurers may not refuse to insure you or increase your premium solely on the basis of the fact that a previous insurer has cancelled or refused to renew your coverage. However, an insurer may seek additional information regarding such a previous decision, and this additional information may be a factor in the insurer’s own underwriting or rating decisions.
- 6) **Vehicle Use** – You will be asked on the application how often, how far and for what purpose you drive the vehicle that you want to insure. The fewer miles you drive the less chance you have of getting into an accident. Some insurers also offer discounts for

drivers who participate in carpools.

- 7) **Usage-Based Insurance (UBI)** – UBI is a relatively new methodology in the pricing of auto insurance which is being offered by certain insurers in Nevada. This methodology allows for discounts in your auto insurance premiums based upon the number of miles you drive. Some companies require a device to be attached to the On-Board Diagnostics (OBD-II) port. This telematic device transmits mileage and other information to the insurer. Other insurers require scheduled “odometer reading” by the agent or other representatives of the insurance company to verify the mileage. The technology behind the telematic device has generated some concerns regarding the potential for violation of privacy rights by tracking of movement of those who install the telematic device in their vehicles. If you sign up for participation in a UBI program, the insurer is required to provide you with a full disclosure, including use of a device with GPS capabilities.

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

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

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

Credit-Based Insurance Scoring

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

Nevada law requires insurers to provide you with an “adverse action” notice if the use of your credit information adversely affects your insurance premium or contributes to a denial of insurance. You have a right to request a free copy of your credit report from the vendor who is listed on the adverse-action notice. The Division publishes, and annually updates, a list of all auto insurers who utilize or do not utilize credit history in underwriting and/or rating. To review this list, please visit the Division’s website at:

http://doi.nv.gov/uploadedFiles/doinvgov/public-documents/Consumers/NV_PPA_AB120_List.pdf.

Exceptions for Extraordinary Life Events

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

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

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

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

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

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

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

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

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

Discounts

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

- 1) **Multiple Vehicles** – Most insurance companies offer a discount to consumers who insure more than one car with their company. Companies offer this discount not only because

they want all of your business, but because it is easier for them to underwrite individuals that they already know, therefore reducing their risk and saving them money. Industry statistics show that individuals and families that insure more than one car have better-than-average claims experience. Through this discount, companies pass along some of their savings to you.

- 2) **Driver Education Courses** – Discounts for driver education courses are targeted primarily at older drivers. In Nevada, all insurers must provide a reduction in premium for a three-year period for people 55 and older if they successfully complete a driving course approved by the Nevada Department of Motor Vehicles. The insured must maintain a clean driving record in order to keep this discount.
- 3) **Good Student** – Insurers have found that students who earn a “B” average or better tend to be more responsible drivers. For that reason, many companies offer a “good student” discount.
- 4) **Safety Devices** – Automobile safety devices can lower insurers’ costs by preventing accidents or limiting their severity. These discount types and savings are passed along to the policyholder through discounts for safety equipment. This equipment includes air bags, automatic seat belts and stability controls.
- 5) **Anti-Theft Devices** – Devices or systems that deter theft or vandalism also lower claim costs. Many companies offer discounts for anti-theft devices.
- 6) **Good Driver/Loyalty** – Insurers offer discounts to drivers who maintain a good driving record and renew their policy with them.
- 7) **Auto/Home Package or Multiple Policy Discount** – Some insurers offer a discount on one or both policies if an individual buys a homeowners’ policy and an auto policy from the same insurer. Other insurers also offer a discount on auto rates for home ownership. Some insurers also offer a discount for the purchase of homeowners’, auto and life policies from the same insurer.
- 8) **Dividends** – Some insurers, particularly mutual insurers, offer dividends to policyholders if the sale of auto insurance has been profitable to them. Dividends are declared and paid after the policy period has expired.
- 9) **Miscellaneous Discounts** – Some insurers offer special discounts, which are applied in conjunction with new policies only. These discounts are generally reflected in the price of the new policy, tend to be applied at a lesser degree at each subsequent renewal and are eliminated after a certain number of renewals (typically two renewals).

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

Financial Responsibility

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

Nevada law requires that your insurance policy must minimally provide coverage in the amount of \$25,000 for bodily injury or death of each person in an accident, \$50,000 for bodily injury or death of all persons in an accident, and \$20,000 for injury or damage to the property of others. This coverage is generally described as 25/50/20. When you have liability coverage, your insurance company will pay for the victim's damages up to your policy limits. If you choose, you can increase your liability coverage for added protection at an additional premium.

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

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

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

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

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

Liability Insurance *Required by Nevada law*

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

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

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

To make a smart consumer purchase, you must understand these limits for bodily injury liability insurance. Remember: Nevada law requires that you carry limits of \$25,000 for the bodily injury or death of each person injured in an accident and \$50,000 for the bodily injury or death of all persons injured in an accident. Please note, per Senate Bill 308, these minimum liability limits increased to \$25,000/\$50,000 on July 1, 2018.

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

Property damage liability insurance pays for damage you cause to the property of others, such as a crushed fender, broken glass or a damaged wall or fence. Your insurance will pay for this damage whether you are driving your automobile or whether it is being driven by another person with your consent. Current Nevada law requires you to carry \$20,000 for damage to the property of others. However, you may decide to purchase higher property damage liability coverage at an additional premium. Please note, per Senate Bill 308, the minimum property damage limits increased to \$20,000 on July 1, 2018.

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

You may purchase higher limits of liability inexpensively under a personal umbrella policy. An umbrella policy provides broad liability protection over and above your auto policy’s liability limits. It can be written to include other insurance policies, such as your homeowner’s, recreational vehicles, or other insurance products. It also will cover some areas that are not covered by your auto or homeowner’s policies. Many insurers require minimum coverage levels on your underlying auto or home policy before writing an umbrella policy.

Physical Damage Coverage

Required by your lender if you have an auto loan

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

Collision Coverage

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

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

Here's an example:

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

Comprehensive Coverage

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

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

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

If you purchase a new car with a loan, the financial institution that lent you the money may require you to purchase collision and comprehensive coverages. This is because the lender

considers your car as collateral for the loan, and it wants to make sure the car is worth something if the lender needs to repossess the vehicle. In the event you have to buy – or decide to buy – collision or comprehensive coverage, you can save money by agreeing to the highest deductible you can comfortably afford to pay.

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

Uninsured/Underinsured Motorist Coverage

Optional Coverage

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

Nevada law does not require that you carry uninsured/underinsured motorist coverage. However, Nevada law requires your insurance company to offer you uninsured/underinsured motorist coverage in an amount not less than the statutory minimum liability limits and in an amount not more than the bodily injury liability limits purchased by you. Effective July 1, 2018, Senate Bill 308 (2017) increased the minimum liability limits from 15/30 to 25/50. As such, if you had purchased UM/UIM coverage in amounts less than 15/30, your insurer is required to offer UM/UIM coverage to you in the minimum amount of 25/50. You retain the option of not purchasing this coverage at the higher minimum levels. You may choose not to purchase this coverage, or you may choose to purchase limits lower than your bodily injury limits of liability. If so, you will be required to sign a waiver indicating your decision.

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

Other Optional Coverages

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

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

accident. Usually, only expenses incurred within a specified period of time after the accident are covered.

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

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

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

- 3) **Rental/Reimbursement coverage** usually pays \$15 to \$20 a day to rent a car for a specific number of days while your vehicle is being repaired for damages incurred from an accident, irrespective of fault. The premium varies from insurer to insurer.
- 4) **Guaranteed Asset Protection (GAP) Insurance** is designed to pay the difference between the outstanding balance on a vehicle loan and the replacement cost of a vehicle that is deemed a total loss. Because of the pattern of depreciation in the value of a vehicle, situations may arise where a consumer owes more on his or her vehicle loan than the consumer's insurer would pay to replace the vehicle. Such a consumer would remain liable for the "gap" between these two values if the vehicle were damaged beyond repair.

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

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

- 5) **Towing and labor coverage** pays certain costs when your vehicle is disabled, up to the limit of your policy. These costs may include towing your car to the repair shop, gas delivery, tire changing, or labor performed at the location of the breakdown. Premium for this coverage can run as low as \$5 to \$10 per year. However, if you are a member of an auto club, you probably already have this service and may not want to duplicate your coverage.
- 6) **Collector Car or Antique Auto coverage** can be purchased for an older or classic vehicle that is driven a minimal number of miles each year. The Division recommends you review this coverage carefully with your agent before the policy is issued. You and your agent must both agree on the vehicle value before the policy is issued, and a vehicle appraisal may be required. The value of the vehicle may be determined under two different policy types:
- Stated Amount or Stated Value coverage is a policy form that will pay you if your vehicle is involved in a loss during the policy year, the lesser of: 1) the Stated Value or Amount; 2) the cost to repair the covered auto (not to exceed the Stated Value or Amount); or 3) the actual cash value.
 - Agreed Amount or Agreed Value coverage is the only policy form that guarantees you in writing what amount you will receive if your vehicle is involved in a loss during the policy period. The Agreed Amount form states what the insurance company will pay you, the lesser of: 1) the Agreed Amount; or 2) the cost to repair the covered auto (not to exceed the Agreed Amount). The Agreed Amount should represent the true market value of the car at the time the policy is written. If the market value changes during the policy period, the Agreed Amount can be changed by endorsement.

Operator's Policy

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

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

Other Helpful Information

One Minute of Insurance Coverage on Expiration Date

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

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

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

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

Coverage for Trailers Hitched to Vehicles

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

Claims

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

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

company under your insurance policy, or any deductibles paid by you to your insurance company, may be recouped by your insurer from the at-fault driver's insurance company.

To help you with documenting pertinent information immediately after an accident, the National Association of Insurance Commissioners (NAIC) released an Auto Accident Checklist which you may download and print from:

http://www.insureuonline.org/auto_accident_checklist.pdf

Smart Shopping

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

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

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

The rate comparisons in this report include the hypothetical scenario of a married couple, both 45 years old. If the husband sought liability limits of \$25,000 per person/\$50,000 per accident/\$20,000 per accident property damage, he could pay anywhere from \$618 to \$2,907 every six months in Las Vegas or \$406 to \$1,635 in Reno to insure a 2016 Dodge Challenger.

Seek Unbiased Information

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

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

You can also gain a wide variety of information from the Nevada Division of Insurance website, [Nevada Division of Insurance \(nv.gov\)](http://www.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 [Nevada Division of Insurance \(nv.gov\)](http://Nevada Division of Insurance (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.

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

Suggested questions to ask when looking for automobile insurance:

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

It is also important to be aware that there are scam artists who misrepresent themselves as insurance agents and bilk unsuspecting individuals and businesses out of thousands of dollars every year. In fact, on occasion, even licensed, honest and experienced agents can unknowingly

sell insurance offered by a fraudulent insurer. Although honest agents will do their best to avoid such circumstances, it can still happen. Worst of all, you as the consumer may discover that you are on the hook for a wide range of costs and expenses that you thought your insurance was covering in the event of a loss.

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

Payment of Insurance Premiums

There is **no grace period** on insurance premium payments. In other words, if an insurance premium payment is due on the 15th of the month; your payment must be received by the insurance company on or before that date. Example D on Page 51 of this guide shows the higher premiums charged and the possible difficulty of obtaining insurance with a lapse in coverage even if you have a clean driving record.

Mid-Term Cancellation of Your Policy

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

Frequently Asked Questions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Rate Comparisons

Twenty-six 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

2019 GMC Sierra 2500 Denali, 8-Cylinder, Turbo Diesel, 6.6L, Four-Wheel Drive Automatic Transmission, 4-door

Vehicle Two

2016 Dodge Challenger SXT, 6-Cylinder, 3.6L, Two-Wheel Drive, Rear-Wheel Drive, Automatic Transmission, 2-door

Two liability options were rated for each vehicle:

Liability Option One

Liability: \$25,000 per person/\$50,000 per accident bodily injury liability
\$20,000 per accident property damage liability

Physical Damage: \$250 deductible-comprehensive
\$500 deductible-collision

Other Coverages: \$1,000 medical payments
\$25,000 per person/\$50,000 per accident uninsured/underinsured motorist

Liability Option Two

Liability: \$100,000 per person/\$300,000 per accident bodily injury liability
\$50,000 per accident property damage liability

Physical Damage: \$250 deductible-comprehensive
\$500 deductible-collision

Other Coverages: \$5,000 medical payments
\$100,000 per person/\$300,000 per accident uninsured/underinsured motorist

Rating Examples

Example A

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

Vehicle one - 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L, Four Wheel Drive, Automatic Transmission, 4-door

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

Vehicle two - 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Liability Option One: 25/50/2039
Liability Option Two: 100/300/50.....40

Example B

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

Vehicle one - 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L, Four Wheel Drive, Automatic Transmission, 4-door

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

Vehicle two - 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Liability Option One: 25/50/2043
Liability Option Two: 100/300/50.....44

Example C

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

Vehicle one - 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L, Four Wheel Drive, Automatic Transmission, 4-door

Liability Option One: 25/50/2045

Liability Option Two: 100/300/50.....46

Vehicle two - 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Liability Option One: 25/50/2047

Liability Option Two: 100/300/50.....48

Example D

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

Vehicle one - 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L, Four Wheel Drive, Automatic Transmission, 4-door

Liability Option One: 25/50/2049

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

Vehicle two - 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Liability Option One: 25/50/2051

Liability Option Two: 100/300/50.....52

Example E

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

Vehicle one - 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L, Four Wheel Drive, Automatic Transmission, 4-door

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

Vehicle two - 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Liability Option One: 25/50/2055
Liability Option Two: 100/300/50.....56

Example F

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

Vehicle one - 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L, Four Wheel Drive, Automatic Transmission, 4-door

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

Vehicle two - 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Liability Option One: 25/50/2059
Liability Option Two: 100/300/50.....60

Example G

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

Vehicle one - 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L, Four Wheel Drive, Automatic Transmission, 4-door

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

Vehicle two - 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Liability Option One: 25/50/2063
Liability Option Two: 100/300/50.....64

Example H

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

Vehicle one - 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L, Four Wheel Drive, Automatic Transmission, 4-door

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

Vehicle two - 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Liability Option One: 25/50/2067
Liability Option Two: 100/300/50.....68

Example I

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

Vehicle one - 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L, Four Wheel Drive, Automatic Transmission, 4-door

Liability Option One: 25/50/2069
Liability Option Two: 100/300/50.....70

Vehicle two - 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Liability Option One: 25/50/2071
Liability Option Two: 100/300/50.....72

Example J

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

Vehicle one - 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L, Four Wheel Drive, Automatic Transmission, 4-door

Liability Option One: 25/50/2073
Liability Option Two: 100/300/50.....74

Vehicle two - 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Liability Option One: 25/50/2075
Liability Option Two: 100/300/50.....76

Example K

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

Vehicle one - 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L, Four Wheel Drive, Automatic Transmission, 4-door

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

Vehicle two - 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Liability Option One: 25/50/2079
Liability Option Two: 100/300/50.....80

Example L

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

Vehicle one - 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L, Four Wheel Drive, Automatic Transmission, 4-door

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

Vehicle two - 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Liability Option One: 25/50/2083
Liability Option Two: 100/300/50.....84

Example M

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

Vehicle one - 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L, Four Wheel Drive, Automatic Transmission, 4-door

Liability Option One: 25/50/2085

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

Vehicle two - 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Liability Option One: 25/50/2087

Liability Option Two: 100/300/50.....88

Example N

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

Vehicle one - 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L, Four Wheel Drive, Automatic Transmission, 4-door

Liability Option One: 25/50/2089

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

Vehicle two - 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Liability Option One: 25/50/2091

Liability Option Two: 100/300/50.....92

Example O

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

Vehicle one - 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L, Four Wheel Drive, Automatic Transmission, 4-door

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

Vehicle two - 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Liability Option One: 25/50/2095
Liability Option Two: 100/300/50.....96

Example P

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

Vehicle one - 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L, Four Wheel Drive, Automatic Transmission, 4-door

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

Vehicle two - 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Liability Option One: 25/50/2099
Liability Option Two: 100/300/50.....100

Example Q

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

Vehicle one - 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L, Four Wheel Drive, Automatic Transmission, 4-door

Liability Option One: 25/50/20101
Liability Option Two: 100/300/50.....102

Vehicle two - 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Liability Option One: 25/50/20103
Liability Option Two: 100/300/50.....104

Example R

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

Vehicle one - 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L, Four Wheel Drive, Automatic Transmission, 4-door

Liability Option One: 25/50/20105
Liability Option Two: 100/300/50.....106

Vehicle two - 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Liability Option One: 25/50/20107
Liability Option Two: 100/300/50.....108

EXAMPLE A - Liability OPTION 1 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

Seventeen year-old single male. Clean driving record. Good student (“A” average) with driver’s education. Drives 10 miles round trip to school daily. Annual mileage is 2,900. Rated on father’s policy from Example E. Multi-car and good student discounts if applicable.

Company Name	Carson 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	\$1,356	\$1,366	\$1,312	\$1,919	\$2,537	\$2,694	\$1,645	\$1,415	\$1,356
Allstate Indemnity Company	\$2,922	\$3,380	\$3,138	\$4,073	\$4,591	\$5,336	\$3,417	\$3,452	\$3,380
American Access Casualty Company	\$1,580	\$4,276	\$3,096	\$3,407	\$3,123	\$5,465	\$2,395	\$2,852	
American Family Insurance Company	\$1,417	\$2,051	\$1,598	\$2,228	\$3,063	\$3,161	\$2,144	\$1,649	\$1,340
Country Preferred Insurance Company	\$1,482	\$1,145	\$1,145	\$1,936	\$2,378	\$2,458	\$1,517	\$1,511	\$1,338
CSAA General Insurance Company	\$945	\$910	\$930	\$1,440	\$1,708	\$1,835	\$1,232	\$971	\$1,241
Esurance Property & Casualty Insurance Company	\$2,084	\$1,947	\$2,008	\$3,527	\$4,547	\$4,870	\$3,229	\$2,483	\$2,443
Farmers Group Property & Casualty Insurance Company	\$872	\$822	\$793	\$1,123	\$1,337	\$1,477	\$980	\$889	\$889
Farmers Insurance Exchange	\$1,875	\$1,807	\$1,566	\$3,566	\$3,821	\$4,358	\$3,677	\$1,981	\$2,028
Garrison Property & Casualty Insurance Company	\$1,780	\$1,766	\$1,493	\$2,186	\$2,458	\$2,464	\$1,783	\$1,858	\$1,804
GEICO Secure Insurance Company	\$514	\$559	\$559	\$803	\$1,026	\$1,116	\$698	\$559	\$514
Key Insurance Company	\$6,202	\$6,334	\$6,334	\$7,036	\$8,446	\$9,130	\$7,210	\$5,614	\$7,738
Liberty Mutual General Insurance Company	\$2,464	\$2,640	\$3,529	\$5,843	\$7,047	\$7,458	\$5,449	\$4,233	\$4,789
Nevada Capital Insurance Company	\$1,187	\$1,221	\$1,199	\$1,643	\$2,085	\$2,245	\$1,491	\$1,399	\$1,494
Nevada General Insurance Company	\$3,581	\$4,046	\$3,745	\$4,725	\$6,100	\$6,841	\$5,209	\$3,829	\$3,678
Primero Insurance Company	\$1,650	\$1,650	\$1,506	\$2,814	\$3,168	\$3,168	\$2,814	\$1,776	\$1,506
Progressive Direct Insurance Company	\$1,038	\$1,060	\$1,020	\$1,447	\$2,007	\$2,027	\$1,449	\$1,318	\$1,251
Progressive Northern Insurance Company	\$1,235	\$1,253	\$1,210	\$1,788	\$2,517	\$2,533	\$1,774	\$1,585	\$1,489
Safeco Insurance Company of Illinois	\$1,446	\$1,471	\$1,292	\$2,218	\$2,660	\$3,124	\$1,906	\$1,792	\$1,338
State Farm Fire and Casualty Company	\$2,928	\$2,827	\$2,513	\$4,257	\$5,775	\$5,531	\$3,128	\$2,740	\$3,855
State Farm Mutual Automobile Insurance Company	\$1,858	\$1,784	\$1,585	\$2,720	\$3,697	\$3,536	\$1,989	\$1,729	\$2,438
The Standard Fire Insurance Company	\$1,526	\$1,555	\$1,416	\$2,332	\$2,833	\$3,283	\$2,079	\$1,719	\$2,082
United Services Automobile Association	\$1,493	\$1,530	\$1,288	\$1,811	\$2,067	\$2,089	\$1,517	\$1,588	\$1,541
USAA Casualty Insurance Company	\$1,447	\$1,556	\$1,236	\$1,807	\$2,024	\$2,037	\$1,506	\$1,446	\$1,489
USAA General Indemnity Company	\$1,559	\$1,582	\$1,345	\$1,905	\$2,179	\$2,155	\$1,616	\$1,586	\$1,612

EXAMPLE A - Liability OPTION 2 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability

\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Seventeen year-old single male. Clean driving record. Good student (“A” average) with driver’s education. Drives 10 miles round trip to school daily. Annual mileage is 2,900. Rated on father’s policy from Example E. Multi-car and good student discounts if applicable.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,428	\$1,435	\$1,385	\$2,182	\$2,971	\$3,133	\$1,753	\$1,482	\$1,428
Allstate Indemnity Company	\$3,137	\$3,551	\$3,293	\$4,631	\$5,269	\$6,081	\$3,624	\$3,727	\$3,551
American Family Insurance Company	\$1,554	\$2,308	\$1,775	\$2,539	\$3,624	\$3,749	\$2,418	\$1,822	\$1,453
Country Preferred Insurance Company	\$1,570	\$1,214	\$1,214	\$2,072	\$2,556	\$2,642	\$1,614	\$1,605	\$1,419
CSAA General Insurance Company	\$1,028	\$976	\$993	\$1,625	\$1,947	\$2,076	\$1,353	\$1,048	\$1,342
Esurance Property & Casualty Insurance Company	\$2,678	\$2,441	\$2,574	\$5,021	\$6,528	\$7,100	\$4,554	\$3,147	\$3,088
Farmers Group Property & Casualty Insurance Company	\$853	\$803	\$774	\$1,141	\$1,383	\$1,526	\$981	\$883	\$865
Farmers Insurance Exchange	\$1,993	\$1,946	\$1,718	\$4,332	\$4,443	\$5,372	\$4,621	\$2,309	\$2,198
Garrison Property & Casualty Insurance Company	\$2,000	\$1,966	\$1,673	\$2,609	\$2,935	\$2,943	\$2,032	\$2,105	\$2,007
GEICO Secure Insurance Company	\$729	\$773	\$773	\$1,356	\$1,803	\$2,005	\$1,122	\$773	\$729
Liberty Mutual General Insurance Company	\$3,209	\$3,303	\$4,435	\$8,224	\$10,400	\$11,211	\$7,783	\$5,533	\$6,694
Nevada Capital Insurance Company	\$1,364	\$1,403	\$1,391	\$1,952	\$2,527	\$2,719	\$1,739	\$1,623	\$1,735
Progressive Direct Insurance Company	\$1,331	\$1,314	\$1,288	\$2,091	\$3,041	\$3,038	\$2,029	\$1,728	\$1,565
Progressive Northern Insurance Company	\$1,649	\$1,619	\$1,590	\$2,662	\$3,903	\$3,887	\$2,568	\$2,158	\$1,944
Safeco Insurance Company of Illinois	\$1,594	\$1,637	\$1,434	\$2,702	\$3,322	\$3,900	\$2,274	\$1,945	\$1,479
State Farm Fire and Casualty Company	\$3,382	\$3,213	\$2,858	\$5,082	\$6,927	\$6,682	\$3,625	\$3,140	\$4,347
State Farm Mutual Automobile Insurance Company	\$2,137	\$2,021	\$1,794	\$3,227	\$4,409	\$4,242	\$2,299	\$1,974	\$2,742
The Standard Fire Insurance Company	\$2,069	\$1,626	\$1,481	\$2,642	\$3,307	\$3,820	\$2,314	\$1,859	\$2,319
United Services Automobile Association	\$1,642	\$1,662	\$1,411	\$2,102	\$2,401	\$2,425	\$1,695	\$1,754	\$1,665
USAA Casualty Insurance Company	\$1,607	\$1,697	\$1,366	\$2,120	\$2,379	\$2,392	\$1,693	\$1,601	\$1,625
USAA General Indemnity Company	\$1,732	\$1,740	\$1,484	\$2,241	\$2,562	\$2,542	\$1,822	\$1,757	\$1,770

EXAMPLE A - Liability OPTION 1 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

\$25,000 per person/\$50,000 per accident Bodily Injury Liability, \$20,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$25,000 per person/\$50,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Seventeen year-old single male. Clean driving record. Good student (“A” average) with driver’s education. Drives 10 miles round trip to school daily. Annual mileage is 2,900. Rated on father’s policy from Example E. Multi-car and good student discounts if applicable.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,264	\$1,257	\$1,213	\$1,857	\$2,474	\$2,634	\$1,580	\$1,310	\$1,264
Allstate Indemnity Company	\$2,494	\$2,785	\$2,597	\$3,563	\$4,010	\$4,638	\$2,857	\$2,956	\$2,785
American Access Casualty Company	\$4,239	\$11,484	\$5,940	\$6,069	\$5,718	\$8,599	\$5,115	\$5,463	
American Family Insurance Company	\$1,032	\$1,511	\$1,170	\$1,692	\$2,443	\$2,533	\$1,599	\$1,199	\$954
Country Preferred Insurance Company	\$1,393	\$1,065	\$1,065	\$1,836	\$2,251	\$2,330	\$1,433	\$1,424	\$1,252
CSAA General Insurance Company	\$1,224	\$1,265	\$1,297	\$1,904	\$2,199	\$2,398	\$1,685	\$1,330	\$1,690
Esurance Property & Casualty Insurance Company	\$2,116	\$1,974	\$2,048	\$3,604	\$4,656	\$5,008	\$3,306	\$2,527	\$2,517
Farmers Group Property & Casualty Insurance Company	\$838	\$794	\$763	\$1,092	\$1,304	\$1,442	\$952	\$856	\$855
Farmers Insurance Exchange	\$1,750	\$1,719	\$1,481	\$3,477	\$3,682	\$4,253	\$3,685	\$1,928	\$1,930
Garrison Property & Casualty Insurance Company	\$1,464	\$1,424	\$1,207	\$1,926	\$2,155	\$2,153	\$1,471	\$1,550	\$1,464
GEICO Secure Insurance Company	\$539	\$579	\$579	\$841	\$1,070	\$1,156	\$726	\$579	\$539
Key Insurance Company	\$2,218	\$2,692	\$2,692	\$3,394	\$3,946	\$4,456	\$2,710	\$2,326	\$2,368
Liberty Mutual General Insurance Company	\$2,145	\$2,236	\$3,003	\$5,472	\$6,818	\$7,227	\$5,121	\$3,723	\$4,415
Nevada Capital Insurance Company	\$1,080	\$1,106	\$1,084	\$1,473	\$1,870	\$2,022	\$1,330	\$1,262	\$1,358
Nevada General Insurance Company	\$3,329	\$3,788	\$3,486	\$4,477	\$5,807	\$6,517	\$4,911	\$3,587	\$3,422
Primero Insurance Company	\$2,928	\$2,928	\$2,736	\$4,362	\$4,878	\$4,878	\$4,362	\$3,120	\$2,736
Progressive Direct Insurance Company	\$1,026	\$1,040	\$1,006	\$1,472	\$2,058	\$2,077	\$1,460	\$1,307	\$1,235
Progressive Northern Insurance Company	\$1,209	\$1,218	\$1,180	\$1,799	\$2,550	\$2,563	\$1,770	\$1,557	\$1,457
Safeco Insurance Company of Illinois	\$1,127	\$1,145	\$1,002	\$2,002	\$2,457	\$2,867	\$1,643	\$1,334	\$1,028
State Farm Fire and Casualty Company	\$2,448	\$2,330	\$2,068	\$3,665	\$4,998	\$4,816	\$2,630	\$2,275	\$3,157
State Farm Mutual Automobile Insurance Company	\$1,553	\$1,470	\$1,305	\$2,340	\$3,197	\$3,074	\$1,674	\$1,437	\$1,997
The Standard Fire Insurance Company	\$2,314	\$2,374	\$2,158	\$3,459	\$4,170	\$4,871	\$3,107	\$2,595	\$3,096
United Services Automobile Association	\$1,198	\$1,201	\$1,011	\$1,557	\$1,766	\$1,782	\$1,226	\$1,291	\$1,212
USAA Casualty Insurance Company	\$1,187	\$1,239	\$995	\$1,578	\$1,761	\$1,767	\$1,240	\$1,195	\$1,201
USAA General Indemnity Company	\$1,260	\$1,251	\$1,064	\$1,660	\$1,886	\$1,864	\$1,316	\$1,292	\$1,285

EXAMPLE A - Liability OPTION 2 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability

\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Seventeen year-old single male. Clean driving record. Good student (“A” average) with driver’s education. Drives 10 miles round trip to school daily. Annual mileage is 2,900. Rated on father’s policy from Example E. Multi-car and good student discounts if applicable.

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,352	\$1,343	\$1,301	\$2,145	\$2,944	\$3,113	\$1,712	\$1,396	\$1,352
Allstate Indemnity Company	\$2,755	\$3,019	\$2,809	\$4,185	\$4,766	\$5,474	\$3,124	\$3,286	\$3,019
American Family Insurance Company	\$1,174	\$1,763	\$1,349	\$2,004	\$3,005	\$3,129	\$1,876	\$1,376	\$1,074
Country Preferred Insurance Company	\$1,481	\$1,134	\$1,134	\$1,972	\$2,429	\$2,514	\$1,530	\$1,518	\$1,333
CSAA General Insurance Company	\$1,296	\$1,311	\$1,345	\$2,092	\$2,446	\$2,647	\$1,795	\$1,391	\$1,774
Esurance Property & Casualty Insurance Company	\$2,751	\$2,503	\$2,655	\$5,194	\$6,754	\$7,388	\$4,720	\$3,232	\$3,207
Farmers Group Property & Casualty Insurance Company	\$833	\$783	\$755	\$1,125	\$1,360	\$1,505	\$962	\$859	\$844
Farmers Insurance Exchange	\$1,908	\$1,898	\$1,670	\$4,316	\$4,367	\$5,367	\$4,752	\$2,311	\$2,143
Garrison Property & Casualty Insurance Company	\$1,762	\$1,704	\$1,462	\$2,456	\$2,757	\$2,761	\$1,805	\$1,878	\$1,741
GEICO Secure Insurance Company	\$757	\$796	\$796	\$1,401	\$1,858	\$2,057	\$1,156	\$796	\$757
Liberty Mutual General Insurance Company	\$3,067	\$3,049	\$4,128	\$8,393	\$10,942	\$11,877	\$8,007	\$5,316	\$6,780
Nevada Capital Insurance Company	\$1,244	\$1,275	\$1,262	\$1,761	\$2,283	\$2,465	\$1,562	\$1,471	\$1,582
Progressive Direct Insurance Company	\$1,364	\$1,333	\$1,314	\$2,210	\$3,243	\$3,245	\$2,125	\$1,781	\$1,598
Progressive Northern Insurance Company	\$1,675	\$1,631	\$1,608	\$2,780	\$4,108	\$4,099	\$2,660	\$2,202	\$1,966
Safeco Insurance Company of Illinois	\$1,334	\$1,374	\$1,195	\$2,655	\$3,372	\$3,927	\$2,160	\$1,546	\$1,221
State Farm Fire and Casualty Company	\$2,923	\$2,733	\$2,432	\$4,528	\$6,199	\$6,027	\$3,142	\$2,695	\$3,670
State Farm Mutual Automobile Insurance Company	\$1,838	\$1,712	\$1,521	\$2,859	\$3,924	\$3,802	\$1,988	\$1,689	\$2,307
The Standard Fire Insurance Company	\$2,432	\$2,458	\$2,235	\$3,885	\$4,262	\$5,613	\$3,426	\$2,777	\$3,408
United Services Automobile Association	\$1,405	\$1,395	\$1,190	\$1,931	\$2,195	\$2,216	\$1,471	\$1,521	\$1,396
USAA Casualty Insurance Company	\$1,398	\$1,437	\$1,173	\$1,962	\$2,199	\$2,204	\$1,487	\$1,401	\$1,388
USAA General Indemnity Company	\$1,509	\$1,485	\$1,273	\$2,101	\$2,390	\$2,370	\$1,604	\$1,539	\$1,514

EXAMPLE B - Liability OPTION 1 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

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

Company Name	Carson 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	\$1,535	\$1,544	\$1,482	\$2,170	\$2,869	\$3,051	\$1,875	\$1,603	\$1,535
Allstate Indemnity Company	\$3,506	\$4,037	\$3,754	\$4,864	\$5,476	\$6,375	\$4,093	\$4,141	\$4,037
American Access Casualty Company	\$1,711	\$4,676	\$3,378	\$3,721	\$3,408	\$5,984	\$2,608	\$3,111	
American Family Insurance Company	\$2,710	\$3,914	\$3,048	\$4,191	\$5,637	\$5,798	\$4,047	\$3,160	\$2,576
CSAA General Insurance Company	\$1,347	\$1,289	\$1,316	\$2,072	\$2,469	\$2,640	\$1,759	\$1,381	\$1,772
Esurance Property & Casualty Insurance Company	\$2,423	\$2,267	\$2,336	\$4,096	\$5,280	\$5,662	\$3,753	\$2,890	\$2,845
Farmers Group Property & Casualty Insurance Company	\$1,457	\$1,371	\$1,316	\$1,879	\$2,238	\$2,472	\$1,638	\$1,485	\$1,483
Farmers Insurance Exchange	\$2,286	\$2,191	\$1,893	\$4,229	\$4,563	\$5,148	\$4,345	\$2,374	\$2,459
Garrison Property & Casualty Insurance Company	\$2,218	\$2,199	\$1,856	\$2,724	\$3,067	\$3,075	\$2,221	\$2,315	\$2,249
GEICO Secure Insurance Company	\$912	\$986	\$986	\$1,414	\$1,800	\$1,953	\$1,230	\$986	\$912
Key Insurance Company	\$6,202	\$6,334	\$6,334	\$7,036	\$8,446	\$9,130	\$7,210	\$5,614	\$7,738
Liberty Mutual General Insurance Company	\$3,573	\$3,839	\$5,140	\$8,539	\$10,269	\$10,753	\$7,926	\$6,171	\$6,947
Nevada Capital Insurance Company	\$1,408	\$1,442	\$1,417	\$1,941	\$2,467	\$2,655	\$1,751	\$1,655	\$1,772
Nevada General Insurance Company	\$3,879	\$4,414	\$4,073	\$5,181	\$6,716	\$7,535	\$5,717	\$4,175	\$4,004
Primero Insurance Company	\$1,782	\$1,782	\$1,620	\$3,036	\$3,420	\$3,420	\$3,036	\$1,914	\$1,620
Progressive Direct Insurance Company	\$1,301	\$1,327	\$1,278	\$1,821	\$2,535	\$2,560	\$1,823	\$1,656	\$1,569
Progressive Northern Insurance Company	\$1,571	\$1,597	\$1,541	\$2,261	\$3,178	\$3,199	\$2,250	\$2,014	\$1,901
Safeco Insurance Company of Illinois	\$1,639	\$1,651	\$1,449	\$2,527	\$3,032	\$3,557	\$2,166	\$2,009	\$1,497
State Farm Fire and Casualty Company	\$4,746	\$4,583	\$4,071	\$6,898	\$9,362	\$8,969	\$5,074	\$4,442	\$6,250
State Farm Mutual Automobile Insurance Company	\$2,786	\$2,669	\$2,369	\$4,080	\$5,549	\$5,301	\$2,983	\$2,586	\$3,654
The Standard Fire Insurance Company	\$1,664	\$1,694	\$1,543	\$2,531	\$3,068	\$3,557	\$2,257	\$1,870	\$2,259
United Services Automobile Association	\$1,911	\$1,957	\$1,642	\$2,325	\$2,657	\$2,683	\$1,939	\$2,036	\$1,973
USAA Casualty Insurance Company	\$1,854	\$1,994	\$1,574	\$2,319	\$2,599	\$2,617	\$1,923	\$1,853	\$1,906
USAA General Indemnity Company	\$1,991	\$2,020	\$1,710	\$2,443	\$2,796	\$2,766	\$2,064	\$2,028	\$2,061

EXAMPLE B - Liability OPTION 2 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

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

Company Name	Carson 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	\$1,605	\$1,610	\$1,551	\$2,437	\$3,308	\$3,498	\$1,984	\$1,668	\$1,605
Allstate Indemnity Company	\$3,760	\$4,241	\$3,935	\$5,508	\$6,263	\$7,248	\$4,341	\$4,469	\$4,241
American Family Insurance Company	\$2,946	\$4,363	\$3,354	\$4,733	\$6,613	\$6,819	\$4,524	\$3,459	\$2,771
CSAA General Insurance Company	\$1,485	\$1,400	\$1,424	\$2,371	\$2,849	\$3,025	\$1,959	\$1,511	\$1,942
Esurance Property & Casualty Insurance Company	\$3,117	\$2,846	\$2,997	\$5,835	\$7,584	\$8,260	\$5,297	\$3,663	\$3,599
Farmers Group Property & Casualty Insurance Company	\$1,444	\$1,361	\$1,305	\$1,934	\$2,340	\$2,587	\$1,657	\$1,492	\$1,465
Farmers Insurance Exchange	\$2,397	\$2,327	\$2,046	\$5,049	\$5,223	\$6,239	\$5,354	\$2,718	\$2,630
Garrison Property & Casualty Insurance Company	\$2,484	\$2,444	\$2,076	\$3,246	\$3,658	\$3,666	\$2,526	\$2,616	\$2,495
GEICO Secure Insurance Company	\$1,280	\$1,351	\$1,351	\$2,363	\$3,134	\$3,479	\$1,958	\$1,351	\$1,280
Liberty Mutual General Insurance Company	\$4,600	\$4,760	\$6,402	\$11,866	\$14,950	\$15,858	\$11,158	\$7,993	\$9,558
Nevada Capital Insurance Company	\$1,620	\$1,660	\$1,647	\$2,312	\$2,999	\$3,225	\$2,050	\$1,924	\$2,062
Progressive Direct Insurance Company	\$1,660	\$1,639	\$1,607	\$2,617	\$3,813	\$3,806	\$2,538	\$2,158	\$1,954
Progressive Northern Insurance Company	\$2,054	\$2,013	\$1,979	\$3,318	\$4,864	\$4,844	\$3,201	\$2,691	\$2,423
Safeco Insurance Company of Illinois	\$1,806	\$1,839	\$1,609	\$3,075	\$3,776	\$4,432	\$2,580	\$2,183	\$1,655
State Farm Fire and Casualty Company	\$5,455	\$5,186	\$4,607	\$8,190	\$11,173	\$10,782	\$5,860	\$5,070	\$7,023
State Farm Mutual Automobile Insurance Company	\$3,189	\$3,011	\$2,671	\$4,817	\$6,585	\$6,333	\$3,438	\$2,942	\$4,097
The Standard Fire Insurance Company	\$1,753	\$1,764	\$1,607	\$2,851	\$3,558	\$4,112	\$2,500	\$2,010	\$2,500
United Services Automobile Association	\$2,091	\$2,117	\$1,788	\$2,689	\$3,073	\$3,104	\$2,158	\$2,238	\$2,123
USAA Casualty Insurance Company	\$2,048	\$2,165	\$1,733	\$2,712	\$3,046	\$3,062	\$2,160	\$2,043	\$2,074
USAA General Indemnity Company	\$2,202	\$2,214	\$1,880	\$2,863	\$3,278	\$3,250	\$2,318	\$2,239	\$2,254

EXAMPLE B - Liability OPTION 1 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

\$25,000 per person/\$50,000 per accident Bodily Injury Liability, \$20,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$25,000 per person/\$50,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,435	\$1,426	\$1,374	\$2,104	\$2,805	\$2,992	\$1,804	\$1,490	\$1,435
Allstate Indemnity Company	\$3,009	\$3,352	\$3,128	\$4,272	\$4,806	\$5,570	\$3,448	\$3,566	\$3,352
American Access Casualty Company	\$4,575	\$12,442	\$6,443	\$6,589	\$6,206	\$9,363	\$5,538	\$5,923	
American Family Insurance Company	\$1,915	\$2,806	\$2,167	\$3,085	\$4,349	\$4,486	\$2,925	\$2,227	\$1,782
CSAA General Insurance Company	\$1,731	\$1,774	\$1,821	\$2,717	\$3,147	\$3,416	\$2,384	\$1,877	\$2,392
Esurance Property & Casualty Insurance Company	\$2,460	\$2,300	\$2,384	\$4,188	\$5,407	\$5,823	\$3,844	\$2,939	\$2,932
Farmers Group Property & Casualty Insurance Company	\$1,403	\$1,319	\$1,270	\$1,826	\$2,181	\$2,409	\$1,590	\$1,432	\$1,428
Farmers Insurance Exchange	\$2,129	\$2,080	\$1,787	\$4,118	\$4,397	\$5,019	\$4,338	\$2,303	\$2,333
Garrison Property & Casualty Insurance Company	\$1,815	\$1,766	\$1,494	\$2,392	\$2,682	\$2,679	\$1,826	\$1,923	\$1,816
GEICO Secure Insurance Company	\$956	\$1,023	\$1,023	\$1,481	\$1,878	\$2,025	\$1,281	\$1,023	\$956
Key Insurance Company	\$2,218	\$2,692	\$2,692	\$3,694	\$3,946	\$4,456	\$2,710	\$2,326	\$2,368
Liberty Mutual General Insurance Company	\$3,112	\$3,261	\$4,385	\$7,976	\$9,906	\$10,360	\$7,430	\$5,437	\$6,380
Nevada Capital Insurance Company	\$1,282	\$1,309	\$1,283	\$1,742	\$2,212	\$2,391	\$1,567	\$1,495	\$1,612
Nevada General Insurance Company	\$3,612	\$4,140	\$3,797	\$4,916	\$6,402	\$7,191	\$5,399	\$3,916	\$3,730
Primero Insurance Company	\$3,168	\$3,168	\$2,952	\$4,710	\$5,268	\$5,268	\$4,710	\$3,366	\$2,952
Progressive Direct Insurance Company	\$1,288	\$1,305	\$1,261	\$1,859	\$2,607	\$2,630	\$1,842	\$1,645	\$1,551
Progressive Northern Insurance Company	\$1,537	\$1,551	\$1,503	\$2,272	\$3,217	\$3,237	\$2,242	\$1,978	\$1,855
Safeco Insurance Company of Illinois	\$1,282	\$1,295	\$1,131	\$2,289	\$2,807	\$3,277	\$1,873	\$1,509	\$1,160
State Farm Fire and Casualty Company	\$3,959	\$3,770	\$3,343	\$5,928	\$8,087	\$7,795	\$4,261	\$3,682	\$5,111
State Farm Mutual Automobile Insurance Company	\$2,324	\$2,196	\$1,948	\$3,504	\$4,791	\$4,602	\$2,508	\$2,145	\$2,991
The Standard Fire Insurance Company	\$2,531	\$2,596	\$2,359	\$3,765	\$4,527	\$5,290	\$3,385	\$2,832	\$3,367
United Services Automobile Association	\$1,530	\$1,532	\$1,287	\$1,996	\$2,268	\$2,285	\$1,566	\$1,652	\$1,551
USAA Casualty Insurance Company	\$1,517	\$1,583	\$1,263	\$2,022	\$2,259	\$2,266	\$1,584	\$1,529	\$1,533
USAA General Indemnity Company	\$1,608	\$1,596	\$1,349	\$2,126	\$2,418	\$2,388	\$1,676	\$1,649	\$1,640

EXAMPLE B - Liability OPTION 2 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability

\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,522	\$1,510	\$1,462	\$2,399	\$3,286	\$3,483	\$1,941	\$1,573	\$1,522
Allstate Indemnity Company	\$3,314	\$3,627	\$3,374	\$4,988	\$5,682	\$6,548	\$3,763	\$3,957	\$3,627
American Family Insurance Company	\$2,158	\$3,242	\$2,474	\$3,624	\$5,318	\$5,510	\$3,404	\$2,531	\$1,985
CSAA General Insurance Company	\$1,855	\$1,866	\$1,911	\$3,024	\$3,550	\$3,822	\$2,574	\$1,989	\$2,542
Esurance Property & Casualty Insurance Company	\$3,202	\$2,918	\$3,093	\$6,041	\$7,850	\$8,599	\$5,494	\$3,761	\$3,739
Farmers Group Property & Casualty Insurance Company	\$1,406	\$1,321	\$1,269	\$1,902	\$2,304	\$2,549	\$1,623	\$1,455	\$1,426
Farmers Insurance Exchange	\$2,286	\$2,263	\$1,982	\$5,020	\$5,126	\$6,221	\$5,489	\$2,710	\$2,555
Garrison Property & Casualty Insurance Company	\$2,182	\$2,111	\$1,805	\$3,053	\$3,431	\$3,436	\$2,237	\$2,328	\$2,157
GEICO Secure Insurance Company	\$1,330	\$1,394	\$1,394	\$2,443	\$3,231	\$3,571	\$2,020	\$1,394	\$1,330
Liberty Mutual General Insurance Company	\$4,377	\$4,386	\$5,945	\$12,041	\$15,636	\$16,657	\$11,406	\$7,659	\$9,606
Nevada Capital Insurance Company	\$1,477	\$1,510	\$1,495	\$2,083	\$2,702	\$2,917	\$1,843	\$1,743	\$1,878
Progressive Direct Insurance Company	\$1,701	\$1,661	\$1,638	\$2,765	\$4,068	\$4,067	\$2,658	\$2,225	\$1,991
Progressive Northern Insurance Company	\$2,083	\$2,026	\$2,000	\$3,457	\$5,110	\$5,099	\$3,309	\$2,740	\$2,446
Safeco Insurance Company of Illinois	\$1,516	\$1,555	\$1,348	\$3,028	\$3,836	\$4,473	\$2,457	\$1,749	\$1,376
State Farm Fire and Casualty Company	\$4,694	\$4,397	\$3,904	\$7,265	\$9,958	\$9,689	\$5,067	\$4,338	\$5,907
State Farm Mutual Automobile Insurance Company	\$2,731	\$2,543	\$2,254	\$4,247	\$5,836	\$5,652	\$2,964	\$2,508	\$3,436
The Standard Fire Insurance Company	\$2,648	\$2,678	\$2,435	\$4,204	\$5,208	\$6,062	\$3,715	\$3,017	\$3,685
United Services Automobile Association	\$1,784	\$1,769	\$1,505	\$2,462	\$2,802	\$2,830	\$1,868	\$1,935	\$1,774
USAA Casualty Insurance Company	\$1,777	\$1,827	\$1,483	\$2,504	\$2,808	\$2,816	\$1,890	\$1,782	\$1,765
USAA General Indemnity Company	\$1,914	\$1,883	\$1,607	\$2,677	\$3,049	\$3,023	\$2,036	\$1,955	\$1,922

EXAMPLE C - Liability OPTION 1 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

\$25,000 per person/\$50,000 per accident Bodily Injury Liability, \$20,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$25,000 per person/\$50,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson 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	\$1,404	\$1,436	\$1,373	\$1,892	\$2,470	\$2,632	\$1,690	\$1,474	\$1,404
Allstate Indemnity Company	\$2,719	\$3,121	\$2,898	\$3,775	\$4,269	\$4,968	\$3,170	\$3,225	\$3,121
American Access Casualty Company	\$716	\$1,633	\$1,231	\$1,337	\$1,241	\$2,037	\$993	\$1,148	
American Family Insurance Company	\$1,313	\$1,802	\$1,459	\$1,950	\$2,634	\$2,725	\$1,894	\$1,497	\$1,259
CSAA General Insurance Company	\$908	\$878	\$897	\$1,371	\$1,612	\$1,746	\$1,180	\$930	\$1,173
Esurance Property & Casualty Insurance Company	\$1,362	\$1,302	\$1,325	\$2,161	\$2,720	\$2,940	\$2,012	\$1,585	\$1,563
Farmers Group Property & Casualty Insurance Company	\$1,549	\$1,459	\$1,399	\$2,031	\$2,429	\$2,664	\$1,756	\$1,594	\$1,574
Farmers Insurance Exchange	\$1,444	\$1,382	\$1,183	\$2,404	\$2,688	\$2,906	\$2,422	\$1,405	\$1,522
Garrison Property & Casualty Insurance Company	\$1,949	\$1,941	\$1,656	\$2,343	\$2,635	\$2,644	\$1,955	\$2,020	\$1,975
GEICO Secure Insurance Company	\$1,116	\$1,228	\$1,228	\$1,576	\$1,937	\$2,043	\$1,408	\$1,228	\$1,116
Key Insurance Company	\$2,882	\$2,900	\$2,900	\$3,086	\$3,728	\$4,004	\$3,356	\$2,564	\$3,668
Liberty Mutual General Insurance Company	\$3,270	\$3,524	\$4,700	\$7,623	\$9,214	\$10,001	\$7,230	\$5,595	\$6,330
Nevada Capital Insurance Company	\$1,177	\$1,214	\$1,179	\$1,576	\$1,966	\$2,138	\$1,453	\$1,367	\$1,468
Nevada General Insurance Company	\$2,765	\$3,092	\$2,880	\$3,636	\$4,655	\$5,205	\$3,952	\$2,933	\$2,831
Primero Insurance Company	\$1,674	\$1,674	\$1,554	\$2,868	\$3,216	\$3,216	\$2,868	\$1,794	\$1,554
Progressive Direct Insurance Company	\$1,478	\$1,541	\$1,471	\$1,972	\$2,694	\$2,741	\$2,001	\$1,859	\$1,783
Progressive Northern Insurance Company	\$1,807	\$1,853	\$1,780	\$2,554	\$3,566	\$3,603	\$2,556	\$2,311	\$2,195
Safeco Insurance Company of Illinois	\$1,671	\$1,743	\$1,540	\$2,472	\$2,941	\$3,476	\$2,160	\$2,140	\$1,604
State Farm Fire and Casualty Company	\$2,084	\$2,043	\$1,819	\$2,994	\$4,044	\$3,925	\$2,221	\$1,992	\$2,732
State Farm Mutual Automobile Insurance Company	\$1,136	\$1,106	\$981	\$1,647	\$2,235	\$2,159	\$1,215	\$1,076	\$1,493
The Standard Fire Insurance Company	\$1,387	\$1,421	\$1,302	\$2,033	\$2,431	\$2,824	\$1,831	\$1,543	\$1,823
United Services Automobile Association	\$1,470	\$1,510	\$1,288	\$1,745	\$1,990	\$2,013	\$1,493	\$1,551	\$1,517
USAA Casualty Insurance Company	\$1,450	\$1,562	\$1,255	\$1,781	\$1,992	\$2,005	\$1,506	\$1,443	\$1,492
USAA General Indemnity Company	\$1,739	\$1,771	\$1,515	\$2,097	\$2,392	\$2,370	\$1,805	\$1,765	\$1,798

EXAMPLE C - Liability OPTION 2 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

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

Company Name	Carson 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	\$1,433	\$1,459	\$1,400	\$2,039	\$2,724	\$2,889	\$1,753	\$1,498	\$1,433
Allstate Indemnity Company	\$2,929	\$3,292	\$3,048	\$4,288	\$4,903	\$5,672	\$3,375	\$3,504	\$3,292
American Family Insurance Company	\$1,404	\$1,989	\$1,581	\$2,186	\$3,082	\$3,200	\$2,101	\$1,618	\$1,331
CSAA General Insurance Company	\$1,013	\$963	\$982	\$1,596	\$1,895	\$2,050	\$1,336	\$1,025	\$1,301
Esurance Property & Casualty Insurance Company	\$1,749	\$1,629	\$1,699	\$3,109	\$3,945	\$4,369	\$2,862	\$2,007	\$1,985
Farmers Group Property & Casualty Insurance Company	\$1,586	\$1,495	\$1,431	\$2,170	\$2,633	\$2,885	\$1,833	\$1,655	\$1,603
Farmers Insurance Exchange	\$1,389	\$1,339	\$1,159	\$2,540	\$2,756	\$3,107	\$2,603	\$1,434	\$1,495
Garrison Property & Casualty Insurance Company	\$2,227	\$2,198	\$1,895	\$2,832	\$3,180	\$3,190	\$2,264	\$2,326	\$2,237
GEICO Secure Insurance Company	\$1,425	\$1,529	\$1,529	\$2,350	\$2,988	\$3,186	\$1,990	\$1,529	\$1,425
Liberty Mutual General Insurance Company	\$4,301	\$4,426	\$5,914	\$10,842	\$13,775	\$15,396	\$10,455	\$7,340	\$9,002
Nevada Capital Insurance Company	\$1,332	\$1,375	\$1,348	\$1,848	\$2,359	\$2,559	\$1,674	\$1,565	\$1,680
Progressive Direct Insurance Company	\$1,879	\$1,888	\$1,836	\$2,852	\$4,110	\$4,134	\$2,795	\$2,421	\$2,213
Progressive Northern Insurance Company	\$2,334	\$2,312	\$2,260	\$3,694	\$5,383	\$5,387	\$3,582	\$3,044	\$2,765
Safeco Insurance Company of Illinois	\$1,831	\$1,922	\$1,693	\$2,987	\$3,654	\$4,306	\$2,556	\$2,304	\$1,756
State Farm Fire and Casualty Company	\$2,476	\$2,378	\$2,126	\$3,703	\$5,025	\$4,925	\$2,632	\$2,341	\$3,150
State Farm Mutual Automobile Insurance Company	\$1,329	\$1,271	\$1,131	\$1,999	\$2,727	\$2,658	\$1,425	\$1,248	\$1,701
The Standard Fire Insurance Company	\$1,451	\$1,467	\$1,342	\$2,271	\$2,801	\$3,241	\$2,010	\$1,644	\$2,000
United Services Automobile Association	\$1,647	\$1,672	\$1,438	\$2,057	\$2,339	\$2,364	\$1,699	\$1,744	\$1,672
USAA Casualty Insurance Company	\$1,646	\$1,737	\$1,422	\$2,122	\$2,374	\$2,388	\$1,730	\$1,634	\$1,664
USAA General Indemnity Company	\$1,974	\$1,987	\$1,714	\$2,507	\$2,853	\$2,833	\$2,074	\$1,997	\$2,016

EXAMPLE C - Liability OPTION 1 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

\$25,000 per person/\$50,000 per accident Bodily Injury Liability, \$20,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$25,000 per person/\$50,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson 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	\$1,285	\$1,297	\$1,244	\$1,795	\$2,366	\$2,526	\$1,594	\$1,341	\$1,285
Allstate Indemnity Company	\$2,343	\$2,601	\$2,422	\$3,330	\$3,766	\$4,363	\$2,679	\$2,790	\$2,601
American Access Casualty Company	\$1,650	\$4,161	\$2,225	\$2,267	\$2,149	\$3,128	\$1,946	\$2,061	
American Family Insurance Company	\$1,043	\$1,418	\$1,156	\$1,576	\$2,213	\$2,303	\$1,509	\$1,180	\$986
CSAA General Insurance Company	\$1,172	\$1,206	\$1,236	\$1,812	\$2,081	\$2,289	\$1,604	\$1,261	\$1,592
Esurance Property & Casualty Insurance Company	\$1,370	\$1,303	\$1,338	\$2,202	\$2,774	\$3,014	\$2,048	\$1,596	\$1,593
Farmers Group Property & Casualty Insurance Company	\$1,493	\$1,408	\$1,350	\$1,975	\$2,365	\$2,598	\$1,700	\$1,538	\$1,514
Farmers Insurance Exchange	\$1,319	\$1,283	\$1,091	\$2,301	\$2,538	\$2,779	\$2,376	\$1,334	\$1,414
Garrison Property & Casualty Insurance Company	\$1,584	\$1,546	\$1,323	\$2,049	\$2,290	\$2,288	\$1,594	\$1,668	\$1,586
GEICO Secure Insurance Company	\$1,165	\$1,263	\$1,263	\$1,656	\$2,032	\$2,127	\$1,465	\$1,263	\$1,165
Key Insurance Company	\$776	\$980	\$980	\$1,166	\$1,346	\$1,532	\$974	\$824	\$830
Liberty Mutual General Insurance Company	\$2,930	\$3,060	\$4,092	\$7,346	\$9,179	\$10,052	\$6,996	\$5,040	\$6,035
Nevada Capital Insurance Company	\$1,091	\$1,120	\$1,085	\$1,435	\$1,790	\$1,955	\$1,317	\$1,256	\$1,360
Nevada General Insurance Company	\$2,573	\$2,892	\$2,681	\$3,453	\$4,437	\$4,957	\$3,724	\$2,749	\$2,634
Primero Insurance Company	\$3,462	\$3,462	\$3,246	\$5,022	\$5,592	\$5,592	\$5,022	\$3,666	\$3,246
Progressive Direct Insurance Company	\$1,452	\$1,501	\$1,436	\$1,994	\$2,748	\$2,797	\$2,003	\$1,833	\$1,749
Progressive Northern Insurance Company	\$1,763	\$1,796	\$1,731	\$2,559	\$3,596	\$3,632	\$2,537	\$2,261	\$2,135
Safeco Insurance Company of Illinois	\$1,265	\$1,304	\$1,149	\$2,138	\$2,614	\$3,051	\$1,794	\$1,529	\$1,184
State Farm Fire and Casualty Company	\$1,780	\$1,718	\$1,533	\$2,638	\$3,574	\$3,497	\$1,901	\$1,689	\$2,275
State Farm Mutual Automobile Insurance Company	\$956	\$916	\$814	\$1,432	\$1,952	\$1,901	\$1,028	\$900	\$1,230
United Services Automobile Association	\$1,168	\$1,174	\$1,000	\$1,491	\$1,691	\$1,703	\$1,197	\$1,253	\$1,185
USAA Casualty Insurance Company	\$1,186	\$1,240	\$1,006	\$1,553	\$1,729	\$1,734	\$1,237	\$1,192	\$1,199
USAA General Indemnity Company	\$1,406	\$1,400	\$1,199	\$1,828	\$2,069	\$2,047	\$1,466	\$1,437	\$1,433

EXAMPLE C - Liability OPTION 2 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability

\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson 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	\$1,331	\$1,339	\$1,290	\$1,972	\$2,662	\$2,828	\$1,685	\$1,382	\$1,331
Allstate Indemnity Company	\$2,597	\$2,831	\$2,628	\$3,905	\$4,478	\$5,155	\$2,942	\$3,123	\$2,831
American Family Insurance Company	\$1,145	\$1,609	\$1,287	\$1,825	\$2,683	\$2,807	\$1,729	\$1,312	\$1,068
CSAA General Insurance Company	\$1,279	\$1,286	\$1,319	\$2,062	\$2,401	\$2,631	\$1,769	\$1,352	\$1,717
Esurance Property & Casualty Insurance Company	\$1,789	\$1,658	\$1,743	\$3,224	\$4,088	\$4,557	\$2,966	\$2,050	\$2,050
Farmers Group Property & Casualty Insurance Company	\$1,546	\$1,455	\$1,391	\$2,131	\$2,594	\$2,842	\$1,796	\$1,616	\$1,560
Farmers Insurance Exchange	\$1,293	\$1,269	\$1,093	\$2,477	\$2,643	\$3,035	\$2,626	\$1,397	\$1,417
Garrison Property & Casualty Insurance Company	\$1,947	\$1,890	\$1,639	\$2,655	\$2,967	\$2,972	\$1,993	\$2,062	\$1,925
GEICO Secure Insurance Company	\$1,483	\$1,572	\$1,572	\$2,450	\$3,109	\$3,297	\$2,062	\$1,572	\$1,483
Liberty Mutual General Insurance Company	\$4,253	\$4,208	\$5,655	\$11,440	\$14,990	\$16,997	\$11,126	\$7,255	\$9,476
Nevada Capital Insurance Company	\$1,238	\$1,272	\$1,245	\$1,693	\$2,161	\$2,352	\$1,525	\$1,443	\$1,561
Progressive Direct Insurance Company	\$1,924	\$1,913	\$1,869	\$3,022	\$4,402	\$4,436	\$2,929	\$2,494	\$2,254
Progressive Northern Insurance Company	\$2,373	\$2,330	\$2,287	\$3,869	\$5,686	\$5,704	\$3,718	\$3,112	\$2,797
Safeco Insurance Company of Illinois	\$1,489	\$1,548	\$1,355	\$2,822	\$3,591	\$4,169	\$2,350	\$1,754	\$1,390
State Farm Fire and Casualty Company	\$2,222	\$2,098	\$1,884	\$3,435	\$4,674	\$4,631	\$2,356	\$2,084	\$2,742
State Farm Mutual Automobile Insurance Company	\$1,166	\$1,096	\$977	\$1,814	\$2,483	\$2,446	\$1,252	\$1,088	\$1,454
United Services Automobile Association	\$1,405	\$1,398	\$1,211	\$1,884	\$2,131	\$2,152	\$1,468	\$1,511	\$1,396
USAA Casualty Insurance Company	\$1,432	\$1,471	\$1,222	\$1,965	\$2,190	\$2,198	\$1,519	\$1,433	\$1,424
USAA General Indemnity Company	\$1,723	\$1,699	\$1,476	\$2,353	\$2,664	\$2,644	\$1,829	\$1,755	\$1,729

EXAMPLE D - Liability OPTION 1 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

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

Company Name	Carson 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	\$1,223	\$1,171	\$1,605	\$2,088	\$2,215	\$1,426	\$1,256	\$1,198
Allstate Indemnity Company	\$1,930	\$2,276	\$2,104	\$2,692	\$3,063	\$3,570	\$2,286	\$2,286	\$2,276
American Access Casualty Company	\$641	\$1,405	\$1,071	\$1,159	\$1,078	\$1,743	\$872	\$1,002	
American Family Insurance Company	\$1,162	\$1,565	\$1,284	\$1,692	\$2,248	\$2,332	\$1,665	\$1,321	\$1,126
Country Preferred Insurance Company	\$783	\$640	\$641	\$1,023	\$1,287	\$1,326	\$803	\$800	\$726
CSAA General Insurance Company	\$745	\$732	\$746	\$1,130	\$1,324	\$1,448	\$977	\$765	\$960
Esurance Property & Casualty Insurance Company	\$1,604	\$1,535	\$1,564	\$2,561	\$3,196	\$3,496	\$2,389	\$1,848	\$1,828
Farmers Group Property & Casualty Insurance Company	\$923	\$875	\$835	\$1,210	\$1,452	\$1,591	\$1,044	\$948	\$935
Farmers Insurance Exchange	\$1,105	\$1,060	\$911	\$1,883	\$2,086	\$2,285	\$1,914	\$1,091	\$1,165
Garrison Property & Casualty Insurance Company	\$1,190	\$1,192	\$1,028	\$1,387	\$1,559	\$1,565	\$1,195	\$1,224	\$1,211
GEICO Secure Insurance Company	\$744	\$832	\$832	\$1,018	\$1,247	\$1,342	\$929	\$832	\$744
Key Insurance Company	\$1,886	\$1,952	\$1,952	\$2,060	\$2,474	\$2,684	\$2,216	\$1,706	\$2,372
Liberty Mutual General Insurance Company	\$1,650	\$1,782	\$2,367	\$3,686	\$4,503	\$5,048	\$3,590	\$2,786	\$3,136
Nevada Capital Insurance Company	\$763	\$817	\$787	\$1,057	\$1,294	\$1,406	\$1,027	\$907	\$946
Nevada General Insurance Company	\$1,889	\$2,071	\$1,947	\$2,433	\$3,081	\$3,430	\$2,616	\$1,975	\$1,912
Primero Insurance Company	\$750	\$750	\$696	\$1,308	\$1,452	\$1,452	\$1,308	\$804	\$696
Progressive Direct Insurance Company	\$1,033	\$1,096	\$1,039	\$1,340	\$1,813	\$1,852	\$1,369	\$1,281	\$1,229
Progressive Northern Insurance Company	\$1,141	\$1,194	\$1,135	\$1,607	\$2,253	\$2,284	\$1,615	\$1,459	\$1,380
Safeco Insurance Company of Illinois	\$1,310	\$1,368	\$1,214	\$1,908	\$2,278	\$2,686	\$1,685	\$1,675	\$1,264
State Farm Fire and Casualty Company	\$1,809	\$1,793	\$1,599	\$2,574	\$3,458	\$3,378	\$1,932	\$1,756	\$2,355
The Standard Fire Insurance Company	\$1,085	\$1,110	\$1,018	\$1,598	\$1,920	\$2,226	\$1,435	\$1,209	\$1,433
United Services Automobile Association	\$937	\$966	\$833	\$1,095	\$1,246	\$1,260	\$955	\$983	\$968
USAA Casualty Insurance Company	\$913	\$988	\$803	\$1,090	\$1,216	\$1,227	\$946	\$904	\$940
USAA General Indemnity Company	\$1,068	\$1,095	\$947	\$1,239	\$1,411	\$1,401	\$1,104	\$1,078	\$1,107

EXAMPLE D - Liability OPTION 2 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

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

Company Name	Carson 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	\$1,357	\$1,383	\$1,331	\$1,986	\$2,681	\$2,850	\$1,705	\$1,415	\$1,357
Allstate Indemnity Company	\$2,207	\$2,547	\$2,348	\$3,265	\$3,768	\$4,353	\$2,581	\$2,642	\$2,547
American Family Insurance Company	\$1,237	\$1,711	\$1,382	\$1,877	\$2,597	\$2,705	\$1,829	\$1,418	\$1,185
Country Preferred Insurance Company	\$828	\$696	\$697	\$1,129	\$1,429	\$1,471	\$873	\$870	\$789
CSAA General Insurance Company	\$1,002	\$958	\$977	\$1,617	\$1,919	\$2,106	\$1,346	\$1,009	\$1,284
Esurance Property & Casualty Insurance Company	\$2,144	\$1,997	\$2,090	\$3,868	\$4,845	\$5,472	\$3,566	\$2,428	\$2,420
Farmers Group Property & Casualty Insurance Company	\$977	\$928	\$890	\$1,347	\$1,640	\$1,792	\$1,134	\$1,023	\$987
Farmers Insurance Exchange	\$1,065	\$1,032	\$897	\$2,006	\$2,143	\$2,465	\$2,101	\$1,125	\$1,138
Garrison Property & Casualty Insurance Company	\$1,353	\$1,345	\$1,169	\$1,663	\$1,864	\$1,871	\$1,374	\$1,403	\$1,362
GEICO Secure Insurance Company	\$955	\$1,042	\$1,042	\$1,549	\$1,975	\$2,156	\$1,329	\$1,042	\$955
Liberty Mutual General Insurance Company	\$2,243	\$2,291	\$3,058	\$5,478	\$7,049	\$8,202	\$5,423	\$3,753	\$4,690
Nevada Capital Insurance Company	\$853	\$908	\$883	\$1,213	\$1,517	\$1,645	\$1,153	\$1,020	\$1,066
Progressive Direct Insurance Company	\$1,283	\$1,317	\$1,269	\$1,877	\$2,675	\$2,709	\$1,855	\$1,630	\$1,499
Progressive Northern Insurance Company	\$1,435	\$1,453	\$1,405	\$2,240	\$3,269	\$3,292	\$2,187	\$1,870	\$1,697
Safeco Insurance Company of Illinois	\$1,441	\$1,512	\$1,340	\$2,323	\$2,869	\$3,363	\$2,011	\$1,804	\$1,389
State Farm Fire and Casualty Company	\$2,158	\$2,091	\$1,873	\$3,203	\$4,325	\$4,260	\$2,293	\$2,065	\$2,725
The Standard Fire Insurance Company	\$1,148	\$1,161	\$1,063	\$1,818	\$2,254	\$2,604	\$1,604	\$1,308	\$1,601
United Services Automobile Association	\$1,056	\$1,075	\$936	\$1,294	\$1,469	\$1,486	\$1,090	\$1,112	\$1,072
USAA Casualty Insurance Company	\$1,037	\$1,101	\$910	\$1,297	\$1,445	\$1,455	\$1,086	\$1,026	\$1,051
USAA General Indemnity Company	\$1,200	\$1,218	\$1,061	\$1,464	\$1,661	\$1,651	\$1,256	\$1,209	\$1,231

EXAMPLE D - Liability OPTION 1 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

\$25,000 per person/\$50,000 per accident Bodily Injury Liability, \$20,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$25,000 per person/\$50,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$1,091	\$1,097	\$1,056	\$1,517	\$1,991	\$2,116	\$1,339	\$1,135	\$1,091
Allstate Indemnity Company	\$1,622	\$1,831	\$1,701	\$2,326	\$2,644	\$3,059	\$1,873	\$1,930	\$1,831
American Access Casualty Company	\$1,449	\$3,595	\$1,931	\$1,965	\$1,863	\$2,686	\$1,697	\$1,792	
American Family Insurance Company	\$916	\$1,220	\$1,008	\$1,357	\$1,879	\$1,961	\$1,314	\$1,032	\$874
Country Preferred Insurance Company	\$734	\$590	\$591	\$971	\$1,218	\$1,256	\$756	\$754	\$675
CSAA General Insurance Company	\$978	\$1,020	\$1,043	\$1,522	\$1,747	\$1,937	\$1,348	\$1,053	\$1,324
Esurance Property & Casualty Insurance Company	\$1,612	\$1,535	\$1,577	\$2,614	\$3,265	\$3,592	\$2,437	\$1,859	\$1,864
Farmers Group Property & Casualty Insurance Company	\$894	\$845	\$808	\$1,184	\$1,419	\$1,560	\$1,018	\$918	\$905
Farmers Insurance Exchange	\$1,010	\$985	\$842	\$1,806	\$1,971	\$2,191	\$1,887	\$1,040	\$1,083
Garrison Property & Casualty Insurance Company	\$952	\$935	\$807	\$1,197	\$1,332	\$1,333	\$956	\$998	\$957
GEICO Secure Insurance Company	\$762	\$838	\$838	\$1,056	\$1,293	\$1,378	\$951	\$838	\$762
Key Insurance Company	\$608	\$788	\$788	\$896	\$1,034	\$1,184	\$776	\$650	\$650
Liberty Mutual General Insurance Company	\$1,469	\$1,521	\$2,033	\$3,595	\$4,549	\$5,168	\$3,502	\$2,485	\$3,033
Nevada Capital Insurance Company	\$662	\$695	\$672	\$902	\$1,119	\$1,218	\$851	\$777	\$824
Nevada General Insurance Company	\$1,759	\$1,935	\$1,812	\$2,310	\$2,934	\$3,261	\$2,461	\$1,851	\$1,779
Primero Insurance Company	\$1,518	\$1,518	\$1,440	\$2,238	\$2,478	\$2,478	\$2,238	\$1,614	\$1,440
Progressive Direct Insurance Company	\$1,033	\$1,081	\$1,031	\$1,392	\$1,904	\$1,943	\$1,405	\$1,286	\$1,224
Progressive Northern Insurance Company	\$1,135	\$1,178	\$1,125	\$1,646	\$2,327	\$2,356	\$1,639	\$1,457	\$1,369
Safeco Insurance Company of Illinois	\$996	\$1,025	\$910	\$1,650	\$2,032	\$2,359	\$1,404	\$1,197	\$937
State Farm Fire and Casualty Company	\$1,560	\$1,519	\$1,359	\$2,284	\$3,075	\$3,027	\$1,665	\$1,500	\$1,977
United Services Automobile Association	\$742	\$746	\$644	\$933	\$1,054	\$1,062	\$761	\$792	\$752
USAA Casualty Insurance Company	\$740	\$775	\$638	\$942	\$1,045	\$1,049	\$770	\$741	\$748
USAA General Indemnity Company	\$842	\$845	\$732	\$1,058	\$1,193	\$1,181	\$876	\$861	\$862

EXAMPLE D - Liability OPTION 2 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability

\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$1,275	\$1,281	\$1,240	\$1,947	\$2,658	\$2,829	\$1,664	\$1,319	\$1,275
Allstate Indemnity Company	\$1,915	\$2,115	\$1,958	\$2,927	\$3,384	\$3,882	\$2,181	\$2,306	\$2,115
American Family Insurance Company	\$1,002	\$1,372	\$1,116	\$1,557	\$2,254	\$2,366	\$1,492	\$1,142	\$944
Country Preferred Insurance Company	\$857	\$695	\$695	\$1,140	\$1,439	\$1,483	\$880	\$878	\$790
CSAA General Insurance Company	\$1,285	\$1,300	\$1,330	\$2,125	\$2,483	\$2,758	\$1,807	\$1,352	\$1,722
Esurance Property & Casualty Insurance Company	\$1,663	\$1,542	\$1,627	\$3,040	\$3,793	\$4,322	\$2,800	\$1,874	\$1,891
Farmers Group Property & Casualty Insurance Company	\$956	\$906	\$867	\$1,328	\$1,622	\$1,770	\$1,112	\$1,002	\$964
Farmers Insurance Exchange	\$996	\$981	\$850	\$1,973	\$2,070	\$2,431	\$2,134	\$1,103	\$1,083
Garrison Property & Casualty Insurance Company	\$1,164	\$1,137	\$995	\$1,539	\$1,713	\$1,717	\$1,189	\$1,226	\$1,156
GEICO Secure Insurance Company	\$978	\$1,053	\$1,053	\$1,598	\$2,035	\$2,208	\$1,360	\$1,053	\$978
Liberty Mutual General Insurance Company	\$2,255	\$2,188	\$2,953	\$5,937	\$7,876	\$9,315	\$5,910	\$3,746	\$5,087
Nevada Capital Insurance Company	\$749	\$785	\$767	\$1,055	\$1,339	\$1,454	\$975	\$888	\$943
Progressive Direct Insurance Company	\$1,342	\$1,354	\$1,316	\$2,050	\$2,963	\$3,005	\$1,999	\$1,718	\$1,556
Progressive Northern Insurance Company	\$1,504	\$1,503	\$1,463	\$2,430	\$3,591	\$3,628	\$2,348	\$1,972	\$1,765
Safeco Insurance Company of Illinois	\$1,180	\$1,223	\$1,080	\$2,204	\$2,844	\$3,274	\$1,861	\$1,376	\$1,108
State Farm Fire and Casualty Company	\$1,958	\$1,860	\$1,677	\$3,001	\$4,059	\$4,038	\$2,069	\$1,854	\$2,396
United Services Automobile Association	\$899	\$895	\$785	\$1,185	\$1,334	\$1,347	\$939	\$961	\$893
USAA Casualty Insurance Company	\$895	\$922	\$776	\$1,193	\$1,321	\$1,328	\$944	\$894	\$891
USAA General Indemnity Company	\$1,023	\$1,015	\$893	\$1,345	\$1,517	\$1,507	\$1,079	\$1,040	\$1,032

EXAMPLE E - Liability OPTION 1 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

\$25,000 per person/\$50,000 per accident Bodily Injury Liability, \$20,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$25,000 per person/\$50,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson 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	\$755	\$774	\$745	\$1,059	\$1,395	\$1,458	\$867	\$788	\$755
Allstate Indemnity Company	\$1,431	\$1,686	\$1,560	\$2,084	\$2,371	\$2,743	\$1,690	\$1,691	\$1,686
American Access Casualty Company	\$567	\$1,177	\$909	\$980	\$916	\$1,445	\$751	\$855	
American Family Insurance Company	\$790	\$1,059	\$876	\$1,152	\$1,545	\$1,613	\$1,146	\$900	\$772
Country Preferred Insurance Company	\$969	\$762	\$762	\$1,222	\$1,490	\$1,540	\$979	\$980	\$883
CSAA General Insurance Company	\$459	\$455	\$462	\$692	\$812	\$881	\$598	\$475	\$597
Esurance Property & Casualty Insurance Company	\$766	\$738	\$749	\$1,240	\$1,549	\$1,706	\$1,158	\$888	\$879
Farmers Group Property & Casualty Insurance Company	\$442	\$420	\$404	\$575	\$691	\$755	\$498	\$454	\$452
Farmers Insurance Exchange	\$953	\$922	\$810	\$1,837	\$1,942	\$2,259	\$1,953	\$1,022	\$1,008
Garrison Property & Casualty Insurance Company	\$752	\$758	\$663	\$843	\$948	\$954	\$756	\$765	\$766
GEICO Secure Insurance Company	\$358	\$409	\$409	\$520	\$659	\$731	\$471	\$409	\$358
Key Insurance Company	\$2,800	\$2,968	\$2,968	\$3,130	\$3,730	\$4,036	\$3,328	\$2,578	\$3,490
Liberty Mutual General Insurance Company	\$1,139	\$1,248	\$1,656	\$2,465	\$2,997	\$3,352	\$2,421	\$1,924	\$2,110
Nevada Capital Insurance Company	\$560	\$601	\$578	\$775	\$942	\$1,023	\$759	\$666	\$692
Nevada General Insurance Company	\$1,155	\$1,242	\$1,178	\$1,463	\$1,832	\$2,029	\$1,551	\$1,191	\$1,156
Primero Insurance Company	\$534	\$534	\$498	\$936	\$1,026	\$1,026	\$936	\$564	\$498
Progressive Direct Insurance Company	\$509	\$549	\$515	\$681	\$936	\$958	\$695	\$640	\$613
Progressive Northern Insurance Company	\$634	\$673	\$636	\$899	\$1,271	\$1,290	\$905	\$813	\$766
Safeco Insurance Company of Illinois	\$740	\$790	\$702	\$1,077	\$1,298	\$1,541	\$962	\$973	\$735
State Farm Fire and Casualty Company	\$958	\$956	\$848	\$1,379	\$1,865	\$1,828	\$1,027	\$937	\$1,259
State Farm Mutual Automobile Insurance Company	\$594	\$589	\$522	\$861	\$1,166	\$1,137	\$641	\$577	\$780
The Standard Fire Insurance Company	\$743	\$762	\$697	\$1,105	\$1,334	\$1,553	\$992	\$832	\$990
United Services Automobile Association	\$588	\$609	\$534	\$659	\$749	\$757	\$598	\$607	\$609
USAA Casualty Insurance Company	\$580	\$632	\$522	\$668	\$744	\$753	\$602	\$570	\$598
USAA General Indemnity Company	\$664	\$686	\$602	\$741	\$844	\$839	\$688	\$665	\$691

EXAMPLE E - Liability OPTION 2 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability

\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson 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	\$832	\$848	\$821	\$1,301	\$1,789	\$1,854	\$956	\$862	\$832
Allstate Indemnity Company	\$1,580	\$1,806	\$1,670	\$2,477	\$2,838	\$3,247	\$1,828	\$1,872	\$1,806
American Family Insurance Company	\$842	\$1,157	\$943	\$1,278	\$1,781	\$1,865	\$1,257	\$967	\$814
Country Preferred Insurance Company	\$813	\$660	\$661	\$1,073	\$1,352	\$1,391	\$835	\$831	\$752
CSAA General Insurance Company	\$508	\$494	\$502	\$801	\$951	\$1,032	\$674	\$520	\$656
Esurance Property & Casualty Insurance Company	\$1,038	\$968	\$1,014	\$1,903	\$2,377	\$2,701	\$1,753	\$1,178	\$1,178
Farmers Group Property & Casualty Insurance Company	\$463	\$440	\$422	\$629	\$767	\$836	\$531	\$481	\$469
Farmers Insurance Exchange	\$1,051	\$1,027	\$919	\$2,309	\$2,329	\$2,877	\$2,554	\$1,238	\$1,123
Garrison Property & Casualty Insurance Company	\$854	\$853	\$753	\$1,007	\$1,127	\$1,132	\$865	\$874	\$861
GEICO Secure Insurance Company	\$496	\$547	\$547	\$872	\$1,151	\$1,297	\$739	\$547	\$496
Liberty Mutual General Insurance Company	\$1,526	\$1,577	\$2,111	\$3,624	\$4,640	\$5,367	\$3,604	\$2,551	\$3,114
Nevada Capital Insurance Company	\$780	\$815	\$801	\$1,111	\$1,403	\$1,502	\$1,028	\$934	\$980
Progressive Direct Insurance Company	\$645	\$666	\$639	\$978	\$1,416	\$1,431	\$963	\$831	\$759
Progressive Northern Insurance Company	\$856	\$867	\$839	\$1,369	\$2,020	\$2,029	\$1,332	\$1,121	\$1,007
Safeco Insurance Company of Illinois	\$826	\$883	\$786	\$1,344	\$1,691	\$1,984	\$1,176	\$1,054	\$817
State Farm Fire and Casualty Company	\$1,161	\$1,130	\$1,008	\$1,745	\$2,367	\$2,341	\$1,235	\$1,118	\$1,474
State Farm Mutual Automobile Insurance Company	\$707	\$686	\$609	\$1,064	\$1,447	\$1,424	\$758	\$677	\$901
The Standard Fire Insurance Company	\$796	\$805	\$736	\$1,278	\$1,593	\$1,846	\$1,122	\$912	\$1,121
United Services Automobile Association	\$658	\$673	\$596	\$773	\$873	\$883	\$677	\$685	\$671
USAA Casualty Insurance Company	\$657	\$701	\$588	\$790	\$879	\$885	\$686	\$645	\$668
USAA General Indemnity Company	\$739	\$756	\$667	\$865	\$981	\$976	\$772	\$740	\$759

EXAMPLE E - Liability OPTION 1 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

\$25,000 per person/\$50,000 per accident Bodily Injury Liability, \$20,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$25,000 per person/\$50,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$689	\$694	\$672	\$997	\$1,322	\$1,383	\$805	\$712	\$689
Allstate Indemnity Company	\$1,205	\$1,357	\$1,262	\$1,815	\$2,059	\$2,365	\$1,385	\$1,427	\$1,357
American Access Casualty Company	\$1,217	\$2,942	\$1,606	\$1,630	\$1,550	\$2,210	\$1,418	\$1,493	
American Family Insurance Company	\$634	\$838	\$699	\$943	\$1,322	\$1,390	\$920	\$716	\$609
Country Preferred Insurance Company	\$704	\$562	\$563	\$928	\$1,158	\$1,195	\$725	\$721	\$645
CSAA General Insurance Company	\$607	\$646	\$658	\$940	\$1,079	\$1,189	\$834	\$662	\$832
Esurance Property & Casualty Insurance Company	\$765	\$731	\$749	\$1,263	\$1,580	\$1,748	\$1,177	\$887	\$890
Farmers Group Property & Casualty Insurance Company	\$430	\$408	\$392	\$561	\$676	\$737	\$484	\$437	\$437
Farmers Insurance Exchange	\$881	\$865	\$757	\$1,786	\$1,854	\$2,197	\$1,949	\$988	\$946
Garrison Property & Casualty Insurance Company	\$588	\$581	\$510	\$716	\$793	\$795	\$593	\$610	\$591
GEICO Secure Insurance Company	\$363	\$406	\$406	\$536	\$678	\$744	\$478	\$406	\$363
Key Insurance Company	\$1,024	\$1,342	\$1,342	\$1,504	\$1,720	\$1,948	\$1,318	\$1,108	\$1,096
Liberty Mutual General Insurance Company	\$967	\$1,012	\$1,354	\$2,310	\$2,907	\$3,281	\$2,255	\$1,635	\$1,952
Nevada Capital Insurance Company	\$514	\$541	\$522	\$699	\$861	\$937	\$664	\$604	\$638
Nevada General Insurance Company	\$1,083	\$1,167	\$1,103	\$1,398	\$1,753	\$1,936	\$1,466	\$1,124	\$1,083
Primero Insurance Company	\$918	\$918	\$870	\$1,404	\$1,542	\$1,542	\$1,404	\$966	\$870
Progressive Direct Insurance Company	\$517	\$549	\$519	\$724	\$1,014	\$1,035	\$729	\$655	\$618
Progressive Northern Insurance Company	\$641	\$670	\$638	\$950	\$1,362	\$1,381	\$943	\$827	\$769
Safeco Insurance Company of Illinois	\$545	\$570	\$508	\$913	\$1,144	\$1,328	\$784	\$666	\$525
State Farm Fire and Casualty Company	\$819	\$801	\$711	\$1,219	\$1,656	\$1,634	\$877	\$790	\$1,047
State Farm Mutual Automobile Insurance Company	\$504	\$490	\$435	\$754	\$1,026	\$1,007	\$544	\$485	\$647
The Standard Fire Insurance Company	\$1,003	\$1,035	\$945	\$1,476	\$1,776	\$2,082	\$1,328	\$1,122	\$1,318
United Services Automobile Association	\$457	\$462	\$404	\$552	\$618	\$624	\$466	\$481	\$464
USAA Casualty Insurance Company	\$463	\$487	\$407	\$571	\$629	\$632	\$480	\$462	\$470
USAA General Indemnity Company	\$512	\$516	\$453	\$619	\$696	\$690	\$530	\$518	\$523

EXAMPLE E - Liability OPTION 2 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

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

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$771	\$776	\$755	\$1,254	\$1,737	\$1,800	\$909	\$793	\$771
Allstate Indemnity Company	\$1,383	\$1,517	\$1,411	\$2,249	\$2,577	\$2,927	\$1,562	\$1,643	\$1,517
American Family Insurance Company	\$695	\$943	\$774	\$1,081	\$1,580	\$1,670	\$1,044	\$794	\$659
Country Preferred Insurance Company	\$764	\$611	\$612	\$1,019	\$1,281	\$1,320	\$787	\$783	\$701
CSAA General Insurance Company	\$657	\$680	\$693	\$1,058	\$1,234	\$1,356	\$913	\$704	\$889
Esurance Property & Casualty Insurance Company	\$1,063	\$983	\$1,041	\$1,987	\$2,478	\$2,835	\$1,826	\$1,203	\$1,219
Farmers Group Property & Casualty Insurance Company	\$451	\$431	\$414	\$622	\$756	\$823	\$523	\$471	\$457
Farmers Insurance Exchange	\$999	\$990	\$885	\$2,306	\$2,283	\$2,879	\$2,615	\$1,231	\$1,082
Garrison Property & Casualty Insurance Company	\$720	\$706	\$628	\$918	\$1,015	\$1,017	\$732	\$749	\$716
GEICO Secure Insurance Company	\$503	\$547	\$547	\$893	\$1,176	\$1,318	\$750	\$547	\$503
Liberty Mutual General Insurance Company	\$1,463	\$1,433	\$1,945	\$3,787	\$4,997	\$5,850	\$3,768	\$2,432	\$3,245
Nevada Capital Insurance Company	\$582	\$611	\$596	\$818	\$1,032	\$1,121	\$760	\$690	\$731
Progressive Direct Insurance Company	\$698	\$706	\$684	\$1,119	\$1,649	\$1,664	\$1,083	\$910	\$812
Progressive Northern Insurance Company	\$920	\$919	\$893	\$1,543	\$2,307	\$2,317	\$1,478	\$1,216	\$1,071
Safeco Insurance Company of Illinois	\$663	\$696	\$619	\$1,265	\$1,677	\$1,919	\$1,080	\$777	\$637
State Farm Fire and Casualty Company	\$1,055	\$1,001	\$898	\$1,641	\$2,233	\$2,227	\$1,110	\$998	\$1,294
State Farm Mutual Automobile Insurance Company	\$631	\$598	\$535	\$981	\$1,340	\$1,329	\$674	\$597	\$781
The Standard Fire Insurance Company	\$1,079	\$1,095	\$999	\$1,715	\$2,134	\$2,489	\$1,512	\$1,232	\$1,499
United Services Automobile Association	\$548	\$549	\$488	\$692	\$774	\$780	\$567	\$579	\$548
USAA Casualty Insurance Company	\$556	\$576	\$494	\$716	\$789	\$792	\$585	\$554	\$557
USAA General Indemnity Company	\$614	\$612	\$544	\$778	\$873	\$866	\$644	\$621	\$620

EXAMPLE F - Liability OPTION 1 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Indemnity Company	\$2,953	\$3,359	\$3,114	\$4,106	\$4,626	\$5,352	\$3,417	\$3,514	\$3,359
American Family Insurance Company	\$2,659	\$3,769	\$2,976	\$4,031	\$5,391	\$5,554	\$3,914	\$3,079	\$2,544
CSAA General Insurance Company	\$1,751	\$1,684	\$1,716	\$2,699	\$3,209	\$3,442	\$2,288	\$1,795	\$2,289
Farmers Insurance Exchange	\$1,803	\$1,732	\$1,473	\$3,017	\$3,372	\$3,640	\$3,034	\$1,758	\$1,906
Garrison Property & Casualty Insurance Company	\$2,954	\$2,967	\$2,555	\$3,416	\$3,844	\$3,867	\$2,967	\$3,030	\$3,006
Key Insurance Company	\$3,002	\$3,044	\$3,044	\$3,296	\$3,974	\$4,292	\$3,500	\$2,696	\$3,794
Liberty Mutual General Insurance Company	\$3,351	\$3,631	\$4,853	\$8,012	\$9,917	\$10,486	\$7,676	\$5,845	\$6,500
Nevada General Insurance Company	\$2,115	\$2,360	\$2,203	\$2,815	\$3,594	\$4,008	\$3,022	\$2,245	\$2,170
Primero Insurance Company	\$1,104	\$1,104	\$1,020	\$1,908	\$2,112	\$2,112	\$1,908	\$1,170	\$1,020
Progressive Direct Insurance Company	\$1,688	\$1,763	\$1,681	\$2,226	\$3,055	\$3,114	\$2,274	\$2,128	\$2,037
Progressive Northern Insurance Company	\$2,005	\$2,049	\$1,973	\$2,782	\$3,880	\$3,923	\$2,799	\$2,561	\$2,426
Safeco Insurance Company of Illinois	\$1,813	\$1,891	\$1,670	\$2,741	\$3,299	\$3,937	\$2,412	\$2,314	\$1,732
United Services Automobile Association	\$1,657	\$1,703	\$1,461	\$1,983	\$2,271	\$2,296	\$1,698	\$1,741	\$1,701
USAA Casualty Insurance Company	\$1,676	\$1,804	\$1,460	\$2,067	\$2,321	\$2,338	\$1,752	\$1,654	\$1,716
USAA General Indemnity Company	\$2,081	\$2,127	\$1,829	\$2,489	\$2,851	\$2,829	\$2,169	\$2,097	\$2,152

EXAMPLE F - Liability OPTION 2 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Indemnity Company	\$3,177	\$3,541	\$3,275	\$4,642	\$5,289	\$6,091	\$3,637	\$3,810	\$3,541
American Family Insurance Company	\$2,872	\$4,179	\$3,254	\$4,533	\$6,307	\$6,517	\$4,356	\$3,351	\$2,718
CSAA General Insurance Company	\$1,979	\$1,867	\$1,900	\$3,170	\$3,803	\$4,062	\$2,614	\$2,002	\$2,563
Farmers Insurance Exchange	\$1,711	\$1,656	\$1,423	\$3,136	\$3,410	\$3,828	\$3,190	\$1,765	\$1,851
Garrison Property & Casualty Insurance Company	\$3,395	\$3,380	\$2,947	\$4,136	\$4,639	\$4,662	\$3,447	\$3,509	\$3,420
Liberty Mutual General Insurance Company	\$4,571	\$4,712	\$6,356	\$11,915	\$15,425	\$16,576	\$11,507	\$7,976	\$9,616
Progressive Direct Insurance Company	\$2,065	\$2,092	\$2,025	\$3,063	\$4,406	\$4,439	\$3,025	\$2,658	\$2,437
Progressive Northern Insurance Company	\$2,507	\$2,484	\$2,430	\$3,921	\$5,728	\$5,738	\$3,819	\$3,268	\$2,960
Safeco Insurance Company of Illinois	\$2,021	\$2,122	\$1,872	\$3,423	\$4,257	\$5,048	\$2,937	\$2,520	\$1,931
United Services Automobile Association	\$1,895	\$1,923	\$1,664	\$2,394	\$2,732	\$2,761	\$1,973	\$2,002	\$1,913
USAA Casualty Insurance Company	\$1,942	\$2,048	\$1,688	\$2,524	\$2,831	\$2,848	\$2,056	\$1,917	\$1,955
USAA General Indemnity Company	\$2,385	\$2,408	\$2,087	\$3,014	\$3,439	\$3,418	\$2,516	\$2,400	\$2,436

EXAMPLE F - Liability OPTION 1 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

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

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Indemnity Company	\$2,558	\$2,817	\$2,620	\$3,635	\$4,094	\$4,719	\$2,906	\$3,055	\$2,817
American Family Insurance Company	\$1,943	\$2,766	\$2,180	\$3,037	\$4,241	\$4,384	\$2,899	\$2,237	\$1,825
CSAA General Insurance Company	\$2,252	\$2,318	\$2,376	\$3,545	\$4,111	\$4,471	\$3,103	\$2,438	\$3,091
Farmers Insurance Exchange	\$1,655	\$1,617	\$1,366	\$2,903	\$3,208	\$3,501	\$2,984	\$1,677	\$1,781
Garrison Property & Casualty Insurance Company	\$2,332	\$2,293	\$1,977	\$2,922	\$3,258	\$3,264	\$2,345	\$2,437	\$2,341
Key Insurance Company	\$920	\$1,142	\$1,142	\$1,394	\$1,616	\$1,844	\$1,142	\$974	\$986
Liberty Mutual General Insurance Company	\$3,079	\$3,215	\$4,330	\$8,007	\$10,223	\$10,815	\$7,648	\$5,412	\$6,398
Nevada General Insurance Company	\$1,978	\$2,215	\$2,059	\$2,686	\$3,440	\$3,830	\$2,857	\$2,114	\$2,027
Primero Insurance Company	\$2,220	\$2,220	\$2,094	\$3,258	\$3,600	\$3,600	\$3,258	\$2,340	\$2,094
Progressive Direct Insurance Company	\$1,649	\$1,709	\$1,635	\$2,246	\$3,109	\$3,168	\$2,268	\$2,087	\$1,984
Progressive Northern Insurance Company	\$1,938	\$1,969	\$1,901	\$2,762	\$3,878	\$3,925	\$2,755	\$2,482	\$2,342
Safeco Insurance Company of Illinois	\$1,382	\$1,427	\$1,258	\$2,424	\$3,007	\$3,543	\$2,042	\$1,660	\$1,289
United Services Automobile Association	\$1,310	\$1,314	\$1,125	\$1,702	\$1,933	\$1,948	\$1,355	\$1,401	\$1,318
USAA Casualty Insurance Company	\$1,366	\$1,421	\$1,162	\$1,808	\$2,018	\$2,024	\$1,434	\$1,362	\$1,371
USAA General Indemnity Company	\$1,655	\$1,650	\$1,417	\$2,150	\$2,441	\$2,417	\$1,733	\$1,683	\$1,683

EXAMPLE F - Liability OPTION 2 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

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

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Indemnity Company	\$2,822	\$3,058	\$2,834	\$4,230	\$4,831	\$5,541	\$3,180	\$3,403	\$3,058
American Family Insurance Company	\$2,168	\$3,172	\$2,465	\$3,546	\$5,170	\$5,372	\$3,351	\$2,520	\$2,012
CSAA General Insurance Company	\$2,482	\$2,492	\$2,552	\$4,068	\$4,778	\$5,171	\$3,447	\$2,642	\$3,365
Farmers Insurance Exchange	\$1,597	\$1,575	\$1,346	\$3,062	\$3,285	\$3,743	\$3,217	\$1,722	\$1,763
Garrison Property & Casualty Insurance Company	\$2,902	\$2,836	\$2,489	\$3,815	\$4,246	\$4,260	\$2,962	\$3,049	\$2,880
Liberty Mutual General Insurance Company	\$4,679	\$4,617	\$6,318	\$13,049	\$17,338	\$18,748	\$12,632	\$8,163	\$10,491
Progressive Direct Insurance Company	\$2,110	\$2,111	\$2,056	\$3,255	\$4,740	\$4,784	\$3,178	\$2,735	\$2,475
Progressive Northern Insurance Company	\$2,540	\$2,493	\$2,450	\$4,101	\$6,048	\$6,081	\$3,956	\$3,330	\$2,980
Safeco Insurance Company of Illinois	\$1,668	\$1,739	\$1,527	\$3,321	\$4,299	\$5,020	\$2,764	\$1,941	\$1,557
United Services Automobile Association	\$1,615	\$1,602	\$1,390	\$2,200	\$2,493	\$2,517	\$1,702	\$1,733	\$1,594
USAA Casualty Insurance Company	\$1,690	\$1,729	\$1,445	\$2,344	\$2,617	\$2,624	\$1,802	\$1,683	\$1,671
USAA General Indemnity Company	\$2,050	\$2,029	\$1,762	\$2,800	\$3,173	\$3,154	\$2,184	\$2,080	\$2,060

EXAMPLE G - Liability OPTION 1 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$937	\$951	\$913	\$1,272	\$1,652	\$1,750	\$1,116	\$978	\$937
Allstate Indemnity Company	\$1,717	\$1,990	\$1,840	\$2,434	\$2,769	\$3,210	\$2,013	\$2,042	\$1,990
American Access Casualty Company	\$672	\$1,500	\$1,138	\$1,234	\$1,147	\$1,866	\$922	\$1,063	
American Family Insurance Company	\$1,129	\$1,534	\$1,246	\$1,678	\$2,268	\$2,348	\$1,623	\$1,280	\$1,074
CSAA General Insurance Company	\$819	\$792	\$808	\$1,245	\$1,467	\$1,588	\$1,065	\$836	\$1,053
Esurance Property & Casualty Insurance Company	\$1,450	\$1,364	\$1,403	\$2,378	\$3,009	\$3,238	\$2,189	\$1,690	\$1,664
Farmers Group Property & Casualty Insurance Company	\$702	\$663	\$635	\$927	\$1,111	\$1,213	\$797	\$723	\$712
Farmers Insurance Exchange	\$1,201	\$1,153	\$997	\$2,153	\$2,339	\$2,623	\$2,225	\$1,226	\$1,273
Garrison Property & Casualty Insurance Company	\$1,122	\$1,116	\$963	\$1,337	\$1,494	\$1,500	\$1,126	\$1,159	\$1,136
GEICO Secure Insurance Company	\$707	\$776	\$776	\$1,043	\$1,305	\$1,407	\$924	\$776	\$707
Hartford Insurance Company of the Midwest	\$844	\$816	\$768	\$1,195	\$1,510	\$1,496	\$1,095	\$824	\$934
Key Insurance Company	\$1,988	\$2,036	\$2,036	\$2,138	\$2,576	\$2,774	\$2,336	\$1,784	\$2,522
Liberty Mutual General Insurance Company	\$2,387	\$2,538	\$3,383	\$5,561	\$6,820	\$7,544	\$5,329	\$4,044	\$4,673
Nevada Capital Insurance Company	\$715	\$758	\$736	\$1,003	\$1,248	\$1,354	\$953	\$850	\$891
Nevada General Insurance Company	\$1,322	\$1,450	\$1,363	\$1,731	\$2,195	\$2,436	\$1,844	\$1,388	\$1,341
Primero Insurance Company	\$948	\$948	\$882	\$1,662	\$1,836	\$1,836	\$1,662	\$1,014	\$882
Progressive Direct Insurance Company	\$1,157	\$1,181	\$1,138	\$1,624	\$2,254	\$2,275	\$1,619	\$1,462	\$1,380
Progressive Northern Insurance Company	\$1,191	\$1,217	\$1,170	\$1,744	\$2,466	\$2,487	\$1,727	\$1,531	\$1,438
Safeco Insurance Company of Illinois	\$1,139	\$1,192	\$1,064	\$1,716	\$2,095	\$2,456	\$1,516	\$1,438	\$1,104
State Farm Fire and Casualty Company	\$1,480	\$1,450	\$1,287	\$2,163	\$2,933	\$2,861	\$1,582	\$1,420	\$1,928
State Farm Mutual Automobile Insurance Company	\$814	\$792	\$702	\$1,194	\$1,623	\$1,574	\$874	\$774	\$1,061
The Standard Fire Insurance Company	\$1,101	\$1,118	\$1,030	\$1,638	\$1,971	\$2,275	\$1,465	\$1,224	\$1,458
United Services Automobile Association	\$864	\$885	\$762	\$1,023	\$1,159	\$1,171	\$880	\$911	\$891
USAA Casualty Insurance Company	\$879	\$943	\$768	\$1,064	\$1,183	\$1,190	\$911	\$874	\$903
USAA General Indemnity Company	\$987	\$1,007	\$871	\$1,168	\$1,326	\$1,313	\$1,022	\$1,001	\$1,022

EXAMPLE G - Liability OPTION 2 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability

\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$980	\$990	\$956	\$1,423	\$1,906	\$2,004	\$1,182	\$1,018	\$980
Allstate Indemnity Company	\$1,873	\$2,116	\$1,955	\$2,816	\$3,238	\$3,725	\$2,161	\$2,244	\$2,116
American Family Insurance Company	\$1,217	\$1,701	\$1,359	\$1,889	\$2,661	\$2,766	\$1,809	\$1,393	\$1,145
CSAA General Insurance Company	\$942	\$893	\$910	\$1,498	\$1,784	\$1,934	\$1,247	\$946	\$1,203
Esurance Property & Casualty Insurance Company	\$1,888	\$1,734	\$1,823	\$3,458	\$4,418	\$4,864	\$3,155	\$2,171	\$2,140
Farmers Group Property & Casualty Insurance Company	\$717	\$680	\$647	\$992	\$1,209	\$1,318	\$833	\$753	\$723
Farmers Insurance Exchange	\$1,174	\$1,136	\$997	\$2,337	\$2,452	\$2,885	\$2,471	\$1,286	\$1,270
Garrison Property & Casualty Insurance Company	\$1,300	\$1,286	\$1,119	\$1,627	\$1,818	\$1,823	\$1,320	\$1,354	\$1,306
GEICO Secure Insurance Company	\$965	\$1,033	\$1,033	\$1,693	\$2,203	\$2,423	\$1,416	\$1,033	\$965
Hartford Insurance Company of the Midwest	\$949	\$896	\$850	\$1,455	\$1,875	\$1,874	\$1,316	\$913	\$1,041
Liberty Mutual General Insurance Company	\$3,303	\$3,327	\$4,460	\$8,350	\$10,773	\$12,341	\$8,157	\$5,552	\$7,056
Nevada Capital Insurance Company	\$810	\$856	\$839	\$1,169	\$1,488	\$1,613	\$1,088	\$970	\$1,022
Progressive Direct Insurance Company	\$1,560	\$1,531	\$1,507	\$2,510	\$3,681	\$3,672	\$2,416	\$2,026	\$1,812
Progressive Northern Insurance Company	\$1,610	\$1,583	\$1,553	\$2,649	\$3,914	\$3,912	\$2,544	\$2,115	\$1,891
Safeco Insurance Company of Illinois	\$1,295	\$1,361	\$1,216	\$2,203	\$2,817	\$3,267	\$1,908	\$1,584	\$1,256
State Farm Fire and Casualty Company	\$1,810	\$1,731	\$1,547	\$2,756	\$3,749	\$3,692	\$1,921	\$1,711	\$2,277
State Farm Mutual Automobile Insurance Company	\$971	\$926	\$823	\$1,480	\$2,020	\$1,978	\$1,041	\$913	\$1,229
The Standard Fire Insurance Company	\$1,178	\$1,180	\$1,086	\$1,878	\$2,331	\$2,682	\$1,651	\$1,337	\$1,641
United Services Automobile Association	\$991	\$1,002	\$875	\$1,225	\$1,380	\$1,395	\$1,021	\$1,047	\$1,002
USAA Casualty Insurance Company	\$1,012	\$1,065	\$887	\$1,280	\$1,421	\$1,428	\$1,059	\$1,007	\$1,023
USAA General Indemnity Company	\$1,128	\$1,137	\$992	\$1,394	\$1,576	\$1,565	\$1,178	\$1,138	\$1,151

EXAMPLE G - Liability OPTION 1 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

\$25,000 per person/\$50,000 per accident Bodily Injury Liability, \$20,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$25,000 per person/\$50,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$869	\$869	\$839	\$1,220	\$1,598	\$1,693	\$1,063	\$901	\$869
Allstate Indemnity Company	\$1,466	\$1,634	\$1,518	\$2,136	\$2,431	\$2,802	\$1,678	\$1,751	\$1,634
American Access Casualty Company	\$1,405	\$3,485	\$1,921	\$1,966	\$1,861	\$2,727	\$1,672	\$1,782	
American Family Insurance Company	\$895	\$1,206	\$985	\$1,359	\$1,916	\$1,998	\$1,294	\$1,007	\$838
CSAA General Insurance Company	\$1,047	\$1,076	\$1,103	\$1,632	\$1,883	\$2,068	\$1,432	\$1,124	\$1,415
Esurance Property & Casualty Insurance Company	\$1,468	\$1,377	\$1,426	\$2,430	\$3,079	\$3,329	\$2,239	\$1,714	\$1,708
Farmers Group Property & Casualty Insurance Company	\$681	\$644	\$615	\$906	\$1,087	\$1,189	\$776	\$701	\$691
Farmers Insurance Exchange	\$1,108	\$1,081	\$931	\$2,086	\$2,233	\$2,543	\$2,212	\$1,180	\$1,194
Garrison Property & Casualty Insurance Company	\$920	\$898	\$778	\$1,172	\$1,303	\$1,302	\$926	\$966	\$920
GEICO Secure Insurance Company	\$733	\$793	\$793	\$1,087	\$1,357	\$1,453	\$954	\$793	\$733
Hartford Insurance Company of the Midwest	\$839	\$814	\$767	\$1,192	\$1,506	\$1,494	\$1,091	\$823	\$927
Key Insurance Company	\$590	\$758	\$758	\$860	\$992	\$1,130	\$752	\$626	\$632
Liberty Mutual General Insurance Company	\$2,117	\$2,168	\$2,906	\$5,347	\$6,783	\$7,581	\$5,142	\$3,601	\$4,449
Nevada Capital Insurance Company	\$626	\$654	\$637	\$865	\$1,087	\$1,183	\$803	\$736	\$784
Nevada General Insurance Company	\$1,244	\$1,369	\$1,282	\$1,660	\$2,108	\$2,334	\$1,750	\$1,314	\$1,261
Primero Insurance Company	\$1,764	\$1,764	\$1,668	\$2,646	\$2,922	\$2,922	\$2,646	\$1,872	\$1,668
Progressive Direct Insurance Company	\$1,141	\$1,154	\$1,118	\$1,645	\$2,303	\$2,325	\$1,625	\$1,446	\$1,358
Progressive Northern Insurance Company	\$1,179	\$1,191	\$1,152	\$1,784	\$2,540	\$2,561	\$1,748	\$1,522	\$1,417
Safeco Insurance Company of Illinois	\$897	\$925	\$828	\$1,551	\$1,966	\$2,263	\$1,322	\$1,056	\$850
State Farm Fire and Casualty Company	\$1,281	\$1,232	\$1,097	\$1,932	\$2,631	\$2,586	\$1,369	\$1,216	\$1,625
State Farm Mutual Automobile Insurance Company	\$693	\$665	\$589	\$1,052	\$1,436	\$1,404	\$748	\$655	\$883
United Services Automobile Association	\$703	\$704	\$609	\$886	\$996	\$1,004	\$718	\$750	\$709
USAA Casualty Insurance Company	\$728	\$756	\$626	\$932	\$1,032	\$1,035	\$756	\$730	\$734
USAA General Indemnity Company	\$800	\$798	\$693	\$1,013	\$1,141	\$1,128	\$830	\$817	\$814

EXAMPLE G - Liability OPTION 2 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

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

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$924	\$922	\$894	\$1,394	\$1,881	\$1,982	\$1,151	\$953	\$924
Allstate Indemnity Company	\$1,655	\$1,803	\$1,670	\$2,565	\$2,956	\$3,381	\$1,870	\$1,995	\$1,803
American Family Insurance Company	\$995	\$1,379	\$1,109	\$1,586	\$2,338	\$2,452	\$1,497	\$1,134	\$921
CSAA General Insurance Company	\$1,179	\$1,183	\$1,212	\$1,926	\$2,254	\$2,475	\$1,637	\$1,242	\$1,576
Esurance Property & Casualty Insurance Company	\$1,940	\$1,777	\$1,881	\$3,590	\$4,583	\$5,080	\$3,279	\$2,229	\$2,222
Farmers Group Property & Casualty Insurance Company	\$704	\$664	\$635	\$980	\$1,193	\$1,304	\$820	\$738	\$708
Farmers Insurance Exchange	\$1,109	\$1,093	\$956	\$2,315	\$2,388	\$2,868	\$2,533	\$1,275	\$1,221
Garrison Property & Casualty Insurance Company	\$1,140	\$1,110	\$974	\$1,521	\$1,690	\$1,692	\$1,165	\$1,202	\$1,130
GEICO Secure Insurance Company	\$996	\$1,055	\$1,055	\$1,749	\$2,271	\$2,486	\$1,456	\$1,055	\$996
Hartford Insurance Company of the Midwest	\$955	\$905	\$859	\$1,471	\$1,893	\$1,894	\$1,329	\$926	\$1,047
Liberty Mutual General Insurance Company	\$3,280	\$3,160	\$4,283	\$8,852	\$11,754	\$13,641	\$8,716	\$5,494	\$7,475
Nevada Capital Insurance Company	\$719	\$750	\$737	\$1,027	\$1,322	\$1,435	\$935	\$854	\$911
Progressive Direct Insurance Company	\$1,602	\$1,556	\$1,541	\$2,651	\$3,923	\$3,927	\$2,533	\$2,093	\$1,850
Progressive Northern Insurance Company	\$1,684	\$1,635	\$1,615	\$2,865	\$4,275	\$4,288	\$2,723	\$2,225	\$1,962
Safeco Insurance Company of Illinois	\$1,115	\$1,157	\$1,034	\$2,202	\$2,954	\$3,356	\$1,868	\$1,259	\$1,056
State Farm Fire and Casualty Company	\$1,661	\$1,556	\$1,400	\$2,614	\$3,564	\$3,546	\$1,751	\$1,553	\$2,022
State Farm Mutual Automobile Insurance Company	\$868	\$813	\$726	\$1,367	\$1,872	\$1,852	\$929	\$811	\$1,068
United Services Automobile Association	\$859	\$853	\$750	\$1,129	\$1,267	\$1,276	\$893	\$919	\$853
USAA Casualty Insurance Company	\$889	\$910	\$770	\$1,186	\$1,312	\$1,315	\$937	\$889	\$885
USAA General Indemnity Company	\$979	\$969	\$851	\$1,295	\$1,455	\$1,445	\$1,032	\$996	\$985

EXAMPLE H - Liability OPTION 1 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

\$25,000 per person/\$50,000 per accident Bodily Injury Liability, \$20,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$25,000 per person/\$50,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$795	\$810	\$779	\$1,069	\$1,385	\$1,460	\$933	\$829	\$795
Allstate Indemnity Company	\$1,478	\$1,730	\$1,596	\$2,104	\$2,397	\$2,780	\$1,741	\$1,756	\$1,730
American Access Casualty Company	\$610	\$1,310	\$1,003	\$1,084	\$1,011	\$1,618	\$821	\$940	
American Family Insurance Company	\$766	\$1,027	\$844	\$1,129	\$1,541	\$1,601	\$1,095	\$864	\$731
Country Preferred Insurance Company	\$659	\$530	\$531	\$867	\$1,087	\$1,119	\$670	\$673	\$605
CSAA General Insurance Company	\$604	\$583	\$593	\$896	\$1,051	\$1,136	\$772	\$613	\$766
Esurance Property & Casualty Insurance Company	\$956	\$901	\$927	\$1,521	\$1,903	\$2,044	\$1,404	\$1,100	\$1,086
Farmers Group Property & Casualty Insurance Company	\$451	\$428	\$412	\$590	\$708	\$779	\$513	\$460	\$459
Farmers Insurance Exchange	\$972	\$937	\$811	\$1,779	\$1,925	\$2,173	\$1,836	\$1,004	\$1,038
Garrison Property & Casualty Insurance Company	\$649	\$648	\$563	\$753	\$838	\$841	\$651	\$667	\$658
GEICO Secure Insurance Company	\$352	\$388	\$388	\$524	\$663	\$725	\$465	\$388	\$352
Hartford Insurance Company of the Midwest	\$591	\$581	\$548	\$822	\$1,035	\$1,023	\$757	\$587	\$656
Key Insurance Company	\$1,856	\$1,910	\$1,910	\$1,988	\$2,390	\$2,576	\$2,186	\$1,664	\$2,360
Liberty Mutual General Insurance Company	\$1,167	\$1,244	\$1,654	\$2,673	\$3,285	\$3,699	\$2,590	\$1,966	\$2,274
Nevada Capital Insurance Company	\$441	\$466	\$453	\$617	\$764	\$826	\$585	\$524	\$549
Nevada General Insurance Company	\$1,544	\$1,689	\$1,588	\$1,995	\$2,525	\$2,809	\$2,134	\$1,612	\$1,559
Primero Insurance Company	\$630	\$630	\$582	\$1,092	\$1,206	\$1,206	\$1,092	\$666	\$582
Progressive Direct Insurance Company	\$735	\$755	\$726	\$1,020	\$1,404	\$1,418	\$1,018	\$918	\$870
Progressive Northern Insurance Company	\$782	\$801	\$769	\$1,148	\$1,628	\$1,638	\$1,138	\$1,004	\$938
Safeco Insurance Company of Illinois	\$1,092	\$1,140	\$1,018	\$1,655	\$2,021	\$2,362	\$1,455	\$1,370	\$1,056
State Farm Fire and Casualty Company	\$930	\$913	\$814	\$1,348	\$1,824	\$1,776	\$988	\$893	\$1,214
State Farm Mutual Automobile Insurance Company	\$575	\$562	\$500	\$837	\$1,134	\$1,100	\$613	\$549	\$752
The Standard Fire Insurance Company	\$890	\$904	\$833	\$1,308	\$1,568	\$1,805	\$1,175	\$989	\$1,174
United Services Automobile Association	\$512	\$525	\$458	\$595	\$670	\$677	\$519	\$535	\$526
USAA Casualty Insurance Company	\$532	\$570	\$471	\$633	\$700	\$706	\$550	\$527	\$545
USAA General Indemnity Company	\$627	\$640	\$558	\$731	\$826	\$818	\$648	\$633	\$647

EXAMPLE H - Liability OPTION 2 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

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

Company Name	Carson 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	\$837	\$849	\$819	\$1,215	\$1,626	\$1,706	\$995	\$869	\$837
Allstate Indemnity Company	\$1,609	\$1,832	\$1,690	\$2,435	\$2,799	\$3,225	\$1,864	\$1,925	\$1,832
American Family Insurance Company	\$823	\$1,137	\$918	\$1,270	\$1,805	\$1,883	\$1,219	\$938	\$777
Country Preferred Insurance Company	\$722	\$583	\$584	\$964	\$1,219	\$1,252	\$732	\$737	\$664
CSAA General Insurance Company	\$677	\$642	\$654	\$1,049	\$1,243	\$1,345	\$879	\$680	\$854
Esurance Property & Casualty Insurance Company	\$1,226	\$1,129	\$1,186	\$2,186	\$2,767	\$3,045	\$2,001	\$1,397	\$1,380
Farmers Group Property & Casualty Insurance Company	\$468	\$446	\$426	\$644	\$783	\$855	\$543	\$488	\$473
Farmers Insurance Exchange	\$970	\$944	\$828	\$1,974	\$2,058	\$2,443	\$2,099	\$1,078	\$1,051
Garrison Property & Casualty Insurance Company	\$746	\$740	\$651	\$909	\$1,010	\$1,014	\$756	\$772	\$751
GEICO Secure Insurance Company	\$490	\$527	\$527	\$878	\$1,157	\$1,294	\$735	\$527	\$490
Hartford Insurance Company of the Midwest	\$639	\$613	\$581	\$969	\$1,248	\$1,247	\$877	\$624	\$705
Liberty Mutual General Insurance Company	\$1,633	\$1,641	\$2,195	\$4,067	\$5,264	\$6,169	\$4,020	\$2,718	\$3,492
Nevada Capital Insurance Company	\$492	\$519	\$508	\$705	\$893	\$964	\$656	\$589	\$620
Progressive Direct Insurance Company	\$954	\$944	\$927	\$1,505	\$2,185	\$2,182	\$1,454	\$1,226	\$1,102
Progressive Northern Insurance Company	\$1,066	\$1,051	\$1,032	\$1,781	\$2,648	\$2,638	\$1,707	\$1,405	\$1,242
Safeco Insurance Company of Illinois	\$1,243	\$1,303	\$1,166	\$2,127	\$2,721	\$3,147	\$1,835	\$1,511	\$1,203
State Farm Fire and Casualty Company	\$1,151	\$1,101	\$989	\$1,744	\$2,364	\$2,324	\$1,208	\$1,087	\$1,446
State Farm Mutual Automobile Insurance Company	\$695	\$664	\$593	\$1,053	\$1,431	\$1,401	\$737	\$654	\$878
The Standard Fire Insurance Company	\$949	\$953	\$876	\$1,497	\$1,853	\$2,128	\$1,321	\$1,077	\$1,318
United Services Automobile Association	\$583	\$591	\$522	\$708	\$794	\$803	\$600	\$612	\$590
USAA Casualty Insurance Company	\$612	\$644	\$542	\$759	\$841	\$845	\$639	\$606	\$619
USAA General Indemnity Company	\$711	\$719	\$631	\$867	\$978	\$972	\$742	\$718	\$727

EXAMPLE H - Liability OPTION 1 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

\$25,000 per person/\$50,000 per accident Bodily Injury Liability, \$20,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$25,000 per person/\$50,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$735	\$737	\$713	\$1,022	\$1,332	\$1,407	\$885	\$761	\$735
Allstate Indemnity Company	\$1,250	\$1,403	\$1,300	\$1,833	\$2,087	\$2,407	\$1,437	\$1,493	\$1,403
American Access Casualty Company	\$1,483	\$3,675	\$1,932	\$1,952	\$1,857	\$2,633	\$1,712	\$1,793	
American Family Insurance Company	\$635	\$841	\$697	\$953	\$1,354	\$1,419	\$911	\$712	\$598
Country Preferred Insurance Company	\$623	\$494	\$495	\$826	\$1,034	\$1,067	\$635	\$637	\$569
CSAA General Insurance Company	\$754	\$771	\$789	\$1,152	\$1,327	\$1,455	\$1,017	\$806	\$1,007
Esurance Property & Casualty Insurance Company	\$967	\$911	\$942	\$1,554	\$1,949	\$2,104	\$1,438	\$1,116	\$1,113
Farmers Group Property & Casualty Insurance Company	\$439	\$415	\$400	\$578	\$692	\$762	\$498	\$447	\$447
Farmers Insurance Exchange	\$899	\$881	\$759	\$1,725	\$1,839	\$2,108	\$1,831	\$970	\$977
Garrison Property & Casualty Insurance Company	\$530	\$521	\$455	\$658	\$726	\$728	\$534	\$554	\$532
GEICO Secure Insurance Company	\$363	\$396	\$396	\$545	\$687	\$746	\$479	\$396	\$363
Hartford Insurance Company of the Midwest	\$584	\$578	\$546	\$818	\$1,031	\$1,020	\$752	\$585	\$650
Key Insurance Company	\$524	\$692	\$692	\$770	\$884	\$1,010	\$680	\$566	\$566
Liberty Mutual General Insurance Company	\$1,034	\$1,056	\$1,414	\$2,574	\$3,274	\$3,736	\$2,501	\$1,742	\$2,173
Nevada Capital Insurance Company	\$382	\$397	\$387	\$525	\$660	\$715	\$487	\$449	\$478
Nevada General Insurance Company	\$1,446	\$1,586	\$1,486	\$1,905	\$2,416	\$2,684	\$2,018	\$1,520	\$1,459
Primero Insurance Company	\$1,182	\$1,182	\$1,116	\$1,764	\$1,944	\$1,944	\$1,764	\$1,248	\$1,116
Progressive Direct Insurance Company	\$737	\$749	\$725	\$1,056	\$1,470	\$1,484	\$1,044	\$926	\$867
Progressive Northern Insurance Company	\$783	\$795	\$768	\$1,192	\$1,710	\$1,718	\$1,169	\$1,011	\$935
Safeco Insurance Company of Illinois	\$866	\$891	\$798	\$1,504	\$1,906	\$2,188	\$1,277	\$1,014	\$819
State Farm Fire and Casualty Company	\$801	\$772	\$690	\$1,203	\$1,635	\$1,605	\$850	\$761	\$1,019
State Farm Mutual Automobile Insurance Company	\$492	\$471	\$421	\$739	\$1,006	\$983	\$526	\$465	\$626
United Services Automobile Association	\$417	\$419	\$366	\$515	\$577	\$581	\$426	\$442	\$421
USAA Casualty Insurance Company	\$442	\$459	\$385	\$556	\$613	\$613	\$458	\$442	\$447
USAA General Indemnity Company	\$509	\$507	\$445	\$634	\$712	\$705	\$527	\$518	\$518

EXAMPLE H - Liability OPTION 2 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability

\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$790	\$792	\$769	\$1,187	\$1,602	\$1,679	\$964	\$815	\$790
Allstate Indemnity Company	\$1,409	\$1,545	\$1,429	\$2,203	\$2,539	\$2,905	\$1,599	\$1,695	\$1,545
American Family Insurance Company	\$701	\$956	\$779	\$1,105	\$1,639	\$1,725	\$1,047	\$796	\$652
Country Preferred Insurance Company	\$686	\$547	\$548	\$923	\$1,166	\$1,200	\$697	\$701	\$628
CSAA General Insurance Company	\$830	\$832	\$850	\$1,326	\$1,547	\$1,695	\$1,135	\$872	\$1,098
Esurance Property & Casualty Insurance Company	\$1,260	\$1,159	\$1,225	\$2,271	\$2,874	\$3,183	\$2,079	\$1,433	\$1,433
Farmers Group Property & Casualty Insurance Company	\$458	\$439	\$419	\$637	\$772	\$848	\$535	\$480	\$464
Farmers Insurance Exchange	\$920	\$911	\$798	\$1,962	\$2,010	\$2,436	\$2,157	\$1,073	\$1,014
Garrison Property & Casualty Insurance Company	\$655	\$638	\$567	\$848	\$937	\$939	\$665	\$685	\$649
GEICO Secure Insurance Company	\$504	\$537	\$537	\$904	\$1,188	\$1,322	\$753	\$537	\$504
Hartford Insurance Company of the Midwest	\$641	\$615	\$586	\$976	\$1,257	\$1,257	\$884	\$629	\$705
Liberty Mutual General Insurance Company	\$1,627	\$1,558	\$2,109	\$4,336	\$5,777	\$6,870	\$4,318	\$2,691	\$3,727
Nevada Capital Insurance Company	\$432	\$448	\$441	\$613	\$785	\$849	\$557	\$512	\$546
Progressive Direct Insurance Company	\$1,005	\$984	\$970	\$1,645	\$2,421	\$2,420	\$1,572	\$1,301	\$1,153
Progressive Northern Insurance Company	\$1,145	\$1,111	\$1,098	\$1,992	\$2,999	\$2,988	\$1,888	\$1,520	\$1,321
Safeco Insurance Company of Illinois	\$1,077	\$1,116	\$998	\$2,135	\$2,861	\$3,247	\$1,806	\$1,211	\$1,020
State Farm Fire and Casualty Company	\$1,061	\$993	\$898	\$1,667	\$2,265	\$2,249	\$1,105	\$990	\$1,290
State Farm Mutual Automobile Insurance Company	\$627	\$588	\$528	\$984	\$1,340	\$1,325	\$663	\$585	\$770
United Services Automobile Association	\$508	\$504	\$448	\$655	\$730	\$735	\$528	\$539	\$504
USAA Casualty Insurance Company	\$539	\$552	\$472	\$703	\$776	\$778	\$565	\$539	\$536
USAA General Indemnity Company	\$619	\$613	\$543	\$807	\$903	\$899	\$651	\$628	\$622

EXAMPLE I - Liability OPTION 1 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

\$25,000 per person/\$50,000 per accident Bodily Injury Liability, \$20,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$25,000 per person/\$50,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,119	\$1,119	\$1,076	\$1,550	\$2,024	\$2,150	\$1,363	\$1,164	\$1,119
Allstate Indemnity Company	\$1,842	\$2,094	\$1,940	\$2,629	\$2,982	\$3,455	\$2,134	\$2,194	\$2,094
American Access Casualty Company	\$621	\$1,343	\$1,026	\$1,111	\$1,034	\$1,661	\$839	\$962	
American Family Insurance Company	\$1,090	\$1,527	\$1,215	\$1,683	\$2,354	\$2,429	\$1,593	\$1,240	\$1,018
Country Preferred Insurance Company	\$777	\$609	\$609	\$1,028	\$1,277	\$1,318	\$794	\$794	\$705
CSAA General Insurance Company	\$681	\$642	\$654	\$1,010	\$1,198	\$1,278	\$860	\$687	\$861
Esurance Property & Casualty Insurance Company	\$1,038	\$961	\$998	\$1,706	\$2,162	\$2,293	\$1,556	\$1,207	\$1,182
Farmers Group Property & Casualty Insurance Company	\$523	\$491	\$470	\$687	\$819	\$896	\$591	\$541	\$530
Farmers Insurance Exchange	\$882	\$850	\$736	\$1,601	\$1,740	\$1,956	\$1,645	\$906	\$942
Garrison Property & Casualty Insurance Company	\$913	\$902	\$773	\$1,120	\$1,248	\$1,249	\$914	\$954	\$922
GEICO Secure Insurance Company	\$444	\$478	\$478	\$675	\$848	\$907	\$587	\$478	\$444
Hartford Insurance Company of the Midwest	\$642	\$627	\$591	\$896	\$1,126	\$1,113	\$824	\$633	\$711
Key Insurance Company	\$2,246	\$2,282	\$2,282	\$2,390	\$2,888	\$3,110	\$2,630	\$2,006	\$2,058
Liberty Mutual General Insurance Company	\$1,326	\$1,400	\$1,865	\$3,111	\$3,792	\$4,235	\$2,962	\$2,233	\$2,627
Nevada Capital Insurance Company	\$446	\$475	\$462	\$634	\$796	\$862	\$600	\$533	\$559
Nevada General Insurance Company	\$2,006	\$2,218	\$2,076	\$2,606	\$3,316	\$3,702	\$2,815	\$2,109	\$2,038
Primero Insurance Company	\$666	\$666	\$618	\$1,164	\$1,284	\$1,284	\$1,164	\$714	\$618
Progressive Direct Insurance Company	\$1,252	\$1,260	\$1,224	\$1,729	\$2,379	\$2,399	\$1,726	\$1,576	\$1,496
Progressive Northern Insurance Company	\$1,165	\$1,161	\$1,132	\$1,698	\$2,389	\$2,397	\$1,676	\$1,493	\$1,402
Safeco Insurance Company of Illinois	\$1,254	\$1,246	\$1,104	\$1,937	\$2,337	\$2,712	\$1,663	\$1,484	\$1,133
State Farm Fire and Casualty Company	\$1,180	\$1,145	\$1,020	\$1,721	\$2,331	\$2,255	\$1,253	\$1,114	\$1,541
State Farm Mutual Automobile Insurance Company	\$736	\$711	\$632	\$1,078	\$1,464	\$1,412	\$786	\$692	\$961
The Standard Fire Insurance Company	\$1,069	\$1,080	\$993	\$1,609	\$1,943	\$2,233	\$1,438	\$1,195	\$1,436
United Services Automobile Association	\$640	\$647	\$555	\$784	\$884	\$892	\$651	\$680	\$652
USAA Casualty Insurance Company	\$699	\$739	\$602	\$871	\$966	\$970	\$723	\$699	\$712
USAA General Indemnity Company	\$807	\$815	\$698	\$990	\$1,118	\$1,107	\$833	\$824	\$832

EXAMPLE I - Liability OPTION 2 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability

\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson 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	\$1,165	\$1,162	\$1,122	\$1,713	\$2,299	\$2,431	\$1,443	\$1,207	\$1,165
Allstate Indemnity Company	\$2,021	\$2,249	\$2,076	\$3,055	\$3,504	\$4,037	\$2,316	\$2,426	\$2,249
American Family Insurance Company	\$1,196	\$1,733	\$1,354	\$1,939	\$2,829	\$2,931	\$1,818	\$1,377	\$1,103
Country Preferred Insurance Company	\$846	\$665	\$665	\$1,133	\$1,419	\$1,462	\$863	\$864	\$768
CSAA General Insurance Company	\$754	\$703	\$715	\$1,166	\$1,393	\$1,484	\$969	\$755	\$953
Esurance Property & Casualty Insurance Company	\$1,318	\$1,196	\$1,265	\$2,408	\$3,100	\$3,344	\$2,181	\$1,519	\$1,486
Farmers Group Property & Casualty Insurance Company	\$541	\$511	\$487	\$743	\$902	\$985	\$625	\$569	\$547
Farmers Insurance Exchange	\$1,022	\$992	\$864	\$2,051	\$2,154	\$2,525	\$2,154	\$1,123	\$1,114
Garrison Property & Casualty Insurance Company	\$1,055	\$1,037	\$896	\$1,362	\$1,519	\$1,520	\$1,073	\$1,110	\$1,059
GEICO Secure Insurance Company	\$612	\$645	\$645	\$1,100	\$1,436	\$1,570	\$909	\$645	\$612
Hartford Insurance Company of the Midwest	\$689	\$659	\$625	\$1,040	\$1,336	\$1,333	\$944	\$671	\$758
Liberty Mutual General Insurance Company	\$1,832	\$1,833	\$2,452	\$4,636	\$5,959	\$6,932	\$4,524	\$3,056	\$3,951
Nevada Capital Insurance Company	\$500	\$529	\$519	\$728	\$928	\$1,004	\$675	\$601	\$632
Progressive Direct Insurance Company	\$1,581	\$1,546	\$1,524	\$2,458	\$3,554	\$3,547	\$2,382	\$2,038	\$1,846
Progressive Northern Insurance Company	\$1,513	\$1,464	\$1,449	\$2,479	\$3,649	\$3,631	\$2,378	\$1,984	\$1,774
Safeco Insurance Company of Illinois	\$1,394	\$1,402	\$1,240	\$2,394	\$2,971	\$3,450	\$2,012	\$1,625	\$1,267
State Farm Fire and Casualty Company	\$1,437	\$1,364	\$1,222	\$2,185	\$2,965	\$2,897	\$1,516	\$1,340	\$1,814
State Farm Mutual Automobile Insurance Company	\$880	\$832	\$743	\$1,337	\$1,823	\$1,774	\$936	\$818	\$1,114
The Standard Fire Insurance Company	\$1,149	\$1,150	\$1,055	\$1,854	\$2,309	\$2,652	\$1,629	\$1,312	\$1,627
United Services Automobile Association	\$736	\$736	\$639	\$945	\$1,062	\$1,071	\$761	\$785	\$740
USAA Casualty Insurance Company	\$807	\$840	\$694	\$1,052	\$1,168	\$1,172	\$845	\$805	\$810
USAA General Indemnity Company	\$920	\$919	\$794	\$1,183	\$1,335	\$1,325	\$962	\$936	\$937

EXAMPLE I - Liability OPTION 1 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

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

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$1,065	\$1,054	\$1,018	\$1,523	\$2,005	\$2,135	\$1,333	\$1,102	\$1,065
Allstate Indemnity Company	\$1,604	\$1,765	\$1,639	\$2,347	\$2,663	\$3,073	\$1,825	\$1,917	\$1,765
American Access Casualty Company	\$1,359	\$3,341	\$1,812	\$1,844	\$1,752	\$2,524	\$1,593	\$1,683	
American Family Insurance Company	\$885	\$1,232	\$985	\$1,394	\$2,024	\$2,102	\$1,305	\$1,001	\$815
Country Preferred Insurance Company	\$743	\$577	\$578	\$1,078	\$1,171	\$1,269	\$761	\$737	\$748
CSAA General Insurance Company	\$821	\$823	\$845	\$1,259	\$1,459	\$1,580	\$1,099	\$871	\$1,095
Esurance Property & Casualty Insurance Company	\$1,058	\$982	\$1,022	\$1,745	\$2,216	\$2,361	\$1,596	\$1,230	\$1,221
Farmers Group Property & Casualty Insurance Company	\$504	\$475	\$452	\$670	\$798	\$875	\$573	\$521	\$513
Farmers Insurance Exchange	\$974	\$953	\$815	\$1,854	\$1,992	\$2,256	\$1,943	\$1,043	\$1,067
Garrison Property & Casualty Insurance Company	\$773	\$753	\$649	\$1,003	\$1,113	\$1,112	\$777	\$816	\$772
GEICO Secure Insurance Company	\$468	\$499	\$499	\$710	\$889	\$946	\$614	\$499	\$468
Hartford Insurance Company of the Midwest	\$631	\$622	\$586	\$886	\$1,116	\$1,106	\$816	\$628	\$702
Key Insurance Company	\$608	\$788	\$788	\$896	\$1,034	\$1,184	\$776	\$650	\$650
Liberty Mutual General Insurance Company	\$1,217	\$1,239	\$1,658	\$3,061	\$3,864	\$4,388	\$2,943	\$2,052	\$2,573
Nevada Capital Insurance Company	\$387	\$404	\$395	\$542	\$687	\$746	\$500	\$458	\$486
Nevada General Insurance Company	\$1,865	\$2,072	\$1,931	\$2,473	\$3,159	\$3,523	\$2,650	\$1,975	\$1,895
Primero Insurance Company	\$1,248	\$1,248	\$1,176	\$1,866	\$2,052	\$2,042	\$1,866	\$1,320	\$1,176
Progressive Direct Insurance Company	\$1,226	\$1,225	\$1,195	\$1,735	\$2,405	\$2,426	\$1,718	\$1,546	\$1,461
Progressive Northern Insurance Company	\$1,135	\$1,123	\$1,100	\$1,698	\$2,405	\$2,413	\$1,663	\$1,459	\$1,364
Safeco Insurance Company of Illinois	\$1,000	\$1,001	\$886	\$1,752	\$2,160	\$2,496	\$1,451	\$1,142	\$903
State Farm Fire and Casualty Company	\$1,012	\$964	\$861	\$1,526	\$2,076	\$2,024	\$1,075	\$948	\$1,288
State Farm Mutual Automobile Insurance Company	\$627	\$595	\$530	\$948	\$1,292	\$1,256	\$671	\$585	\$799
United Services Automobile Association	\$541	\$539	\$465	\$699	\$786	\$792	\$555	\$581	\$545
USAA Casualty Insurance Company	\$597	\$616	\$509	\$781	\$865	\$866	\$622	\$601	\$600
USAA General Indemnity Company	\$680	\$674	\$579	\$882	\$993	\$979	\$705	\$697	\$690

EXAMPLE I - Liability OPTION 2 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

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

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

Company Name	Carson 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	\$1,127	\$1,112	\$1,079	\$1,712	\$2,316	\$2,455	\$1,437	\$1,161	\$1,127
Allstate Indemnity Company	\$1,810	\$1,955	\$1,808	\$2,812	\$3,234	\$3,711	\$2,041	\$2,181	\$1,955
American Family Insurance Company	\$1,000	\$1,440	\$1,131	\$1,660	\$2,517	\$2,629	\$1,541	\$1,148	\$910
Country Preferred Insurance Company	\$812	\$633	\$634	\$1,095	\$1,371	\$1,413	\$830	\$832	\$734
CSAA General Insurance Company	\$895	\$883	\$902	\$1,428	\$1,677	\$1,810	\$1,211	\$938	\$1,186
Esurance Property & Casualty Insurance Company	\$1,356	\$1,232	\$1,306	\$2,490	\$3,207	\$3,483	\$2,262	\$1,564	\$1,544
Farmers Group Property & Casualty Insurance Company	\$529	\$499	\$476	\$735	\$889	\$972	\$615	\$555	\$534
Farmers Insurance Exchange	\$972	\$962	\$834	\$2,039	\$2,113	\$2,518	\$2,208	\$1,117	\$1,079
Garrison Property & Casualty Insurance Company	\$954	\$925	\$806	\$1,299	\$1,445	\$1,447	\$975	\$1,013	\$942
GEICO Secure Insurance Company	\$639	\$669	\$669	\$1,143	\$1,487	\$1,620	\$943	\$669	\$639
Hartford Insurance Company of the Midwest	\$687	\$660	\$627	\$1,044	\$1,340	\$1,339	\$946	\$671	\$757
Liberty Mutual General Insurance Company	\$1,882	\$1,804	\$2,433	\$5,046	\$6,686	\$7,923	\$4,988	\$3,120	\$4,317
Nevada Capital Insurance Company	\$439	\$458	\$452	\$634	\$818	\$886	\$574	\$524	\$558
Progressive Direct Insurance Company	\$1,605	\$1,556	\$1,540	\$2,567	\$3,748	\$3,752	\$2,469	\$2,079	\$1,865
Progressive Northern Insurance Company	\$1,551	\$1,486	\$1,479	\$2,617	\$3,889	\$3,881	\$2,490	\$2,045	\$1,808
Safeco Insurance Company of Illinois	\$1,190	\$1,209	\$1,064	\$2,347	\$3,009	\$3,470	\$1,925	\$1,330	\$1,081
State Farm Fire and Casualty Company	\$1,307	\$1,216	\$1,097	\$2,056	\$2,800	\$2,764	\$1,370	\$1,208	\$1,598
State Farm Mutual Automobile Insurance Company	\$786	\$731	\$655	\$1,235	\$1,687	\$1,658	\$834	\$726	\$968
United Services Automobile Association	\$662	\$653	\$572	\$893	\$1,002	\$1,010	\$692	\$712	\$653
USAA Casualty Insurance Company	\$727	\$740	\$623	\$994	\$1,102	\$1,103	\$769	\$729	\$720
USAA General Indemnity Company	\$824	\$812	\$708	\$1,123	\$1,265	\$1,255	\$873	\$842	\$828

EXAMPLE J - Liability OPTION 1 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$909	\$928	\$889	\$1,188	\$1,522	\$1,614	\$1,069	\$952	\$909
Allstate Indemnity Company	\$1,648	\$1,926	\$1,784	\$2,309	\$2,620	\$3,047	\$1,940	\$1,951	\$1,926
American Access Casualty Company	\$641	\$1,405	\$1,071	\$1,159	\$1,078	\$1,743	\$872	\$1,002	
American Family Insurance Company	\$768	\$1,029	\$847	\$1,121	\$1,500	\$1,564	\$1,105	\$875	\$744
Country Preferred Insurance Company	\$660	\$547	\$547	\$862	\$1,091	\$1,122	\$678	\$676	\$614
CSAA General Insurance Company	\$583	\$577	\$585	\$863	\$1,000	\$1,095	\$754	\$599	\$746
Esurance Property & Casualty Insurance Company	\$884	\$847	\$862	\$1,404	\$1,756	\$1,906	\$1,308	\$1,021	\$1,010
Farmers Group Property & Casualty Insurance Company	\$708	\$671	\$643	\$930	\$1,112	\$1,222	\$802	\$729	\$719
Farmers Insurance Exchange	\$709	\$680	\$579	\$1,199	\$1,338	\$1,448	\$1,201	\$695	\$754
Garrison Property & Casualty Insurance Company	\$810	\$809	\$699	\$948	\$1,063	\$1,067	\$813	\$835	\$822
GEICO Secure Insurance Company	\$516	\$573	\$573	\$691	\$838	\$898	\$634	\$573	\$516
Key Insurance Company	\$1,886	\$1,952	\$1,952	\$2,060	\$2,474	\$2,684	\$2,216	\$1,706	\$2,372
Liberty Mutual General Insurance Company	\$880	\$966	\$1,282	\$1,899	\$2,298	\$2,530	\$1,851	\$1,491	\$1,613
Nevada Capital Insurance Company	\$567	\$609	\$584	\$779	\$942	\$1,025	\$766	\$673	\$699
Nevada General Insurance Company	\$1,889	\$2,071	\$1,947	\$2,433	\$3,081	\$3,430	\$2,616	\$1,975	\$1,912
Primero Insurance Company	\$654	\$654	\$606	\$1,134	\$1,254	\$1,254	\$1,134	\$702	\$606
Progressive Direct Insurance Company	\$743	\$787	\$747	\$948	\$1,265	\$1,291	\$970	\$913	\$880
Progressive Northern Insurance Company	\$676	\$718	\$677	\$944	\$1,321	\$1,342	\$953	\$864	\$822
Safeco Insurance Company of Illinois	\$701	\$733	\$656	\$983	\$1,153	\$1,355	\$876	\$888	\$682
State Farm Fire and Casualty Company	\$973	\$957	\$853	\$1,413	\$1,909	\$1,866	\$1,031	\$938	\$1,266
The Standard Fire Insurance Company	\$587	\$600	\$555	\$842	\$1,002	\$1,157	\$761	\$650	\$759
United Services Automobile Association	\$686	\$704	\$609	\$796	\$904	\$913	\$695	\$718	\$706
USAA Casualty Insurance Company	\$661	\$713	\$582	\$788	\$876	\$883	\$685	\$655	\$679
USAA General Indemnity Company	\$735	\$752	\$652	\$854	\$970	\$962	\$760	\$742	\$762

EXAMPLE J - Liability OPTION 2 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as 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	\$1,012	\$1,032	\$993	\$1,432	\$1,903	\$2,024	\$1,254	\$1,055	\$1,012
Allstate Indemnity Company	\$1,887	\$2,161	\$1,996	\$2,809	\$3,233	\$3,729	\$2,197	\$2,256	\$2,161
American Family Insurance Company	\$819	\$1,124	\$912	\$1,242	\$1,725	\$1,804	\$1,212	\$940	\$786
Country Preferred Insurance Company	\$723	\$600	\$601	\$960	\$1,223	\$1,257	\$737	\$741	\$679
CSAA General Insurance Company	\$758	\$731	\$745	\$1,193	\$1,408	\$1,545	\$1,007	\$766	\$967
Esurance Property & Casualty Insurance Company	\$1,153	\$1,075	\$1,122	\$2,060	\$2,597	\$2,898	\$1,898	\$1,312	\$1,304
Farmers Group Property & Casualty Insurance Company	\$752	\$718	\$685	\$1,038	\$1,265	\$1,385	\$873	\$790	\$764
Farmers Insurance Exchange	\$708	\$685	\$591	\$1,273	\$1,385	\$1,557	\$1,313	\$725	\$754
Garrison Property & Casualty Insurance Company	\$913	\$908	\$789	\$1,129	\$1,262	\$1,266	\$928	\$950	\$922
GEICO Secure Insurance Company	\$651	\$707	\$707	\$1,030	\$1,302	\$1,417	\$890	\$707	\$651
Liberty Mutual General Insurance Company	\$1,148	\$1,198	\$1,600	\$2,721	\$3,460	\$3,918	\$2,679	\$1,936	\$2,307
Nevada Capital Insurance Company	\$633	\$677	\$655	\$893	\$1,106	\$1,201	\$858	\$756	\$788
Progressive Direct Insurance Company	\$900	\$924	\$890	\$1,286	\$1,807	\$1,827	\$1,276	\$1,131	\$1,049
Progressive Northern Insurance Company	\$838	\$860	\$826	\$1,295	\$1,880	\$1,894	\$1,269	\$1,091	\$997
Safeco Insurance Company of Illinois	\$757	\$795	\$710	\$1,164	\$1,405	\$1,647	\$1,015	\$945	\$735
State Farm Fire and Casualty Company	\$1,225	\$1,171	\$1,054	\$1,864	\$2,522	\$2,487	\$1,280	\$1,158	\$1,529
The Standard Fire Insurance Company	\$619	\$626	\$576	\$951	\$1,170	\$1,346	\$844	\$700	\$845
United Services Automobile Association	\$765	\$779	\$680	\$932	\$1,055	\$1,066	\$787	\$806	\$777
USAA Casualty Insurance Company	\$742	\$785	\$651	\$925	\$1,029	\$1,036	\$775	\$735	\$753
USAA General Indemnity Company	\$812	\$822	\$715	\$989	\$1,122	\$1,113	\$847	\$818	\$831

EXAMPLE J - Liability OPTION 1 - TOYOTA RAV4

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

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

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$828	\$833	\$803	\$1,118	\$1,443	\$1,533	\$1,000	\$861	\$828
Allstate Indemnity Company	\$1,398	\$1,569	\$1,460	\$2,011	\$2,281	\$2,636	\$1,607	\$1,661	\$1,569
American Access Casualty Company	\$1,449	\$3,595	\$1,931	\$1,965	\$1,863	\$2,686	\$1,697	\$1,792	
American Family Insurance Company	\$614	\$812	\$674	\$917	\$1,288	\$1,355	\$888	\$694	\$585
Country Preferred Insurance Company	\$618	\$501	\$502	\$815	\$1,029	\$1,059	\$632	\$632	\$569
CSAA General Insurance Company	\$763	\$799	\$817	\$1,160	\$1,321	\$1,465	\$1,039	\$822	\$1,025
Esurance Property & Casualty Insurance Company	\$891	\$846	\$871	\$1,433	\$1,794	\$1,957	\$1,332	\$1,030	\$1,031
Farmers Group Property & Casualty Insurance Company	\$685	\$649	\$621	\$910	\$1,090	\$1,196	\$783	\$703	\$697
Farmers Insurance Exchange	\$680	\$661	\$562	\$1,169	\$1,295	\$1,412	\$1,208	\$682	\$725
Garrison Property & Casualty Insurance Company	\$653	\$640	\$554	\$821	\$911	\$912	\$656	\$684	\$656
GEICO Secure Insurance Company	\$528	\$576	\$576	\$715	\$866	\$921	\$649	\$576	\$528
Key Insurance Company	\$608	\$788	\$788	\$896	\$1,034	\$1,184	\$776	\$650	\$650
Liberty Mutual General Insurance Company	\$755	\$796	\$1,064	\$1,806	\$2,260	\$2,505	\$1,748	\$1,285	\$1,510
Nevada Capital Insurance Company	\$489	\$514	\$496	\$659	\$810	\$882	\$628	\$572	\$606
Nevada General Insurance Company	\$1,759	\$1,935	\$1,812	\$2,310	\$2,934	\$3,261	\$2,461	\$1,851	\$1,779
Primero Insurance Company	\$1,458	\$1,458	\$1,248	\$1,944	\$2,142	\$2,142	\$1,944	\$1,404	\$1,248
Progressive Direct Insurance Company	\$735	\$769	\$734	\$967	\$1,301	\$1,326	\$978	\$905	\$867
Progressive Northern Insurance Company	\$667	\$700	\$663	\$959	\$1,346	\$1,367	\$958	\$856	\$809
Safeco Insurance Company of Illinois	\$541	\$557	\$500	\$847	\$1,018	\$1,177	\$728	\$645	\$514
State Farm Fire and Casualty Company	\$852	\$822	\$735	\$1,281	\$1,734	\$1,707	\$900	\$812	\$1,076
United Services Automobile Association	\$545	\$549	\$474	\$678	\$763	\$770	\$557	\$580	\$552
USAA Casualty Insurance Company	\$537	\$562	\$464	\$679	\$752	\$754	\$556	\$539	\$544
USAA General Indemnity Company	\$581	\$581	\$504	\$725	\$817	\$809	\$601	\$591	\$593

EXAMPLE J - Liability OPTION 2 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability

\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$949	\$953	\$923	\$1,395	\$1,871	\$1,994	\$1,215	\$982	\$949
Allstate Indemnity Company	\$1,648	\$1,814	\$1,682	\$2,535	\$2,922	\$3,350	\$1,873	\$1,983	\$1,814
American Family Insurance Company	\$674	\$912	\$747	\$1,049	\$1,533	\$1,620	\$1,007	\$769	\$634
Country Preferred Insurance Company	\$681	\$554	\$555	\$913	\$1,161	\$1,194	\$695	\$697	\$628
CSAA General Insurance Company	\$972	\$990	\$1,011	\$1,570	\$1,823	\$2,025	\$1,352	\$1,025	\$1,297
Esurance Property & Casualty Insurance Company	\$1,184	\$1,097	\$1,155	\$2,143	\$2,698	\$3,032	\$1,972	\$1,344	\$1,353
Farmers Group Property & Casualty Insurance Company	\$739	\$701	\$669	\$1,026	\$1,251	\$1,370	\$861	\$771	\$746
Farmers Insurance Exchange	\$657	\$645	\$555	\$1,241	\$1,326	\$1,520	\$1,321	\$704	\$711
Garrison Property & Casualty Insurance Company	\$787	\$768	\$671	\$1,040	\$1,156	\$1,158	\$803	\$828	\$782
GEICO Secure Insurance Company	\$666	\$713	\$713	\$1,061	\$1,340	\$1,450	\$909	\$713	\$666
Liberty Mutual General Insurance Company	\$1,109	\$1,099	\$1,486	\$2,875	\$3,774	\$4,325	\$2,833	\$1,865	\$2,426
Nevada Capital Insurance Company	\$551	\$578	\$563	\$768	\$967	\$1,051	\$716	\$651	\$691
Progressive Direct Insurance Company	\$923	\$935	\$907	\$1,370	\$1,947	\$1,970	\$1,341	\$1,168	\$1,070
Progressive Northern Insurance Company	\$865	\$876	\$846	\$1,378	\$2,025	\$2,046	\$1,338	\$1,132	\$1,022
Safeco Insurance Company of Illinois	\$619	\$642	\$572	\$1,086	\$1,360	\$1,568	\$921	\$723	\$586
State Farm Fire and Casualty Company	\$1,153	\$1,078	\$979	\$1,816	\$2,460	\$2,448	\$1,190	\$1,075	\$1,388
United Services Automobile Association	\$649	\$645	\$566	\$845	\$950	\$958	\$674	\$691	\$647
USAA Casualty Insurance Company	\$636	\$654	\$551	\$842	\$933	\$937	\$670	\$636	\$635
USAA General Indemnity Company	\$684	\$679	\$594	\$898	\$1,011	\$1,005	\$719	\$695	\$691

EXAMPLE K - Liability OPTION 1 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

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

Company Name	Carson 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	\$1,223	\$1,171	\$1,605	\$2,088	\$2,215	\$1,426	\$1,256	\$1,198
Allstate Indemnity Company	\$1,930	\$2,276	\$2,104	\$2,692	\$3,063	\$3,570	\$2,286	\$2,286	\$2,276
American Access Casualty Company	\$641	\$1,405	\$1,071	\$1,159	\$1,078	\$1,743	\$872	\$1,002	
American Family Insurance Company	\$1,162	\$1,565	\$1,284	\$1,692	\$2,248	\$2,332	\$1,665	\$1,321	\$1,126
Country Preferred Insurance Company	\$783	\$640	\$641	\$1,023	\$1,287	\$1,326	\$803	\$800	\$726
CSAA General Insurance Company	\$745	\$732	\$746	\$1,130	\$1,324	\$1,448	\$977	\$765	\$960
Esurance Property & Casualty Insurance Company	\$1,604	\$1,535	\$1,564	\$2,561	\$3,196	\$3,496	\$2,389	\$1,848	\$1,828
Farmers Group Property & Casualty Insurance Company	\$923	\$875	\$835	\$1,210	\$1,452	\$1,591	\$1,044	\$948	\$935
Farmers Insurance Exchange	\$1,105	\$1,060	\$911	\$1,883	\$2,086	\$2,285	\$1,914	\$1,091	\$1,165
Garrison Property & Casualty Insurance Company	\$1,190	\$1,192	\$1,028	\$1,387	\$1,559	\$1,565	\$1,195	\$1,224	\$1,211
GEICO Secure Insurance Company	\$744	\$832	\$832	\$1,018	\$1,247	\$1,342	\$929	\$832	\$744
Key Insurance Company	\$1,886	\$1,952	\$1,952	\$2,060	\$2,474	\$2,684	\$2,216	\$1,706	\$2,372
Liberty Mutual General Insurance Company	\$1,629	\$1,760	\$2,336	\$3,641	\$4,446	\$4,980	\$3,544	\$2,751	\$3,097
Nevada Capital Insurance Company	\$763	\$817	\$787	\$1,057	\$1,294	\$1,406	\$1,027	\$907	\$946
Nevada General Insurance Company	\$1,889	\$2,071	\$1,947	\$2,433	\$3,081	\$3,430	\$2,616	\$1,975	\$1,912
Primero Insurance Company	\$750	\$750	\$696	\$1,308	\$1,452	\$1,452	\$1,308	\$804	\$696
Progressive Direct Insurance Company	\$1,205	\$1,270	\$1,207	\$1,575	\$2,139	\$2,182	\$1,608	\$1,500	\$1,437
Progressive Northern Insurance Company	\$1,141	\$1,194	\$1,135	\$1,607	\$2,253	\$2,284	\$1,615	\$1,459	\$1,380
Safeco Insurance Company of Illinois	\$1,219	\$1,273	\$1,131	\$1,769	\$2,112	\$2,491	\$1,566	\$1,557	\$1,177
State Farm Fire and Casualty Company	\$1,809	\$1,793	\$1,599	\$2,574	\$3,458	\$3,378	\$1,932	\$1,756	\$2,355
The Standard Fire Insurance Company	\$1,085	\$1,110	\$1,018	\$1,598	\$1,920	\$2,226	\$1,435	\$1,209	\$1,433
United Services Automobile Association	\$937	\$966	\$833	\$1,095	\$1,246	\$1,260	\$955	\$983	\$968
USAA Casualty Insurance Company	\$913	\$988	\$803	\$1,090	\$1,216	\$1,227	\$946	\$904	\$940
USAA General Indemnity Company	\$1,068	\$1,095	\$947	\$1,239	\$1,411	\$1,401	\$1,104	\$1,078	\$1,107

EXAMPLE K - Liability OPTION 2 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

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

Company Name	Carson 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	\$1,357	\$1,383	\$1,331	\$1,986	\$2,681	\$2,850	\$1,705	\$1,415	\$1,357
Allstate Indemnity Company	\$2,207	\$2,547	\$2,348	\$3,265	\$3,768	\$4,353	\$2,581	\$2,642	\$2,547
American Family Insurance Company	\$1,237	\$1,711	\$1,382	\$1,877	\$2,597	\$2,705	\$1,829	\$1,418	\$1,185
Country Preferred Insurance Company	\$693	\$598	\$600	\$979	\$1,295	\$1,324	\$719	\$717	\$658
CSAA General Insurance Company	\$1,002	\$958	\$977	\$1,617	\$1,919	\$2,106	\$1,346	\$1,009	\$1,284
Esurance Property & Casualty Insurance Company	\$2,144	\$1,997	\$2,090	\$3,868	\$4,845	\$5,472	\$3,566	\$2,428	\$2,420
Farmers Group Property & Casualty Insurance Company	\$977	\$928	\$890	\$1,347	\$1,640	\$1,792	\$1,134	\$1,023	\$987
Farmers Insurance Exchange	\$1,065	\$1,032	\$897	\$2,006	\$2,143	\$2,465	\$2,101	\$1,125	\$1,138
Garrison Property & Casualty Insurance Company	\$1,353	\$1,345	\$1,169	\$1,663	\$1,864	\$1,871	\$1,374	\$1,403	\$1,362
GEICO Secure Insurance Company	\$955	\$1,042	\$1,042	\$1,549	\$1,975	\$2,156	\$1,329	\$1,042	\$955
Liberty Mutual General Insurance Company	\$2,211	\$2,259	\$3,013	\$5,398	\$6,940	\$8,072	\$5,340	\$3,698	\$4,619
Nevada Capital Insurance Company	\$853	\$908	\$883	\$1,213	\$1,517	\$1,645	\$1,153	\$1,020	\$1,066
Progressive Direct Insurance Company	\$1,501	\$1,529	\$1,478	\$2,212	\$3,160	\$3,194	\$2,181	\$1,913	\$1,755
Progressive Northern Insurance Company	\$1,435	\$1,453	\$1,405	\$2,240	\$3,269	\$3,292	\$2,187	\$1,870	\$1,697
Safeco Insurance Company of Illinois	\$1,340	\$1,406	\$1,248	\$2,154	\$2,662	\$3,120	\$1,867	\$1,675	\$1,294
State Farm Fire and Casualty Company	\$2,158	\$2,091	\$1,873	\$3,203	\$4,325	\$4,260	\$2,293	\$2,065	\$2,725
The Standard Fire Insurance Company	\$1,148	\$1,161	\$1,092	\$1,818	\$2,254	\$2,604	\$1,604	\$1,308	\$1,601
United Services Automobile Association	\$1,056	\$1,075	\$936	\$1,294	\$1,469	\$1,486	\$1,090	\$1,112	\$1,072
USAA Casualty Insurance Company	\$1,037	\$1,101	\$910	\$1,297	\$1,445	\$1,455	\$1,086	\$1,026	\$1,051
USAA General Indemnity Company	\$1,200	\$1,218	\$1,061	\$1,464	\$1,661	\$1,651	\$1,256	\$1,209	\$1,231

EXAMPLE K - Liability OPTION 1 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

\$25,000 per person/\$50,000 per accident Bodily Injury Liability, \$20,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$25,000 per person/\$50,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson 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	\$1,091	\$1,097	\$1,056	\$1,517	\$1,991	\$2,116	\$1,339	\$1,135	\$1,091
Allstate Indemnity Company	\$1,622	\$1,831	\$1,701	\$2,326	\$2,644	\$3,059	\$1,873	\$1,930	\$1,831
American Access Casualty Company	\$1,449	\$3,595	\$1,931	\$1,965	\$1,863	\$2,686	\$1,697	\$1,792	
American Family Insurance Company	\$916	\$1,220	\$1,008	\$1,357	\$1,879	\$1,961	\$1,314	\$1,032	\$874
Country Preferred Insurance Company	\$734	\$590	\$591	\$971	\$1,218	\$1,256	\$756	\$754	\$675
CSAA General Insurance Company	\$978	\$1,020	\$1,043	\$1,522	\$1,747	\$1,937	\$1,348	\$1,053	\$1,324
Esurance Property & Casualty Insurance Company	\$1,612	\$1,535	\$1,577	\$2,614	\$3,265	\$3,592	\$2,437	\$1,859	\$1,864
Farmers Group Property & Casualty Insurance Company	\$894	\$845	\$808	\$1,184	\$1,419	\$1,560	\$1,018	\$918	\$905
Farmers Insurance Exchange	\$1,010	\$985	\$842	\$1,806	\$1,971	\$2,191	\$1,887	\$1,040	\$1,083
Garrison Property & Casualty Insurance Company	\$952	\$935	\$807	\$1,197	\$1,332	\$1,333	\$956	\$998	\$957
GEICO Secure Insurance Company	\$762	\$838	\$838	\$1,056	\$1,293	\$1,378	\$951	\$838	\$762
Key Insurance Company	\$608	\$788	\$788	\$896	\$1,034	\$1,184	\$776	\$650	\$650
Liberty Mutual General Insurance Company	\$1,414	\$1,462	\$1,952	\$3,457	\$4,377	\$4,985	\$3,370	\$2,387	\$2,921
Nevada Capital Insurance Company	\$662	\$695	\$672	\$902	\$1,119	\$1,218	\$851	\$777	\$824
Nevada General Insurance Company	\$1,759	\$1,935	\$1,812	\$2,310	\$2,934	\$3,261	\$2,461	\$1,851	\$1,779
Primero Insurance Company	\$1,518	\$1,518	\$1,440	\$2,238	\$2,484	\$2,484	\$2,238	\$1,614	\$1,440
Progressive Direct Insurance Company	\$1,198	\$1,246	\$1,192	\$1,625	\$2,230	\$2,270	\$1,636	\$1,499	\$1,423
Progressive Northern Insurance Company	\$1,135	\$1,178	\$1,125	\$1,646	\$2,327	\$2,356	\$1,639	\$1,457	\$1,369
Safeco Insurance Company of Illinois	\$927	\$953	\$848	\$1,528	\$1,881	\$2,184	\$1,302	\$1,112	\$873
State Farm Fire and Casualty Company	\$1,560	\$1,519	\$1,359	\$2,284	\$3,075	\$3,027	\$1,665	\$1,500	\$1,977
United Services Automobile Association	\$742	\$746	\$644	\$933	\$1,054	\$1,062	\$761	\$792	\$752
USAA Casualty Insurance Company	\$740	\$775	\$638	\$942	\$1,045	\$1,049	\$770	\$741	\$748
USAA General Indemnity Company	\$842	\$845	\$732	\$1,058	\$1,193	\$1,181	\$876	\$861	\$862

EXAMPLE K - Liability OPTION 2 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability

\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$1,275	\$1,281	\$1,240	\$1,947	\$2,658	\$2,829	\$1,664	\$1,319	\$1,275
Allstate Indemnity Company	\$1,915	\$2,115	\$1,958	\$2,927	\$3,384	\$3,882	\$2,181	\$2,306	\$2,115
American Family Insurance Company	\$1,002	\$1,372	\$1,116	\$1,557	\$2,254	\$2,366	\$1,492	\$1,142	\$944
Country Preferred Insurance Company	\$803	\$646	\$647	\$1,077	\$1,360	\$1,401	\$826	\$824	\$738
CSAA General Insurance Company	\$1,285	\$1,300	\$1,330	\$2,125	\$2,483	\$2,758	\$1,807	\$1,352	\$1,722
Esurance Property & Casualty Insurance Company	\$2,201	\$2,039	\$2,151	\$4,037	\$5,051	\$5,746	\$3,718	\$2,488	\$2,510
Farmers Group Property & Casualty Insurance Company	\$956	\$906	\$867	\$1,328	\$1,622	\$1,770	\$1,112	\$1,002	\$964
Farmers Insurance Exchange	\$996	\$981	\$850	\$1,973	\$2,070	\$2,431	\$2,134	\$1,103	\$1,083
Garrison Property & Casualty Insurance Company	\$1,164	\$1,137	\$995	\$1,539	\$1,713	\$1,717	\$1,189	\$1,226	\$1,156
GEICO Secure Insurance Company	\$978	\$1,053	\$1,053	\$1,598	\$2,035	\$2,208	\$1,360	\$1,053	\$978
Liberty Mutual General Insurance Company	\$2,174	\$2,106	\$2,840	\$5,722	\$7,596	\$9,011	\$5,703	\$3,607	\$4,911
Nevada Capital Insurance Company	\$749	\$785	\$767	\$1,055	\$1,339	\$1,454	\$975	\$888	\$943
Progressive Direct Insurance Company	\$1,559	\$1,564	\$1,523	\$2,394	\$3,469	\$3,511	\$2,331	\$2,002	\$1,810
Progressive Northern Insurance Company	\$1,504	\$1,503	\$1,463	\$2,430	\$3,591	\$3,628	\$2,348	\$1,972	\$1,765
Safeco Insurance Company of Illinois	\$1,093	\$1,134	\$1,005	\$2,037	\$2,626	\$3,025	\$1,718	\$1,273	\$1,029
State Farm Fire and Casualty Company	\$1,958	\$1,860	\$1,677	\$3,001	\$4,059	\$4,038	\$2,069	\$1,854	\$2,396
United Services Automobile Association	\$899	\$895	\$785	\$1,185	\$1,334	\$1,347	\$939	\$961	\$893
USAA Casualty Insurance Company	\$895	\$922	\$776	\$1,193	\$1,321	\$1,328	\$944	\$894	\$891
USAA General Indemnity Company	\$1,023	\$1,015	\$893	\$1,345	\$1,517	\$1,507	\$1,079	\$1,040	\$1,032

EXAMPLE L - Liability OPTION 1 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

Thirty-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Annual mileage is 10,000. Rated as 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	\$2,039	\$2,101	\$2,007	\$2,856	\$3,817	\$4,051	\$2,465	\$2,144	\$2,039
Allstate Indemnity Company	\$2,244	\$2,668	\$2,461	\$3,115	\$3,554	\$4,148	\$2,671	\$2,661	\$2,668
American Access Casualty Company	\$641	\$1,405	\$1,071	\$1,159	\$1,078	\$1,743	\$872	\$1,002	
American Family Insurance Company	\$1,509	\$2,024	\$1,669	\$2,184	\$2,890	\$2,996	\$2,160	\$1,708	\$1,468
Country Preferred Insurance Company	\$927	\$653	\$720	\$1,025	\$1,116	\$1,104	\$800	\$779	\$736
CSAA General Insurance Company	\$1,410	\$1,368	\$1,394	\$2,245	\$2,659	\$2,886	\$1,888	\$1,446	\$1,843
Esurance Property & Casualty Insurance Company	\$2,006	\$1,919	\$1,956	\$3,250	\$4,065	\$4,466	\$3,029	\$2,320	\$2,294
Farmers Group Property & Casualty Insurance Company	\$2,588	\$2,454	\$2,350	\$3,412	\$4,085	\$4,473	\$2,932	\$2,666	\$2,627
Farmers Insurance Exchange	\$1,869	\$1,808	\$1,556	\$3,255	\$3,574	\$3,965	\$3,354	\$1,876	\$1,965
Garrison Property & Casualty Insurance Company	\$2,547	\$2,561	\$2,209	\$2,935	\$3,304	\$3,327	\$2,558	\$2,612	\$2,594
GEICO Secure Insurance Company	\$1,029	\$1,158	\$1,158	\$1,428	\$1,763	\$1,900	\$1,299	\$1,158	\$1,029
Key Insurance Company	\$1,886	\$1,952	\$1,952	\$2,060	\$2,474	\$2,684	\$2,216	\$1,706	\$2,372
Liberty Mutual General Insurance Company	\$7,154	\$7,832	\$10,299	\$14,938	\$18,640	\$22,388	\$15,424	\$11,893	\$13,284
Nevada Capital Insurance Company	\$988	\$1,061	\$1,022	\$1,382	\$1,693	\$1,839	\$1,347	\$1,179	\$1,223
Nevada General Insurance Company	\$1,889	\$2,071	\$1,947	\$2,433	\$3,081	\$3,430	\$2,616	\$1,975	\$1,912
Primero Insurance Company	\$972	\$972	\$900	\$1,668	\$1,854	\$1,854	\$1,668	\$1,038	\$900
Progressive Direct Insurance Company	\$1,898	\$2,034	\$1,916	\$2,450	\$3,344	\$3,434	\$2,524	\$2,376	\$2,275
Progressive Northern Insurance Company	\$1,606	\$1,694	\$1,605	\$2,274	\$3,210	\$3,255	\$2,288	\$2,058	\$1,936
Safeco Insurance Company of Illinois	\$4,258	\$4,873	\$4,313	\$5,705	\$6,739	\$8,311	\$5,308	\$6,279	\$4,601
State Farm Fire and Casualty Company	\$10,108	\$10,088	\$8,940	\$14,306	\$19,284	\$18,816	\$10,900	\$9,868	\$13,328
The Standard Fire Insurance Company	\$1,302	\$1,334	\$1,222	\$1,938	\$2,342	\$2,724	\$1,737	\$1,458	\$1,727
United Services Automobile Association	\$1,946	\$2,011	\$1,731	\$2,279	\$2,608	\$2,644	\$1,988	\$2,036	\$2,009
USAA Casualty Insurance Company	\$2,086	\$2,266	\$1,846	\$2,494	\$2,791	\$2,818	\$2,173	\$2,057	\$2,146
USAA General Indemnity Company	\$1,637	\$1,681	\$1,461	\$1,896	\$2,161	\$2,145	\$1,697	\$1,653	\$1,697

EXAMPLE L - Liability OPTION 2 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$2,390	\$2,451	\$2,357	\$3,706	\$5,146	\$5,456	\$3,044	\$2,495	\$2,390
Allstate Indemnity Company	\$2,561	\$2,977	\$2,741	\$3,767	\$4,358	\$5,041	\$3,009	\$3,070	\$2,977
American Family Insurance Company	\$1,596	\$2,203	\$1,786	\$2,413	\$3,328	\$3,461	\$2,360	\$1,824	\$1,535
Country Preferred Insurance Company	\$993	\$804	\$804	\$1,311	\$1,653	\$1,703	\$1,020	\$1,016	\$914
CSAA General Insurance Company	\$2,003	\$1,890	\$1,928	\$3,367	\$4,033	\$4,382	\$2,736	\$2,013	\$2,587
Esurance Property & Casualty Insurance Company	\$2,728	\$2,536	\$2,659	\$4,989	\$6,253	\$7,098	\$4,596	\$3,092	\$3,086
Farmers Group Property & Casualty Insurance Company	\$2,709	\$2,573	\$2,461	\$3,746	\$4,570	\$4,980	\$3,144	\$2,845	\$2,740
Farmers Insurance Exchange	\$1,881	\$1,843	\$1,608	\$3,732	\$3,922	\$4,616	\$3,964	\$2,059	\$2,023
Garrison Property & Casualty Insurance Company	\$3,166	\$3,156	\$2,757	\$3,849	\$4,313	\$4,341	\$3,217	\$3,269	\$3,188
GEICO Secure Insurance Company	\$1,337	\$1,464	\$1,464	\$2,201	\$2,822	\$3,085	\$1,882	\$1,464	\$1,337
Liberty Mutual General Insurance Company	\$10,175	\$10,348	\$13,644	\$23,678	\$31,172	\$39,329	\$24,700	\$16,546	\$21,350
Nevada Capital Insurance Company	\$1,107	\$1,183	\$1,152	\$1,591	\$1,993	\$2,160	\$1,515	\$1,330	\$1,386
Progressive Direct Insurance Company	\$2,364	\$2,445	\$2,342	\$3,445	\$4,947	\$5,041	\$3,423	\$3,027	\$2,776
Progressive Northern Insurance Company	\$2,061	\$2,094	\$2,022	\$3,253	\$4,786	\$4,823	\$3,171	\$2,693	\$2,424
Safeco Insurance Company of Illinois	\$4,636	\$5,279	\$4,679	\$6,865	\$8,472	\$10,245	\$6,253	\$6,631	\$4,966
State Farm Fire and Casualty Company	\$11,477	\$11,264	\$9,977	\$16,814	\$22,831	\$22,458	\$12,446	\$11,112	\$14,821
The Standard Fire Insurance Company	\$1,399	\$1,413	\$1,292	\$2,237	\$2,789	\$3,233	\$1,970	\$1,598	\$1,954
United Services Automobile Association	\$2,233	\$2,276	\$1,985	\$2,767	\$3,154	\$3,195	\$2,319	\$2,352	\$2,264
USAA Casualty Insurance Company	\$2,457	\$2,613	\$2,179	\$3,089	\$3,446	\$3,473	\$2,587	\$2,427	\$2,485
USAA General Indemnity Company	\$1,887	\$1,916	\$1,682	\$2,298	\$2,603	\$2,589	\$1,978	\$1,904	\$1,933

EXAMPLE L - Liability OPTION 1 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

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

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,833	\$1,857	\$1,783	\$2,687	\$3,625	\$3,855	\$2,296	\$1,913	\$1,833
Allstate Indemnity Company	\$1,872	\$2,125	\$1,973	\$2,672	\$3,043	\$3,528	\$2,168	\$2,229	\$2,125
American Access Casualty Company	\$1,449	\$3,595	\$1,931	\$1,965	\$1,863	\$2,686	\$1,697	\$1,792	
American Family Insurance Company	\$1,187	\$1,574	\$1,306	\$1,740	\$2,386	\$2,484	\$1,692	\$1,331	\$1,137
Country Preferred Insurance Company	\$867	\$689	\$691	\$1,144	\$1,428	\$1,473	\$896	\$891	\$791
CSAA General Insurance Company	\$1,849	\$1,915	\$1,959	\$2,999	\$3,485	\$3,830	\$2,594	\$1,995	\$2,533
Esurance Property & Casualty Insurance Company	\$2,015	\$1,915	\$1,971	\$3,320	\$4,155	\$4,592	\$3,088	\$2,332	\$2,339
Farmers Group Property & Casualty Insurance Company	\$2,504	\$2,371	\$2,271	\$3,328	\$3,991	\$4,373	\$2,856	\$2,576	\$2,541
Farmers Insurance Exchange	\$1,713	\$1,682	\$1,441	\$3,138	\$3,388	\$3,823	\$3,322	\$1,794	\$1,830
Garrison Property & Casualty Insurance Company	\$2,021	\$1,991	\$1,721	\$2,529	\$2,818	\$2,828	\$2,036	\$2,110	\$2,027
GEICO Secure Insurance Company	\$1,056	\$1,166	\$1,166	\$1,484	\$1,828	\$1,953	\$1,332	\$1,166	\$1,056
Key Insurance Company	\$608	\$788	\$788	\$896	\$1,034	\$1,184	\$776	\$650	\$650
Liberty Mutual General Insurance Company	\$6,367	\$6,568	\$8,683	\$14,888	\$19,250	\$23,645	\$15,248	\$10,490	\$13,181
Nevada Capital Insurance Company	\$846	\$890	\$863	\$1,166	\$1,452	\$1,578	\$1,100	\$997	\$1,054
Nevada General Insurance Company	\$1,759	\$1,935	\$1,812	\$2,310	\$2,934	\$3,261	\$2,461	\$1,851	\$1,779
Primero Insurance Company	\$1,956	\$1,956	\$1,848	\$2,862	\$3,168	\$3,168	\$2,862	\$2,070	\$1,848
Progressive Direct Insurance Company	\$1,889	\$1,996	\$1,893	\$2,543	\$3,519	\$3,606	\$2,581	\$2,377	\$2,254
Progressive Northern Insurance Company	\$1,613	\$1,681	\$1,601	\$2,364	\$3,373	\$3,417	\$2,351	\$2,076	\$1,936
Safeco Insurance Company of Illinois	\$2,882	\$3,169	\$2,804	\$4,468	\$5,546	\$6,607	\$3,982	\$3,896	\$2,948
State Farm Fire and Casualty Company	\$8,436	\$8,293	\$7,348	\$12,287	\$16,654	\$16,357	\$9,151	\$8,175	\$10,895
United Services Automobile Association	\$1,540	\$1,552	\$1,338	\$1,968	\$2,232	\$2,258	\$1,590	\$1,644	\$1,555
USAA Casualty Insurance Company	\$1,705	\$1,793	\$1,480	\$2,198	\$2,443	\$2,455	\$1,786	\$1,704	\$1,721
USAA General Indemnity Company	\$1,302	\$1,307	\$1,136	\$1,634	\$1,842	\$1,827	\$1,355	\$1,326	\$1,328

EXAMPLE L - Liability OPTION 2 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability

\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$2,231	\$2,255	\$2,181	\$3,632	\$5,099	\$5,416	\$2,964	\$2,311	\$2,231
Allstate Indemnity Company	\$2,206	\$2,451	\$2,268	\$3,358	\$3,892	\$4,468	\$2,522	\$2,663	\$2,451
American Family Insurance Company	\$1,286	\$1,759	\$1,434	\$1,984	\$2,850	\$2,983	\$1,908	\$1,460	\$1,216
Country Preferred Insurance Company	\$940	\$749	\$751	\$1,257	\$1,578	\$1,627	\$970	\$966	\$858
CSAA General Insurance Company	iles, roun	\$2,559	\$2,617	\$4,389	\$5,181	\$5,689	\$3,645	\$2,689	\$3,444
Esurance Property & Casualty Insurance Company	\$2,804	\$2,589	\$2,741	\$5,217	\$6,529	\$7,466	\$4,800	\$3,170	\$3,204
Farmers Group Property & Casualty Insurance Company	\$2,655	\$2,519	\$2,406	\$3,698	\$4,517	\$4,925	\$3,096	\$2,783	\$2,678
Farmers Insurance Exchange	\$1,776	\$1,767	\$1,540	\$3,705	\$3,819	\$4,595	\$4,069	\$2,041	\$1,942
Garrison Property & Casualty Insurance Company	\$2,747	\$2,688	\$2,371	\$3,617	\$4,022	\$4,046	\$2,811	\$2,882	\$2,718
GEICO Secure Insurance Company	\$1,371	\$1,479	\$1,479	\$2,273	\$2,909	\$3,160	\$1,926	\$1,479	\$1,371
Liberty Mutual General Insurance Company	\$10,393	\$9,902	\$13,174	\$26,448	\$35,822	\$46,091	\$27,555	\$16,643	\$23,928
Nevada Capital Insurance Company	\$962	\$1,010	\$989	\$1,371	\$1,746	\$1,894	\$1,265	\$1,145	\$1,214
Progressive Direct Insurance Company	\$2,484	\$2,521	\$2,438	\$3,803	\$5,555	\$5,667	\$3,721	\$3,208	\$2,890
Progressive Northern Insurance Company	\$2,198	\$2,196	\$2,137	\$3,611	\$5,386	\$5,445	\$3,478	\$2,893	\$2,560
Safeco Insurance Company of Illinois	\$3,428	\$3,745	\$3,311	\$6,050	\$7,976	\$9,276	\$5,342	\$4,404	\$3,458
State Farm Fire and Casualty Company	\$9,865	\$9,530	\$8,444	\$14,910	\$20,367	\$20,234	\$10,758	\$9,492	\$12,447
United Services Automobile Association	\$1,946	\$1,936	\$1,707	\$2,625	\$2,966	\$3,009	\$2,053	\$2,085	\$1,923
USAA Casualty Insurance Company	\$2,189	\$2,263	\$1,926	\$2,959	\$3,283	\$3,302	\$2,330	\$2,185	\$2,171
USAA General Indemnity Company	\$1,639	\$1,628	\$1,441	\$2,156	\$2,422	\$2,410	\$1,733	\$1,667	\$1,648

EXAMPLE M - Liability OPTION 1 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. Rate the husband. 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	\$585	\$598	\$577	\$779	\$1,003	\$1,049	\$663	\$608	\$585
Allstate Indemnity Company	\$1,229	\$1,432	\$1,328	\$1,806	\$2,050	\$2,364	\$1,440	\$1,448	\$1,432
American Access Casualty Company	\$567	\$1,177	\$909	\$980	\$916	\$1,445	\$751	\$855	
American Family Insurance Company	\$548	\$723	\$603	\$794	\$1,071	\$1,124	\$790	\$622	\$535
Country Preferred Insurance Company	\$634	\$521	\$521	\$824	\$1,038	\$1,067	\$647	\$647	\$589
CSAA General Insurance Company	\$502	\$494	\$503	\$727	\$844	\$916	\$639	\$515	\$636
Esurance Property & Casualty Insurance Company	\$446	\$424	\$433	\$723	\$911	\$991	\$672	\$519	\$509
Farmers Group Property & Casualty Insurance Company	\$344	\$329	\$314	\$449	\$534	\$589	\$390	\$352	\$351
Farmers Insurance Exchange	\$643	\$623	\$539	\$1,151	\$1,246	\$1,406	\$1,211	\$658	\$670
Garrison Property & Casualty Insurance Company	\$518	\$521	\$455	\$584	\$651	\$655	\$519	\$528	\$526
GEICO Secure Insurance Company	\$238	\$270	\$270	\$341	\$430	\$475	\$310	\$270	\$238
Key Insurance Company	\$2,800	\$2,968	\$2,968	\$3,130	\$3,730	\$4,036	\$3,328	\$2,578	\$3,490
Liberty Mutual General Insurance Company	\$627	\$698	\$926	\$1,305	\$1,569	\$1,725	\$1,284	\$1,061	\$1,117
Nevada Capital Insurance Company	\$420	\$453	\$433	\$577	\$696	\$756	\$571	\$499	\$517
Nevada General Insurance Company	\$1,155	\$1,242	\$1,178	\$1,463	\$1,832	\$2,029	\$1,551	\$1,191	\$1,156
Primero Insurance Company	\$468	\$468	\$438	\$810	\$894	\$894	\$810	\$492	\$438
Progressive Direct Insurance Company	\$347	\$378	\$352	\$459	\$627	\$644	\$469	\$435	\$418
Progressive Northern Insurance Company	\$420	\$450	\$423	\$593	\$833	\$849	\$599	\$539	\$511
Safeco Insurance Company of Illinois	\$702	\$747	\$662	\$1,029	\$1,229	\$1,462	\$911	\$918	\$691
State Farm Fire and Casualty Company	\$540	\$535	\$475	\$784	\$1,059	\$1,040	\$572	\$525	\$702
State Farm Mutual Automobile Insurance Company	\$330	\$326	\$290	\$482	\$652	\$637	\$352	\$319	\$430
The Standard Fire Insurance Company	\$410	\$420	\$386	\$599	\$717	\$830	\$539	\$455	\$536
United Services Automobile Association	\$435	\$450	\$397	\$486	\$548	\$556	\$441	\$450	\$449
USAA Casualty Insurance Company	\$426	\$461	\$383	\$489	\$543	\$547	\$439	\$418	\$438
USAA General Indemnity Company	\$448	\$460	\$405	\$499	\$565	\$563	\$461	\$449	\$463

EXAMPLE M - Liability OPTION 2 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$625	\$636	\$617	\$918	\$1,226	\$1,273	\$711	\$647	\$625
Allstate Indemnity Company	\$1,368	\$1,550	\$1,438	\$2,174	\$2,482	\$2,832	\$1,574	\$1,615	\$1,550
American Family Insurance Company	\$591	\$795	\$656	\$885	\$1,235	\$1,299	\$872	\$676	\$571
Country Preferred Insurance Company	\$688	\$566	\$566	\$907	\$1,150	\$1,182	\$702	\$704	\$640
CSAA General Insurance Company	\$551	\$532	\$541	\$827	\$969	\$1,047	\$707	\$559	\$693
Esurance Property & Casualty Insurance Company	\$590	\$546	\$572	\$1,080	\$1,364	\$1,525	\$991	\$675	\$668
Farmers Group Property & Casualty Insurance Company	\$343	\$323	\$310	\$466	\$567	\$619	\$393	\$355	\$345
Farmers Insurance Exchange	\$602	\$585	\$516	\$1,217	\$1,269	\$1,507	\$1,302	\$667	\$645
Garrison Property & Casualty Insurance Company	\$581	\$580	\$512	\$689	\$767	\$771	\$588	\$597	\$587
GEICO Secure Insurance Company	\$326	\$359	\$359	\$565	\$743	\$837	\$481	\$359	\$326
Liberty Mutual General Insurance Company	\$803	\$850	\$1,138	\$1,842	\$2,325	\$2,619	\$1,823	\$1,353	\$1,571
Nevada Capital Insurance Company	\$469	\$502	\$486	\$662	\$817	\$886	\$639	\$561	\$583
Progressive Direct Insurance Company	\$429	\$447	\$426	\$640	\$918	\$928	\$632	\$550	\$507
Progressive Northern Insurance Company	\$560	\$574	\$552	\$888	\$1,303	\$1,309	\$867	\$733	\$665
Safeco Insurance Company of Illinois	\$777	\$829	\$734	\$1,267	\$1,569	\$1,851	\$1,099	\$992	\$763
State Farm Fire and Casualty Company	\$691	\$663	\$597	\$1,054	\$1,423	\$1,409	\$720	\$657	\$858
State Farm Mutual Automobile Insurance Company	\$408	\$393	\$352	\$622	\$844	\$832	\$432	\$388	\$513
The Standard Fire Insurance Company	\$436	\$440	\$405	\$687	\$851	\$981	\$606	\$497	\$605
United Services Automobile Association	\$483	\$495	\$437	\$564	\$634	\$640	\$496	\$503	\$493
USAA Casualty Insurance Company	\$474	\$505	\$426	\$569	\$631	\$635	\$494	\$467	\$482
USAA General Indemnity Company	\$486	\$497	\$437	\$570	\$643	\$639	\$506	\$486	\$500

EXAMPLE M - Liability OPTION 1 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

\$25,000 per person/\$50,000 per accident Bodily Injury Liability, \$20,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$25,000 per person/\$50,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. Rate the husband. 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	\$533	\$537	\$521	\$733	\$945	\$989	\$616	\$550	\$533
Allstate Indemnity Company	\$1,045	\$1,168	\$1,089	\$1,589	\$1,798	\$2,060	\$1,195	\$1,235	\$1,168
American Access Casualty Company	\$1,217	\$2,942	\$1,606	\$1,630	\$1,550	\$2,210	\$1,418	\$1,493	
American Family Insurance Company	\$453	\$588	\$496	\$672	\$953	\$1,010	\$656	\$511	\$434
Country Preferred Insurance Company	\$591	\$476	\$477	\$777	\$976	\$1,003	\$605	\$603	\$544
CSAA General Insurance Company	\$646	\$675	\$689	\$966	\$1,098	\$1,211	\$867	\$696	\$862
Esurance Property & Casualty Insurance Company	\$446	\$423	\$435	\$738	\$928	\$1,014	\$683	\$518	\$517
Farmers Group Property & Casualty Insurance Company	\$335	\$317	\$304	\$438	\$523	\$574	\$379	\$342	\$341
Farmers Insurance Exchange	\$560	\$548	\$475	\$1,068	\$1,134	\$1,306	\$1,145	\$602	\$598
Garrison Property & Casualty Insurance Company	\$412	\$405	\$357	\$498	\$550	\$551	\$413	\$426	\$413
GEICO Secure Insurance Company	\$241	\$269	\$269	\$351	\$442	\$484	\$314	\$269	\$241
Key Insurance Company	\$1,024	\$1,342	\$1,342	\$1,504	\$1,720	\$1,948	\$1,318	\$1,108	\$1,096
Liberty Mutual General Insurance Company	\$512	\$546	\$730	\$1,189	\$1,477	\$1,629	\$1,155	\$870	\$998
Nevada Capital Insurance Company	\$384	\$405	\$390	\$518	\$634	\$690	\$497	\$450	\$475
Nevada General Insurance Company	\$1,083	\$1,167	\$1,103	\$1,398	\$1,753	\$1,936	\$1,466	\$1,124	\$1,083
Primero Insurance Company	\$792	\$792	\$762	\$1,212	\$1,338	\$1,338	\$1,212	\$846	\$762
Progressive Direct Insurance Company	\$346	\$373	\$351	\$476	\$656	\$671	\$480	\$437	\$416
Progressive Northern Insurance Company	\$422	\$449	\$422	\$619	\$882	\$895	\$617	\$545	\$511
Safeco Insurance Company of Illinois	\$515	\$539	\$478	\$868	\$1,072	\$1,253	\$739	\$631	\$493
State Farm Fire and Casualty Company	\$474	\$458	\$410	\$715	\$967	\$956	\$499	\$453	\$597
State Farm Mutual Automobile Insurance Company	\$286	\$276	\$246	\$431	\$585	\$576	\$304	\$273	\$361
The Standard Fire Insurance Company	\$545	\$564	\$517	\$794	\$948	\$1,110	\$716	\$609	\$710
United Services Automobile Association	\$341	\$345	\$305	\$409	\$456	\$460	\$347	\$359	\$346
USAA Casualty Insurance Company	\$344	\$359	\$302	\$418	\$461	\$462	\$354	\$342	\$347
USAA General Indemnity Company	\$346	\$348	\$307	\$416	\$466	\$463	\$357	\$350	\$355

EXAMPLE M - Liability OPTION 2 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

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

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$580	\$582	\$568	\$878	\$1,182	\$1,228	\$673	\$596	\$580
Allstate Indemnity Company	\$1,205	\$1,316	\$1,227	\$1,987	\$2,270	\$2,575	\$1,357	\$1,428	\$1,316
American Family Insurance Company	\$504	\$666	\$555	\$774	\$1,136	\$1,209	\$748	\$573	\$478
Country Preferred Insurance Company	\$645	\$521	\$522	\$860	\$1,088	\$1,118	\$660	\$660	\$595
CSAA General Insurance Company	\$694	\$711	\$726	\$1,078	\$1,240	\$1,356	\$939	\$738	\$917
Esurance Property & Casualty Insurance Company	\$603	\$556	\$587	\$1,122	\$1,416	\$1,593	\$1,027	\$688	\$690
Farmers Group Property & Casualty Insurance Company	\$333	\$315	\$304	\$460	\$558	\$609	\$388	\$348	\$336
Farmers Insurance Exchange	\$564	\$556	\$490	\$1,197	\$1,224	\$1,485	\$1,322	\$655	\$614
Garrison Property & Casualty Insurance Company	\$492	\$483	\$429	\$625	\$692	\$693	\$501	\$513	\$490
GEICO Secure Insurance Company	\$331	\$359	\$359	\$579	\$759	\$850	\$488	\$359	\$331
Liberty Mutual General Insurance Company	\$739	\$740	\$1,005	\$1,869	\$2,437	\$2,768	\$1,843	\$1,240	\$1,582
Nevada Capital Insurance Company	\$433	\$456	\$443	\$604	\$758	\$823	\$566	\$513	\$542
Progressive Direct Insurance Company	\$449	\$462	\$443	\$701	\$1,018	\$1,030	\$682	\$579	\$528
Progressive Northern Insurance Company	\$588	\$594	\$575	\$971	\$1,443	\$1,447	\$936	\$776	\$692
Safeco Insurance Company of Illinois	\$619	\$651	\$574	\$1,179	\$1,531	\$1,769	\$998	\$732	\$589
State Farm Fire and Casualty Company	\$655	\$612	\$557	\$1,037	\$1,402	\$1,400	\$671	\$612	\$784
State Farm Mutual Automobile Insurance Company	\$378	\$354	\$320	\$594	\$808	\$803	\$394	\$354	\$457
The Standard Fire Insurance Company	\$583	\$593	\$543	\$916	\$1,135	\$1,319	\$810	\$665	\$804
United Services Automobile Association	\$404	\$402	\$359	\$503	\$559	\$564	\$416	\$424	\$403
USAA Casualty Insurance Company	\$403	\$415	\$355	\$513	\$565	\$566	\$422	\$401	\$403
USAA General Indemnity Company	\$401	\$400	\$355	\$506	\$566	\$562	\$420	\$406	\$405

EXAMPLE N - Liability OPTION 1 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. Rate the husband. 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	\$755	\$774	\$745	\$1,059	\$1,395	\$1,458	\$867	\$788	\$755
Allstate Indemnity Company	\$1,431	\$1,686	\$1,560	\$2,084	\$2,371	\$2,743	\$1,690	\$1,691	\$1,686
American Access Casualty Company	\$567	\$1,177	\$909	\$980	\$916	\$1,445	\$751	\$855	
American Family Insurance Company	\$790	\$1,059	\$876	\$1,152	\$1,545	\$1,613	\$1,146	\$900	\$772
Country Preferred Insurance Company	\$969	\$762	\$762	\$1,222	\$1,490	\$1,540	\$979	\$980	\$883
CSAA General Insurance Company	\$643	\$631	\$641	\$964	\$1,127	\$1,229	\$836	\$660	\$823
Esurance Property & Casualty Insurance Company	\$766	\$738	\$749	\$1,240	\$1,549	\$1,706	\$1,158	\$888	\$879
Farmers Group Property & Casualty Insurance Company	\$876	\$827	\$792	\$1,132	\$1,349	\$1,489	\$987	\$893	\$892
Farmers Insurance Exchange	\$927	\$896	\$787	\$1,780	\$1,883	\$2,189	\$1,894	\$993	\$979
Garrison Property & Casualty Insurance Company	\$752	\$758	\$663	\$843	\$948	\$954	\$756	\$765	\$766
GEICO Secure Insurance Company	\$358	\$409	\$409	\$520	\$659	\$731	\$471	\$409	\$358
Key Insurance Company	\$2,800	\$2,968	\$2,968	\$3,130	\$3,730	\$4,036	\$3,328	\$2,578	\$3,490
Liberty Mutual General Insurance Company	\$1,132	\$1,238	\$1,643	\$2,446	\$2,974	\$3,326	\$2,402	\$1,909	\$2,094
Nevada Capital Insurance Company	\$560	\$601	\$578	\$775	\$942	\$1,023	\$759	\$666	\$692
Nevada General Insurance Company	\$1,155	\$1,242	\$1,178	\$1,463	\$1,832	\$2,029	\$1,551	\$1,191	\$1,156
Primero Insurance Company	\$534	\$534	\$498	\$936	\$1,026	\$1,026	\$936	\$564	\$498
Progressive Direct Insurance Company	\$509	\$549	\$515	\$681	\$936	\$958	\$695	\$640	\$613
Progressive Northern Insurance Company	\$634	\$673	\$636	\$899	\$1,271	\$1,290	\$905	\$813	\$766
Safeco Insurance Company of Illinois	\$1,257	\$1,331	\$1,178	\$1,904	\$2,320	\$2,752	\$1,679	\$1,634	\$1,229
State Farm Fire and Casualty Company	\$958	\$956	\$848	\$1,379	\$1,865	\$1,828	\$1,027	\$937	\$1,259
State Farm Mutual Automobile Insurance Company	\$594	\$589	\$522	\$861	\$1,166	\$1,137	\$641	\$577	\$780
The Standard Fire Insurance Company	\$743	\$762	\$697	\$1,105	\$1,334	\$1,553	\$992	\$832	\$990
United Services Automobile Association	\$588	\$609	\$534	\$659	\$749	\$757	\$598	\$607	\$609
USAA Casualty Insurance Company	\$580	\$632	\$522	\$668	\$744	\$753	\$602	\$570	\$598
USAA General Indemnity Company	\$664	\$686	\$602	\$741	\$844	\$839	\$688	\$665	\$691

EXAMPLE N - Liability OPTION 2 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. Rate the husband. 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	\$832	\$848	\$821	\$1,301	\$1,789	\$1,854	\$956	\$862	\$832
Allstate Indemnity Company	\$1,580	\$1,806	\$1,670	\$2,477	\$2,838	\$3,247	\$1,828	\$1,872	\$1,806
American Family Insurance Company	\$842	\$1,157	\$943	\$1,278	\$1,781	\$1,865	\$1,257	\$967	\$814
Country Preferred Insurance Company	\$813	\$660	\$661	\$1,073	\$1,352	\$1,391	\$835	\$831	\$752
CSAA General Insurance Company	\$730	\$701	\$713	\$1,145	\$1,352	\$1,477	\$964	\$735	\$928
Esurance Property & Casualty Insurance Company	\$1,038	\$968	\$1,014	\$1,903	\$2,377	\$2,701	\$1,753	\$1,178	\$1,178
Farmers Group Property & Casualty Insurance Company	\$883	\$835	\$801	\$1,187	\$1,438	\$1,583	\$1,017	\$913	\$897
Farmers Insurance Exchange	\$933	\$910	\$812	\$2,008	\$2,046	\$2,499	\$2,194	\$1,081	\$1,003
Garrison Property & Casualty Insurance Company	\$854	\$853	\$753	\$1,007	\$1,127	\$1,132	\$865	\$874	\$861
GEICO Secure Insurance Company	\$496	\$547	\$547	\$872	\$1,151	\$1,297	\$739	\$547	\$496
Liberty Mutual General Insurance Company	\$1,515	\$1,566	\$2,096	\$3,597	\$4,603	\$5,324	\$3,575	\$2,531	\$3,090
Nevada Capital Insurance Company	\$780	\$815	\$801	\$1,111	\$1,403	\$1,502	\$1,028	\$934	\$980
Progressive Direct Insurance Company	\$645	\$666	\$639	\$978	\$1,416	\$1,431	\$963	\$831	\$759
Progressive Northern Insurance Company	\$856	\$867	\$839	\$1,369	\$2,020	\$2,029	\$1,332	\$1,121	\$1,007
Safeco Insurance Company of Illinois	\$1,423	\$1,512	\$1,340	\$2,428	\$3,086	\$3,618	\$2,097	\$1,793	\$1,390
State Farm Fire and Casualty Company	\$1,161	\$1,130	\$1,008	\$1,745	\$2,367	\$2,341	\$1,235	\$1,118	\$1,474
State Farm Mutual Automobile Insurance Company	\$707	\$686	\$609	\$1,064	\$1,447	\$1,424	\$758	\$677	\$901
The Standard Fire Insurance Company	\$796	\$805	\$736	\$1,278	\$1,593	\$1,846	\$1,122	\$912	\$1,121
United Services Automobile Association	\$658	\$673	\$596	\$773	\$873	\$883	\$677	\$685	\$671
USAA Casualty Insurance Company	\$657	\$701	\$588	\$790	\$879	\$885	\$686	\$645	\$668
USAA General Indemnity Company	\$739	\$756	\$667	\$865	\$981	\$976	\$772	\$740	\$759

EXAMPLE N - Liability OPTION 1 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

\$25,000 per person/\$50,000 per accident Bodily Injury Liability, \$20,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$25,000 per person/\$50,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. Rate the husband. 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	\$689	\$694	\$672	\$997	\$1,322	\$1,383	\$805	\$712	\$689
Allstate Indemnity Company	\$1,205	\$1,357	\$1,262	\$1,815	\$2,059	\$2,365	\$1,385	\$1,427	\$1,357
American Access Casualty Company	\$1,217	\$2,942	\$1,606	\$1,630	\$1,550	\$2,210	\$1,418	\$1,493	
American Family Insurance Company	\$634	\$838	\$699	\$943	\$1,322	\$1,390	\$920	\$716	\$609
Country Preferred Insurance Company	\$704	\$562	\$563	\$928	\$1,158	\$1,195	\$725	\$721	\$645
CSAA General Insurance Company	\$832	\$867	\$886	\$1,282	\$1,469	\$1,624	\$1,136	\$895	\$1,119
Esurance Property & Casualty Insurance Company	\$765	\$731	\$749	\$1,263	\$1,580	\$1,748	\$1,177	\$887	\$890
Farmers Group Property & Casualty Insurance Company	\$845	\$794	\$764	\$1,099	\$1,312	\$1,449	\$958	\$860	\$858
Farmers Insurance Exchange	\$856	\$840	\$735	\$1,731	\$1,799	\$2,129	\$1,889	\$958	\$918
Garrison Property & Casualty Insurance Company	\$588	\$581	\$510	\$716	\$793	\$795	\$593	\$610	\$591
GEICO Secure Insurance Company	\$363	\$406	\$406	\$536	\$678	\$744	\$478	\$406	\$363
Key Insurance Company	\$1,024	\$1,342	\$1,342	\$1,504	\$1,720	\$1,948	\$1,318	\$1,108	\$1,096
Liberty Mutual General Insurance Company	\$960	\$1,005	\$1,344	\$2,292	\$2,884	\$3,254	\$2,238	\$1,622	\$1,937
Nevada Capital Insurance Company	\$514	\$541	\$522	\$699	\$861	\$937	\$664	\$604	\$638
Nevada General Insurance Company	\$1,083	\$1,167	\$1,103	\$1,398	\$1,753	\$1,936	\$1,466	\$1,124	\$1,083
Primero Insurance Company	\$918	\$918	\$870	\$1,404	\$1,542	\$1,542	\$1,404	\$966	\$870
Progressive Direct Insurance Company	\$517	\$549	\$519	\$724	\$1,014	\$1,035	\$729	\$655	\$618
Progressive Northern Insurance Company	\$641	\$670	\$638	\$950	\$1,362	\$1,381	\$943	\$827	\$769
Safeco Insurance Company of Illinois	\$926	\$966	\$855	\$1,634	\$2,071	\$2,412	\$1,385	\$1,124	\$881
State Farm Fire and Casualty Company	\$819	\$801	\$711	\$1,219	\$1,656	\$1,634	\$877	\$790	\$1,047
State Farm Mutual Automobile Insurance Company	\$504	\$490	\$435	\$754	\$1,026	\$1,007	\$544	\$485	\$647
The Standard Fire Insurance Company	\$1,003	\$1,035	\$945	\$1,476	\$1,776	\$2,082	\$1,328	\$1,122	\$1,318
United Services Automobile Association	\$457	\$462	\$404	\$552	\$618	\$624	\$466	\$481	\$464
USAA Casualty Insurance Company	\$463	\$487	\$407	\$571	\$629	\$632	\$480	\$462	\$470
USAA General Indemnity Company	\$512	\$516	\$453	\$619	\$696	\$690	\$530	\$518	\$523

EXAMPLE N - Liability OPTION 2 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability

\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$771	\$776	\$755	\$1,254	\$1,737	\$1,800	\$909	\$793	\$771
Allstate Indemnity Company	\$1,383	\$1,517	\$1,411	\$2,249	\$2,577	\$2,927	\$1,562	\$1,643	\$1,517
American Family Insurance Company	\$695	\$943	\$774	\$1,081	\$1,580	\$1,670	\$1,044	\$794	\$659
Country Preferred Insurance Company	\$764	\$611	\$612	\$1,019	\$1,133	\$1,275	\$1,275	\$787	\$783
CSAA General Insurance Company	\$924	\$936	\$959	\$1,491	\$1,733	\$1,917	\$1,280	\$975	\$1,228
Esurance Property & Casualty Insurance Company	\$1,063	\$983	\$1,041	\$1,987	\$2,478	\$2,835	\$1,826	\$1,203	\$1,219
Farmers Group Property & Casualty Insurance Company	\$860	\$809	\$778	\$1,169	\$1,415	\$1,560	\$993	\$890	\$873
Farmers Insurance Exchange	\$884	\$875	\$780	\$1,997	\$1,996	\$2,491	\$2,246	\$1,074	\$964
Garrison Property & Casualty Insurance Company	\$720	\$706	\$628	\$918	\$1,015	\$1,017	\$732	\$749	\$716
GEICO Secure Insurance Company	\$503	\$547	\$547	\$893	\$1,176	\$1,318	\$750	\$547	\$503
Liberty Mutual General Insurance Company	\$1,452	\$1,422	\$1,931	\$3,757	\$4,957	\$5,803	\$3,738	\$2,413	\$3,219
Nevada Capital Insurance Company	\$582	\$611	\$596	\$818	\$1,032	\$1,121	\$760	\$690	\$731
Progressive Direct Insurance Company	\$698	\$706	\$684	\$1,119	\$1,649	\$1,664	\$1,083	\$910	\$812
Progressive Northern Insurance Company	\$920	\$919	\$893	\$1,543	\$2,307	\$2,317	\$1,478	\$1,216	\$1,071
Safeco Insurance Company of Illinois	\$1,155	\$1,211	\$1,070	\$2,320	\$3,102	\$3,559	\$1,960	\$1,340	\$1,097
State Farm Fire and Casualty Company	\$1,055	\$1,001	\$898	\$1,641	\$2,233	\$2,227	\$1,110	\$998	\$1,294
State Farm Mutual Automobile Insurance Company	\$631	\$598	\$535	\$981	\$1,340	\$1,329	\$674	\$597	\$781
The Standard Fire Insurance Company	\$1,079	\$1,095	\$999	\$1,715	\$2,134	\$2,489	\$1,512	\$1,232	\$1,499
United Services Automobile Association	\$548	\$549	\$488	\$692	\$774	\$780	\$567	\$579	\$548
USAA Casualty Insurance Company	\$556	\$576	\$494	\$716	\$789	\$792	\$585	\$554	\$557
USAA General Indemnity Company	\$614	\$612	\$544	\$778	\$873	\$866	\$644	\$621	\$620

EXAMPLE O - Liability OPTION 1 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. Rate the husband. 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	\$1,301	\$1,343	\$1,292	\$1,995	\$2,743	\$2,861	\$1,508	\$1,360	\$1,301
Allstate Indemnity Company	\$1,657	\$1,969	\$1,818	\$2,391	\$2,727	\$3,160	\$1,969	\$1,958	\$1,969
American Access Casualty Company	\$567	\$1,177	\$909	\$980	\$916	\$1,445	\$751	\$855	
American Family Insurance Company	\$1,020	\$1,364	\$1,133	\$1,480	\$1,974	\$2,058	\$1,482	\$1,158	\$1,002
Country Preferred Insurance Company	\$885	\$711	\$711	\$1,153	\$1,436	\$1,480	\$909	\$904	\$813
CSAA General Insurance Company	\$1,183	\$1,147	\$1,167	\$1,867	\$2,215	\$2,400	\$1,573	\$1,212	\$1,539
Esurance Property & Casualty Insurance Company	\$998	\$963	\$975	\$1,613	\$2,013	\$2,226	\$1,510	\$1,155	\$1,143
Farmers Group Property & Casualty Insurance Company	\$1,293	\$1,233	\$1,183	\$1,685	\$2,006	\$2,206	\$1,463	\$1,317	\$1,322
Farmers Insurance Exchange	\$1,622	\$1,581	\$1,396	\$3,258	\$3,386	\$4,027	\$3,538	\$1,794	\$1,707
Garrison Property & Casualty Insurance Company	\$1,717	\$1,739	\$1,519	\$1,903	\$2,147	\$2,165	\$1,730	\$1,739	\$1,752
GEICO Secure Insurance Company	\$509	\$583	\$583	\$745	\$948	\$1,051	\$674	\$583	\$509
Key Insurance Company	\$2,800	\$2,968	\$2,968	\$3,130	\$3,730	\$4,036	\$3,328	\$2,578	\$3,490
Liberty Mutual General Insurance Company	\$4,675	\$5,179	\$6,806	\$9,424	\$11,727	\$14,083	\$9,836	\$7,766	\$8,440
Nevada Capital Insurance Company	\$726	\$782	\$752	\$1,013	\$1,233	\$1,339	\$995	\$867	\$896
Nevada General Insurance Company	\$1,155	\$1,242	\$1,178	\$1,463	\$1,832	\$2,029	\$1,551	\$1,191	\$1,156
Primero Insurance Company	\$690	\$690	\$642	\$1,194	\$1,320	\$1,320	\$1,194	\$732	\$642
Progressive Direct Insurance Company	\$767	\$836	\$779	\$1,012	\$1,394	\$1,434	\$1,039	\$964	\$923
Progressive Northern Insurance Company	\$855	\$911	\$859	\$1,225	\$1,742	\$1,770	\$1,231	\$1,099	\$1,027
Safeco Insurance Company of Illinois	\$4,487	\$5,197	\$4,602	\$6,240	\$7,520	\$9,257	\$5,781	\$6,670	\$4,915
State Farm Fire and Casualty Company	\$5,675	\$5,703	\$5,061	\$7,956	\$10,673	\$10,461	\$6,125	\$5,596	\$7,443
State Farm Mutual Automobile Insurance Company	\$3,679	\$3,668	\$3,268	\$5,156	\$6,893	\$6,731	\$3,964	\$3,598	\$4,774
The Standard Fire Insurance Company	\$910	\$934	\$855	\$1,361	\$1,649	\$1,921	\$1,220	\$1,020	\$1,211
United Services Automobile Association	\$1,196	\$1,246	\$1,086	\$1,346	\$1,539	\$1,562	\$1,220	\$1,238	\$1,240
USAA Casualty Insurance Company	\$1,305	\$1,428	\$1,178	\$1,506	\$1,686	\$1,704	\$1,358	\$1,276	\$1,345
USAA General Indemnity Company	\$1,011	\$1,045	\$920	\$1,126	\$1,283	\$1,276	\$1,048	\$1,012	\$1,051

EXAMPLE O - Liability OPTION 2 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability

\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. Rate the husband. 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	\$1,523	\$1,560	\$1,512	\$2,688	\$3,858	\$3,979	\$1,759	\$1,578	\$1,523
Allstate Indemnity Company	\$1,816	\$2,092	\$1,933	\$2,813	\$3,231	\$3,706	\$2,115	\$2,155	\$2,092
American Family Insurance Company	\$1,082	\$1,485	\$1,214	\$1,635	\$2,268	\$2,371	\$1,619	\$1,239	\$1,051
Country Preferred Insurance Company	\$949	\$763	\$763	\$1,251	\$1,567	\$1,615	\$976	\$971	\$872
CSAA General Insurance Company	\$1,408	\$1,334	\$1,358	\$2,331	\$2,789	\$3,040	\$1,909	\$1,414	\$1,812
Esurance Property & Casualty Insurance Company	\$1,365	\$1,276	\$1,334	\$2,507	\$3,121	\$3,569	\$2,312	\$1,546	\$1,548
Farmers Group Property & Casualty Insurance Company	\$1,322	\$1,263	\$1,208	\$1,799	\$2,182	\$2,393	\$1,531	\$1,373	\$1,339
Farmers Insurance Exchange	\$1,708	\$1,683	\$1,513	\$3,907	\$3,901	\$4,890	\$4,342	\$2,068	\$1,841
Garrison Property & Casualty Insurance Company	\$1,980	\$1,988	\$1,758	\$2,316	\$2,593	\$2,615	\$2,013	\$2,023	\$2,000
GEICO Secure Insurance Company	\$709	\$785	\$785	\$1,257	\$1,663	\$1,876	\$1,064	\$785	\$709
Liberty Mutual General Insurance Company	\$6,567	\$6,750	\$8,927	\$14,873	\$19,523	\$24,556	\$15,610	\$10,671	\$13,477
Nevada Capital Insurance Company	\$813	\$871	\$846	\$1,165	\$1,451	\$1,572	\$1,117	\$977	\$1,015
Progressive Direct Insurance Company	\$973	\$1,015	\$967	\$1,461	\$2,118	\$2,152	\$1,442	\$1,254	\$1,142
Progressive Northern Insurance Company	\$1,182	\$1,200	\$1,158	\$1,922	\$2,856	\$2,867	\$1,862	\$1,553	\$1,383
Safeco Insurance Company of Illinois	\$5,035	\$5,779	\$5,133	\$7,895	\$10,056	\$12,050	\$7,160	\$7,166	\$5,446
State Farm Fire and Casualty Company	\$6,432	\$6,356	\$5,638	\$9,346	\$12,636	\$12,480	\$6,979	\$6,285	\$8,269
State Farm Mutual Automobile Insurance Company	\$4,151	\$4,072	\$3,623	\$6,022	\$8,117	\$7,980	\$4,500	\$4,025	\$5,291
The Standard Fire Insurance Company	\$988	\$999	\$913	\$1,594	\$1,995	\$2,317	\$1,401	\$1,133	\$1,390
United Services Automobile Association	\$1,361	\$1,398	\$1,234	\$1,616	\$1,835	\$1,862	\$1,408	\$1,418	\$1,387
USAA Casualty Insurance Company	\$1,533	\$1,640	\$1,385	\$1,855	\$2,064	\$2,084	\$1,609	\$1,504	\$1,556
USAA General Indemnity Company	\$1,156	\$1,180	\$1,049	\$1,350	\$1,528	\$1,521	\$1,208	\$1,156	\$1,186

EXAMPLE O - Liability OPTION 1 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

\$25,000 per person/\$50,000 per accident Bodily Injury Liability, \$20,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$25,000 per person/\$50,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. Rate the husband. 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	\$1,167	\$1,184	\$1,145	\$1,872	\$2,596	\$2,709	\$1,387	\$1,210	\$1,167
Allstate Indemnity Company	\$1,382	\$1,568	\$1,456	\$2,063	\$2,346	\$2,700	\$1,595	\$1,640	\$1,568
American Access Casualty Company	\$1,217	\$2,942	\$1,606	\$1,630	\$1,550	\$2,210	\$1,418	\$1,493	
American Family Insurance Company	\$811	\$1,070	\$895	\$1,194	\$1,656	\$1,735	\$1,173	\$912	\$782
Country Preferred Insurance Company	\$830	\$657	\$658	\$1,093	\$1,358	\$1,402	\$856	\$851	\$758
CSAA General Insurance Company	\$1,534	\$1,583	\$1,619	\$2,472	\$2,874	\$3,157	\$2,139	\$1,651	\$2,090
Esurance Property & Casualty Insurance Company	\$995	\$953	\$976	\$1,643	\$2,051	\$2,282	\$1,534	\$1,152	\$1,159
Farmers Group Property & Casualty Insurance Company	\$1,255	\$1,194	\$1,148	\$1,644	\$1,961	\$2,158	\$1,428	\$1,276	\$1,277
Farmers Insurance Exchange	\$1,507	\$1,487	\$1,311	\$3,191	\$3,253	\$3,947	\$3,547	\$1,743	\$1,607
Garrison Property & Casualty Insurance Company	\$1,322	\$1,311	\$1,146	\$1,604	\$1,785	\$1,792	\$1,332	\$1,371	\$1,329
GEICO Secure Insurance Company	\$517	\$579	\$579	\$768	\$974	\$1,071	\$684	\$579	\$517
Key Insurance Company	\$1,024	\$1,342	\$1,342	\$1,504	\$1,720	\$1,948	\$1,318	\$1,108	\$1,096
Liberty Mutual General Insurance Company	\$3,950	\$4,117	\$5,453	\$9,013	\$11,616	\$14,215	\$9,277	\$6,508	\$8,006
Nevada Capital Insurance Company	\$657	\$693	\$671	\$903	\$1,117	\$1,213	\$859	\$775	\$817
Nevada General Insurance Company	\$1,083	\$1,167	\$1,103	\$1,398	\$1,753	\$1,936	\$1,466	\$1,124	\$1,083
Primero Insurance Company	\$1,188	\$1,188	\$1,122	\$1,800	\$1,866	\$1,866	\$1,800	\$1,254	\$1,122
Progressive Direct Insurance Company	\$784	\$838	\$791	\$1,094	\$1,534	\$1,572	\$1,102	\$994	\$934
Progressive Northern Insurance Company	\$881	\$923	\$877	\$1,329	\$1,925	\$1,948	\$1,314	\$1,141	\$1,049
Safeco Insurance Company of Illinois	\$3,009	\$3,353	\$2,970	\$4,949	\$6,338	\$7,510	\$4,399	\$4,075	\$3,125
State Farm Fire and Casualty Company	\$4,761	\$4,713	\$4,185	\$6,858	\$9,242	\$9,115	\$5,163	\$4,656	\$6,111
State Farm Mutual Automobile Insurance Company	\$3,108	\$3,055	\$2,724	\$4,462	\$5,983	\$5,877	\$3,365	\$3,019	\$3,945
The Standard Fire Insurance Company	\$1,241	\$1,278	\$1,167	\$1,836	\$2,216	\$2,605	\$1,649	\$1,389	\$1,624
United Services Automobile Association	\$917	\$931	\$811	\$1,130	\$1,277	\$1,291	\$943	\$970	\$931
USAA Casualty Insurance Company	\$1,040	\$1,098	\$918	\$1,300	\$1,440	\$1,448	\$1,087	\$1,036	\$1,054
USAA General Indemnity Company	\$780	\$785	\$692	\$947	\$1,065	\$1,056	\$810	\$790	\$797

EXAMPLE O - Liability OPTION 2 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

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

Married couple, both 45 years old. Clean driving records. Each drives 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. Rate the husband. 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	\$1,408	\$1,422	\$1,385	\$2,594	\$3,751	\$3,868	\$1,666	\$1,448	\$1,408
Allstate Indemnity Company	\$1,577	\$1,740	\$1,617	\$2,534	\$2,914	\$3,318	\$1,789	\$1,882	\$1,740
American Family Insurance Company	\$882	\$1,197	\$984	\$1,362	\$1,972	\$2,077	\$1,322	\$1,003	\$840
Country Preferred Insurance Company	\$701	\$894	\$709	\$710	\$1,191	\$1,537	\$931	\$918	\$817
CSAA General Insurance Company	\$1,787	\$1,789	\$1,827	\$3,024	\$3,562	\$3,926	\$2,526	\$1,873	\$2,394
Esurance Property & Casualty Insurance Company	\$1,398	\$1,296	\$1,370	\$2,622	\$3,259	\$3,753	\$2,412	\$1,579	\$1,604
Farmers Group Property & Casualty Insurance Company	\$1,294	\$1,231	\$1,182	\$1,776	\$2,154	\$2,364	\$1,503	\$1,345	\$1,312
Farmers Insurance Exchange	\$1,636	\$1,634	\$1,469	\$3,920	\$3,841	\$4,920	\$4,481	\$2,074	\$1,789
Garrison Property & Casualty Insurance Company	\$1,672	\$1,644	\$1,467	\$2,130	\$2,361	\$2,373	\$1,707	\$1,741	\$1,659
GEICO Secure Insurance Company	\$721	\$785	\$785	\$1,287	\$1,700	\$1,906	\$1,080	\$785	\$721
Liberty Mutual General Insurance Company	\$6,397	\$6,137	\$8,221	\$16,007	\$21,617	\$27,630	\$16,704	\$10,239	\$14,508
Nevada Capital Insurance Company	\$748	\$787	\$770	\$1,063	\$1,346	\$1,459	\$988	\$891	\$941
Progressive Direct Insurance Company	\$1,066	\$1,085	\$1,047	\$1,703	\$2,521	\$2,556	\$1,652	\$1,390	\$1,235
Progressive Northern Insurance Company	\$1,302	\$1,294	\$1,264	\$2,226	\$3,360	\$3,372	\$2,126	\$1,729	\$1,504
Safeco Insurance Company of Illinois	\$3,793	\$4,173	\$3,700	\$7,185	\$9,852	\$11,323	\$6,358	\$4,786	\$3,860
State Farm Fire and Casualty Company	\$5,558	\$5,402	\$4,798	\$8,320	\$11,310	\$11,278	\$6,054	\$5,390	\$6,974
State Farm Mutual Automobile Insurance Company	\$3,595	\$3,475	\$3,096	\$5,354	\$7,249	\$7,189	\$3,915	\$3,465	\$4,475
The Standard Fire Insurance Company	\$1,355	\$1,372	\$1,253	\$2,168	\$2,705	\$3,164	\$1,910	\$1,549	\$1,875
United Services Automobile Association	\$1,145	\$1,146	\$1,020	\$1,482	\$1,667	\$1,690	\$1,199	\$1,214	\$1,139
USAA Casualty Insurance Company	\$1,331	\$1,379	\$1,187	\$1,736	\$1,917	\$1,929	\$1,407	\$1,324	\$1,325
USAA General Indemnity Company	\$971	\$969	\$866	\$1,233	\$1,381	\$1,374	\$1,022	\$982	\$979

EXAMPLE P - Liability OPTION 1 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. 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	\$616	\$627	\$604	\$801	\$1,015	\$1,069	\$712	\$641	\$616
Allstate Indemnity Company	\$1,265	\$1,466	\$1,355	\$1,810	\$2,058	\$2,382	\$1,480	\$1,501	\$1,466
American Access Casualty Company	\$629	\$1,366	\$1,043	\$1,128	\$1,050	\$1,691	\$852	\$976	
American Family Insurance Company	\$517	\$686	\$567	\$763	\$1,049	\$1,098	\$741	\$584	\$494
Country Preferred Insurance Company	\$557	\$454	\$454	\$733	\$924	\$950	\$562	\$567	\$514
CSAA General Insurance Company	\$473	\$460	\$467	\$680	\$793	\$853	\$593	\$482	\$593
Esurance Property & Casualty Insurance Company	\$565	\$529	\$544	\$905	\$1,135	\$1,206	\$832	\$649	\$637
Farmers Group Property & Casualty Insurance Company	\$346	\$328	\$315	\$455	\$540	\$595	\$392	\$353	\$352
Farmers Insurance Exchange	\$735	\$705	\$608	\$1,278	\$1,409	\$1,554	\$1,297	\$734	\$781
Garrison Property & Casualty Insurance Company	\$450	\$449	\$393	\$524	\$582	\$583	\$451	\$463	\$457
GEICO Secure Insurance Company	\$238	\$262	\$262	\$348	\$437	\$477	\$311	\$262	\$238
Hartford Insurance Company of the Midwest	\$476	\$471	\$444	\$652	\$815	\$805	\$601	\$476	\$530
Key Insurance Company	\$1,856	\$1,892	\$1,892	\$1,982	\$2,384	\$2,558	\$2,168	\$1,658	\$2,360
Liberty Mutual General Insurance Company	\$627	\$679	\$903	\$1,392	\$1,687	\$1,860	\$1,343	\$1,060	\$1,178
Nevada Capital Insurance Company	\$323	\$343	\$331	\$446	\$547	\$592	\$428	\$383	\$401
Nevada General Insurance Company	\$1,544	\$1,689	\$1,588	\$1,995	\$2,525	\$2,809	\$2,134	\$1,612	\$1,559
Primero Insurance Company	\$522	\$522	\$486	\$900	\$990	\$990	\$900	\$552	\$486
Progressive Direct Insurance Company	\$532	\$550	\$528	\$730	\$998	\$1,009	\$731	\$661	\$631
Progressive Northern Insurance Company	\$521	\$538	\$514	\$765	\$1,084	\$1,092	\$760	\$670	\$630
Safeco Insurance Company of Illinois	\$608	\$639	\$575	\$870	\$1,034	\$1,208	\$775	\$765	\$597
State Farm Fire and Casualty Company	\$531	\$519	\$462	\$779	\$1,051	\$1,026	\$557	\$506	\$684
State Farm Mutual Automobile Insurance Company	\$323	\$313	\$280	\$474	\$640	\$623	\$341	\$306	\$417
The Standard Fire Insurance Company	\$486	\$495	\$457	\$694	\$825	\$945	\$630	\$536	\$629
United Services Automobile Association	\$381	\$390	\$341	\$440	\$495	\$498	\$386	\$399	\$391
USAA Casualty Insurance Company	\$392	\$419	\$347	\$464	\$512	\$515	\$405	\$389	\$402
USAA General Indemnity Company	\$424	\$432	\$378	\$493	\$556	\$550	\$438	\$429	\$438

EXAMPLE P - Liability OPTION 2 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$640	\$648	\$628	\$882	\$1,152	\$1,208	\$748	\$663	\$640
Allstate Indemnity Company	\$1,384	\$1,564	\$1,445	\$2,111	\$2,421	\$2,782	\$1,597	\$1,652	\$1,564
American Family Insurance Company	\$564	\$766	\$625	\$864	\$1,231	\$1,292	\$831	\$642	\$534
Country Preferred Insurance Company	\$616	\$503	\$504	\$824	\$1,048	\$1,075	\$619	\$627	\$569
CSAA General Insurance Company	\$517	\$495	\$501	\$770	\$904	\$967	\$654	\$522	\$646
Esurance Property & Casualty Insurance Company	\$715	\$656	\$690	\$1,281	\$1,632	\$1,772	\$1,167	\$817	\$801
Farmers Group Property & Casualty Insurance Company	\$355	\$337	\$323	\$487	\$589	\$647	\$410	\$368	\$361
Farmers Insurance Exchange	\$637	\$618	\$538	\$1,232	\$1,309	\$1,516	\$1,287	\$683	\$688
Garrison Property & Casualty Insurance Company	\$512	\$507	\$448	\$624	\$693	\$694	\$518	\$531	\$516
GEICO Secure Insurance Company	\$326	\$350	\$350	\$574	\$752	\$839	\$483	\$350	\$326
Hartford Insurance Company of the Midwest	\$506	\$488	\$463	\$750	\$960	\$958	\$683	\$497	\$557
Liberty Mutual General Insurance Company	\$835	\$859	\$1,150	\$2,025	\$2,582	\$2,935	\$1,982	\$1,403	\$1,718
Nevada Capital Insurance Company	\$361	\$381	\$371	\$511	\$640	\$691	\$481	\$430	\$451
Progressive Direct Insurance Company	\$675	\$674	\$659	\$1,047	\$1,507	\$1,506	\$1,016	\$863	\$785
Progressive Northern Insurance Company	\$695	\$691	\$674	\$1,153	\$1,708	\$1,701	\$1,107	\$916	\$817
Safeco Insurance Company of Illinois	\$672	\$708	\$636	\$1,070	\$1,323	\$1,536	\$934	\$826	\$658
State Farm Fire and Casualty Company	\$702	\$662	\$601	\$1,082	\$1,459	\$1,440	\$719	\$653	\$861
State Farm Mutual Automobile Insurance Company	\$410	\$387	\$349	\$630	\$852	\$836	\$426	\$382	\$509
The Standard Fire Insurance Company	\$515	\$519	\$480	\$789	\$968	\$1,106	\$701	\$581	\$702
United Services Automobile Association	\$431	\$438	\$386	\$519	\$580	\$586	\$442	\$451	\$436
USAA Casualty Insurance Company	\$444	\$465	\$393	\$547	\$605	\$607	\$462	\$440	\$449
USAA General Indemnity Company	\$469	\$474	\$416	\$571	\$642	\$639	\$488	\$473	\$479

EXAMPLE P - Liability OPTION 1 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

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

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$570	\$573	\$554	\$763	\$972	\$1,025	\$674	\$590	\$570
Allstate Indemnity Company	\$1,079	\$1,203	\$1,119	\$1,591	\$1,805	\$2,080	\$1,236	\$1,286	\$1,203
American Access Casualty Company	\$1,502	\$3,731	\$1,972	\$1,996	\$1,898	\$2,707	\$1,742	\$1,829	
American Family Insurance Company	\$440	\$574	\$480	\$663	\$957	\$1,012	\$634	\$494	\$413
Country Preferred Insurance Company	\$525	\$422	\$422	\$697	\$877	\$903	\$532	\$536	\$482
CSAA General Insurance Company	\$588	\$603	\$619	\$874	\$996	\$1,090	\$780	\$629	\$777
Esurance Property & Casualty Insurance Company	\$572	\$536	\$555	\$922	\$1,158	\$1,239	\$848	\$658	\$652
Farmers Group Property & Casualty Insurance Company	\$334	\$317	\$305	\$444	\$531	\$583	\$384	\$341	\$340
Farmers Insurance Exchange	\$673	\$657	\$563	\$1,226	\$1,331	\$1,491	\$1,282	\$702	\$728
Garrison Property & Casualty Insurance Company	\$374	\$366	\$322	\$459	\$507	\$506	\$373	\$389	\$374
GEICO Secure Insurance Company	\$246	\$266	\$266	\$361	\$452	\$490	\$320	\$266	\$246
Hartford Insurance Company of the Midwest	\$472	\$468	\$443	\$648	\$809	\$801	\$597	\$474	\$526
Key Insurance Company	\$524	\$674	\$674	\$764	\$878	\$992	\$662	\$560	\$566
Liberty Mutual General Insurance Company	\$535	\$557	\$746	\$1,303	\$1,634	\$1,814	\$1,254	\$908	\$1,089
Nevada Capital Insurance Company	\$278	\$290	\$282	\$378	\$469	\$509	\$354	\$326	\$347
Nevada General Insurance Company	\$1,446	\$1,586	\$1,486	\$1,905	\$2,416	\$2,684	\$2,018	\$1,520	\$1,459
Primero Insurance Company	\$948	\$948	\$894	\$1,416	\$1,560	\$1,560	\$1,416	\$996	\$894
Progressive Direct Insurance Company	\$528	\$543	\$523	\$745	\$1,024	\$1,034	\$737	\$660	\$624
Progressive Northern Insurance Company	\$516	\$528	\$508	\$782	\$1,116	\$1,121	\$766	\$667	\$621
Safeco Insurance Company of Illinois	\$484	\$500	\$452	\$778	\$953	\$1,094	\$670	\$569	\$464
State Farm Fire and Casualty Company	\$473	\$450	\$406	\$721	\$975	\$959	\$491	\$444	\$589
State Farm Mutual Automobile Insurance Company	\$282	\$269	\$241	\$429	\$582	\$571	\$297	\$266	\$356
United Services Automobile Association	\$313	\$314	\$277	\$384	\$427	\$429	\$320	\$331	\$318
USAA Casualty Insurance Company	\$328	\$340	\$286	\$408	\$447	\$449	\$338	\$327	\$330
USAA General Indemnity Company	\$345	\$346	\$303	\$428	\$478	\$472	\$357	\$352	\$351

EXAMPLE P - Liability OPTION 2 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability

\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$601	\$602	\$585	\$857	\$1,128	\$1,183	\$720	\$619	\$601
Allstate Indemnity Company	\$1,220	\$1,333	\$1,233	\$1,922	\$2,208	\$2,523	\$1,380	\$1,465	\$1,333
American Family Insurance Company	\$494	\$660	\$544	\$774	\$1,157	\$1,227	\$735	\$560	\$460
Country Preferred Insurance Company	\$584	\$471	\$472	\$788	\$1,001	\$1,028	\$589	\$596	\$537
CSAA General Insurance Company	\$630	\$636	\$649	\$970	\$1,121	\$1,215	\$843	\$667	\$828
Esurance Property & Casualty Insurance Company	\$734	\$671	\$710	\$1,325	\$1,687	\$1,843	\$1,207	\$837	\$828
Farmers Group Property & Casualty Insurance Company	\$346	\$329	\$316	\$479	\$583	\$641	\$403	\$362	\$351
Farmers Insurance Exchange	\$598	\$590	\$513	\$1,213	\$1,267	\$1,496	\$1,311	\$672	\$658
Garrison Property & Casualty Insurance Company	\$451	\$440	\$391	\$581	\$640	\$642	\$457	\$472	\$447
GEICO Secure Insurance Company	\$336	\$356	\$356	\$590	\$772	\$857	\$494	\$356	\$336
Hartford Insurance Company of the Midwest	\$507	\$490	\$465	\$755	\$965	\$964	\$686	\$501	\$557
Liberty Mutual General Insurance Company	\$800	\$783	\$1,062	\$2,101	\$2,764	\$3,176	\$2,064	\$1,341	\$1,775
Nevada Capital Insurance Company	\$314	\$326	\$320	\$440	\$558	\$604	\$403	\$371	\$395
Progressive Direct Insurance Company	\$693	\$685	\$672	\$1,108	\$1,609	\$1,610	\$1,064	\$891	\$800
Progressive Northern Insurance Company	\$731	\$716	\$703	\$1,257	\$1,880	\$1,872	\$1,196	\$969	\$853
Safeco Insurance Company of Illinois	\$575	\$597	\$536	\$1,046	\$1,353	\$1,540	\$894	\$656	\$548
State Farm Fire and Casualty Company	\$682	\$627	\$577	\$1,090	\$1,470	\$1,463	\$687	\$625	\$803
State Farm Mutual Automobile Insurance Company	\$386	\$357	\$326	\$613	\$831	\$823	\$396	\$356	\$464
United Services Automobile Association	\$375	\$372	\$332	\$476	\$530	\$532	\$387	\$398	\$374
USAA Casualty Insurance Company	\$390	\$399	\$341	\$505	\$554	\$557	\$407	\$390	\$389
USAA General Indemnity Company	\$405	\$402	\$355	\$526	\$587	\$583	\$424	\$411	\$408

EXAMPLE Q - Liability OPTION 1 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. 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	\$795	\$810	\$779	\$1,069	\$1,385	\$1,460	\$933	\$829	\$795
Allstate Indemnity Company	\$1,478	\$1,730	\$1,596	\$2,104	\$2,397	\$2,780	\$1,741	\$1,756	\$1,730
American Access Casualty Company	\$629	\$1,366	\$1,043	\$1,128	\$1,050	\$1,691	\$852	\$976	
American Family Insurance Company	\$766	\$1,027	\$844	\$1,129	\$1,541	\$1,601	\$1,095	\$864	\$731
Country Preferred Insurance Company	\$659	\$530	\$531	\$867	\$1,087	\$1,119	\$670	\$673	\$605
CSAA General Insurance Company	\$604	\$583	\$593	\$896	\$1,051	\$1,136	\$772	\$613	\$766
Esurance Property & Casualty Insurance Company	\$956	\$901	\$927	\$1,521	\$1,903	\$2,044	\$1,404	\$1,100	\$1,086
Farmers Group Property & Casualty Insurance Company	\$451	\$428	\$412	\$590	\$708	\$779	\$513	\$460	\$459
Farmers Insurance Exchange	\$972	\$937	\$811	\$1,779	\$1,925	\$2,173	\$1,836	\$1,004	\$1,038
Garrison Property & Casualty Insurance Company	\$649	\$648	\$563	\$753	\$838	\$841	\$651	\$667	\$658
GEICO Secure Insurance Company	\$352	\$388	\$388	\$524	\$663	\$725	\$465	\$388	\$352
Hartford Insurance Company of the Midwest	\$591	\$581	\$548	\$822	\$1,035	\$1,023	\$757	\$587	\$656
Key Insurance Company	\$1,856	\$1,892	\$1,892	\$1,982	\$2,384	\$2,558	\$2,168	\$1,658	\$2,360
Liberty Mutual General Insurance Company	\$1,164	\$1,240	\$1,649	\$2,667	\$3,275	\$3,685	\$2,582	\$1,961	\$2,268
Nevada Capital Insurance Company	\$441	\$466	\$453	\$617	\$764	\$826	\$585	\$524	\$549
Nevada General Insurance Company	\$1,544	\$1,689	\$1,588	\$1,995	\$2,525	\$2,809	\$2,134	\$1,612	\$1,559
Primero Insurance Company	\$600	\$600	\$552	\$1,044	\$1,140	\$1,140	\$1,044	\$636	\$552
Progressive Direct Insurance Company	\$779	\$799	\$771	\$1,084	\$1,495	\$1,511	\$1,081	\$975	\$921
Progressive Northern Insurance Company	\$782	\$801	\$769	\$1,148	\$1,628	\$1,638	\$1,138	\$1,004	\$938
Safeco Insurance Company of Illinois	\$1,039	\$1,089	\$974	\$1,566	\$1,913	\$2,238	\$1,382	\$1,310	\$1,012
State Farm Fire and Casualty Company	\$930	\$913	\$814	\$1,348	\$1,824	\$1,776	\$988	\$893	\$1,214
State Farm Mutual Automobile Insurance Company	\$575	\$562	\$500	\$837	\$1,134	\$1,100	\$613	\$549	\$752
The Standard Fire Insurance Company	\$890	\$904	\$833	\$1,308	\$1,568	\$1,805	\$1,175	\$989	\$1,174
United Services Automobile Association	\$512	\$525	\$458	\$595	\$670	\$677	\$519	\$535	\$526
USAA Casualty Insurance Company	\$532	\$570	\$471	\$633	\$700	\$706	\$550	\$527	\$545
USAA General Indemnity Company	\$627	\$640	\$558	\$731	\$826	\$818	\$648	\$633	\$647

EXAMPLE Q - Liability OPTION 2 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. 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	\$837	\$849	\$819	\$1,215	\$1,626	\$1,706	\$995	\$869	\$837
Allstate Indemnity Company	\$1,609	\$1,832	\$1,690	\$2,435	\$2,799	\$3,225	\$1,864	\$1,925	\$1,832
American Family Insurance Company	\$823	\$1,137	\$918	\$1,270	\$1,805	\$1,883	\$1,219	\$938	\$777
Country Preferred Insurance Company	\$722	\$583	\$584	\$964	\$1,219	\$1,252	\$732	\$737	\$664
CSAA General Insurance Company	\$677	\$642	\$654	\$1,049	\$1,243	\$1,345	\$879	\$680	\$854
Esurance Property & Casualty Insurance Company	\$1,226	\$1,129	\$1,186	\$2,186	\$2,767	\$3,045	\$2,001	\$1,397	\$1,380
Farmers Group Property & Casualty Insurance Company	\$468	\$446	\$426	\$644	\$783	\$855	\$543	\$488	\$473
Farmers Insurance Exchange	\$970	\$944	\$828	\$1,974	\$2,058	\$2,443	\$2,099	\$1,078	\$1,051
Garrison Property & Casualty Insurance Company	\$746	\$740	\$651	\$909	\$1,010	\$1,014	\$756	\$772	\$751
GEICO Secure Insurance Company	\$490	\$527	\$527	\$878	\$1,157	\$1,294	\$735	\$527	\$490
Hartford Insurance Company of the Midwest	\$639	\$613	\$581	\$969	\$1,248	\$1,247	\$877	\$624	\$705
Liberty Mutual General Insurance Company	\$1,626	\$1,633	\$2,186	\$4,050	\$5,240	\$6,134	\$4,001	\$2,707	\$3,475
Nevada Capital Insurance Company	\$492	\$519	\$508	\$705	\$893	\$964	\$656	\$589	\$620
Progressive Direct Insurance Company	\$1,013	\$1,003	\$984	\$1,602	\$2,328	\$2,325	\$1,546	\$1,304	\$1,171
Progressive Northern Insurance Company	\$1,066	\$1,051	\$1,032	\$1,781	\$2,648	\$2,638	\$1,707	\$1,405	\$1,242
Safeco Insurance Company of Illinois	\$1,184	\$1,246	\$1,116	\$2,017	\$2,585	\$2,990	\$1,746	\$1,445	\$1,153
State Farm Fire and Casualty Company	\$1,151	\$1,101	\$989	\$1,744	\$2,364	\$2,324	\$1,208	\$1,087	\$1,446
State Farm Mutual Automobile Insurance Company	\$695	\$664	\$593	\$1,053	\$1,431	\$1,401	\$737	\$654	\$878
The Standard Fire Insurance Company	\$949	\$953	\$876	\$1,497	\$1,853	\$2,128	\$1,321	\$1,077	\$1,318
United Services Automobile Association	\$583	\$591	\$522	\$708	\$794	\$803	\$600	\$612	\$590
USAA Casualty Insurance Company	\$612	\$644	\$542	\$759	\$841	\$845	\$639	\$606	\$619
USAA General Indemnity Company	\$711	\$719	\$631	\$867	\$978	\$972	\$742	\$718	\$727

EXAMPLE Q - Liability OPTION 1 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

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

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$735	\$737	\$713	\$1,022	\$1,332	\$1,407	\$885	\$761	\$735
Allstate Indemnity Company	\$1,250	\$1,403	\$1,300	\$1,833	\$2,087	\$2,407	\$1,437	\$1,493	\$1,403
American Access Casualty Company	\$1,502	\$3,731	\$1,972	\$1,996	\$1,898	\$2,707	\$1,742	\$1,829	
American Family Insurance Company	\$635	\$841	\$697	\$953	\$1,354	\$1,419	\$911	\$712	\$598
Country Preferred Insurance Company	\$623	\$494	\$495	\$826	\$1,034	\$1,067	\$635	\$637	\$569
CSAA General Insurance Company	\$754	\$771	\$789	\$1,152	\$1,327	\$1,455	\$1,017	\$806	\$1,007
Esurance Property & Casualty Insurance Company	\$967	\$911	\$942	\$1,554	\$1,949	\$2,104	\$1,438	\$1,116	\$1,113
Farmers Group Property & Casualty Insurance Company	\$439	\$415	\$400	\$578	\$692	\$762	\$498	\$447	\$447
Farmers Insurance Exchange	\$899	\$881	\$759	\$1,725	\$1,839	\$2,108	\$1,831	\$970	\$977
Garrison Property & Casualty Insurance Company	\$530	\$521	\$455	\$658	\$726	\$728	\$534	\$554	\$532
GEICO Secure Insurance Company	\$363	\$396	\$396	\$545	\$687	\$746	\$479	\$396	\$363
Hartford Insurance Company of the Midwest	\$584	\$578	\$546	\$818	\$1,031	\$1,020	\$752	\$585	\$650
Key Insurance Company	\$524	\$674	\$674	\$764	\$878	\$992	\$662	\$560	\$566
Liberty Mutual General Insurance Company	\$1,031	\$1,053	\$1,409	\$2,566	\$3,262	\$3,719	\$2,492	\$1,737	\$2,165
Nevada Capital Insurance Company	\$382	\$397	\$387	\$525	\$660	\$715	\$487	\$449	\$478
Nevada General Insurance Company	\$1,446	\$1,586	\$1,486	\$1,905	\$2,416	\$2,684	\$2,018	\$1,520	\$1,459
Primero Insurance Company	\$1,092	\$1,092	\$1,026	\$1,638	\$1,794	\$1,794	\$1,638	\$1,152	\$1,026
Progressive Direct Insurance Company	\$780	\$792	\$767	\$1,121	\$1,561	\$1,578	\$1,106	\$981	\$920
Progressive Northern Insurance Company	\$783	\$795	\$768	\$1,192	\$1,710	\$1,718	\$1,169	\$1,011	\$935
Safeco Insurance Company of Illinois	\$822	\$849	\$762	\$1,422	\$1,804	\$2,071	\$1,211	\$966	\$782
State Farm Fire and Casualty Company	\$801	\$772	\$690	\$1,203	\$1,635	\$1,605	\$850	\$761	\$1,019
State Farm Mutual Automobile Insurance Company	\$492	\$471	\$421	\$739	\$1,006	\$983	\$526	\$465	\$626
United Services Automobile Association	\$417	\$419	\$366	\$515	\$577	\$581	\$426	\$442	\$421
USAA Casualty Insurance Company	\$442	\$459	\$385	\$556	\$613	\$613	\$458	\$442	\$447
USAA General Indemnity Company	\$509	\$507	\$445	\$634	\$712	\$705	\$527	\$518	\$518

EXAMPLE Q - Liability OPTION 2 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

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

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$790	\$792	\$769	\$1,187	\$1,602	\$1,679	\$964	\$815	\$790
Allstate Indemnity Company	\$1,409	\$1,545	\$1,429	\$2,203	\$2,539	\$2,905	\$1,599	\$1,695	\$1,545
American Family Insurance Company	\$701	\$956	\$779	\$1,105	\$1,639	\$1,725	\$1,047	\$796	\$652
Country Preferred Insurance Company	\$686	\$547	\$548	\$923	\$1,166	\$1,200	\$697	\$701	\$628
CSAA General Insurance Company	\$830	\$832	\$850	\$1,326	\$1,547	\$1,695	\$1,135	\$872	\$1,098
Esurance Property & Casualty Insurance Company	\$1,260	\$1,159	\$1,225	\$2,271	\$2,874	\$3,183	\$2,079	\$1,433	\$1,433
Farmers Group Property & Casualty Insurance Company	\$458	\$439	\$419	\$637	\$772	\$848	\$535	\$480	\$464
Farmers Insurance Exchange	\$920	\$911	\$798	\$1,962	\$2,010	\$2,436	\$2,157	\$1,073	\$1,014
Garrison Property & Casualty Insurance Company	\$655	\$638	\$567	\$848	\$937	\$939	\$665	\$685	\$649
GEICO Secure Insurance Company	\$504	\$537	\$537	\$904	\$1,188	\$1,322	\$753	\$537	\$504
Hartford Insurance Company of the Midwest	\$641	\$615	\$586	\$976	\$1,257	\$1,257	\$884	\$629	\$705
Liberty Mutual General Insurance Company	\$1,619	\$1,551	\$2,099	\$4,315	\$5,746	\$6,826	\$4,294	\$2,679	\$3,705
Nevada Capital Insurance Company	\$432	\$448	\$441	\$613	\$785	\$849	\$557	\$512	\$546
Progressive Direct Insurance Company	\$1,067	\$1,043	\$1,029	\$1,750	\$2,577	\$2,579	\$1,674	\$1,383	\$1,226
Progressive Northern Insurance Company	\$1,145	\$1,111	\$1,098	\$1,992	\$2,999	\$2,988	\$1,888	\$1,520	\$1,321
Safeco Insurance Company of Illinois	\$1,025	\$1,065	\$954	\$2,025	\$2,723	\$3,086	\$1,720	\$1,154	\$975
State Farm Fire and Casualty Company	\$1,061	\$993	\$898	\$1,667	\$2,265	\$2,249	\$1,105	\$990	\$1,290
State Farm Mutual Automobile Insurance Company	\$627	\$588	\$528	\$984	\$1,340	\$1,325	\$663	\$585	\$770
United Services Automobile Association	\$508	\$504	\$448	\$655	\$730	\$735	\$528	\$539	\$504
USAA Casualty Insurance Company	\$539	\$552	\$472	\$703	\$776	\$778	\$565	\$539	\$536
USAA General Indemnity Company	\$619	\$613	\$543	\$807	\$903	\$899	\$651	\$628	\$622

EXAMPLE R - Liability OPTION 1 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,323	\$1,357	\$1,301	\$1,899	\$2,550	\$2,687	\$1,579	\$1,384	\$1,323
Allstate Indemnity Company	\$1,713	\$1,960	\$1,862	\$2,426	\$2,771	\$3,222	\$2,029	\$2,037	\$2,022
American Access Casualty Company	\$629	\$1,366	\$1,043	\$1,128	\$1,050	\$1,691	\$852	\$976	
American Family Insurance Company	\$989	\$1,322	\$1,091	\$1,448	\$1,963	\$2,036	\$1,410	\$1,111	\$948
Country Preferred Insurance Company	\$773	\$617	\$616	\$1,014	\$1,266	\$1,305	\$789	\$791	\$706
CSAA General Insurance Company	\$1,107	\$1,056	\$1,074	\$1,738	\$2,071	\$2,223	\$1,455	\$1,125	\$1,433
Esurance Property & Casualty Insurance Company	\$1,197	\$1,131	\$1,161	\$1,911	\$2,388	\$2,574	\$1,770	\$1,378	\$1,361
Farmers Group Property & Casualty Insurance Company	\$1,304	\$1,234	\$1,185	\$1,705	\$2,037	\$2,239	\$1,474	\$1,329	\$1,323
Farmers Insurance Exchange	\$1,658	\$1,610	\$1,398	\$3,125	\$3,340	\$3,833	\$3,278	\$1,750	\$1,763
Garrison Property & Casualty Insurance Company	\$1,459	\$1,464	\$1,272	\$1,679	\$1,879	\$1,890	\$1,465	\$1,494	\$1,482
GEICO Secure Insurance Company	\$494	\$547	\$547	\$745	\$947	\$1,038	\$659	\$547	\$494
Hartford Insurance Company of the Midwest	\$1,278	\$1,234	\$1,166	\$1,946	\$2,512	\$2,504	\$1,763	\$1,253	\$1,417
Key Insurance Company	\$1,856	\$1,892	\$1,892	\$1,982	\$2,384	\$2,558	\$2,168	\$1,658	\$2,360
Liberty Mutual General Insurance Company	\$4,723	\$5,049	\$6,648	\$10,278	\$12,972	\$15,777	\$10,551	\$7,800	\$9,154
Nevada Capital Insurance Company	\$571	\$606	\$589	\$806	\$1,003	\$1,084	\$766	\$682	\$713
Nevada General Insurance Company	\$1,544	\$1,689	\$1,588	\$1,995	\$2,525	\$2,809	\$2,134	\$1,612	\$1,559
Primero Insurance Company	\$768	\$768	\$708	\$1,326	\$1,464	\$1,464	\$1,326	\$816	\$708
Progressive Direct Insurance Company	\$1,156	\$1,198	\$1,148	\$1,589	\$2,194	\$2,225	\$1,593	\$1,446	\$1,366
Progressive Northern Insurance Company	\$1,047	\$1,078	\$1,034	\$1,549	\$2,211	\$2,225	\$1,534	\$1,348	\$1,248
Safeco Insurance Company of Illinois	\$3,477	\$3,978	\$3,538	\$4,937	\$6,033	\$7,325	\$4,548	\$5,037	\$3,764
State Farm Fire and Casualty Company	\$5,437	\$5,397	\$4,807	\$7,655	\$10,268	\$9,995	\$5,835	\$5,275	\$7,113
State Farm Mutual Automobile Insurance Company	\$3,535	\$3,485	\$3,116	\$4,969	\$6,640	\$6,446	\$3,789	\$3,408	\$4,575
The Standard Fire Insurance Company	\$1,066	\$1,086	\$997	\$1,584	\$1,909	\$2,204	\$1,420	\$1,189	\$1,413
United Services Automobile Association	\$1,027	\$1,056	\$915	\$1,204	\$1,368	\$1,383	\$1,048	\$1,075	\$1,057
USAA Casualty Insurance Company	\$1,186	\$1,279	\$1,054	\$1,420	\$1,581	\$1,595	\$1,234	\$1,174	\$1,216
USAA General Indemnity Company	\$950	\$972	\$849	\$1,108	\$1,254	\$1,245	\$985	\$960	\$983

EXAMPLE R - Liability OPTION 2 - GMC SIERRA 2500 DENALI

Vehicle 1: 2019 GMC Sierra 2500 Denali, 8-cyl, Turbo Diesel, 6.6L 4WD/AWD, Four Wheel Drive, Automatic Transmission, 4-door

Coverages:

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

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Both the husband and wife have a clean driving record and have completed an approved driver safety course. Annual mileage is 4,000. One vehicle; no multi-car discount. 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	\$1,453	\$1,483	\$1,431	\$2,306	\$3,215	\$3,356	\$1,750	\$1,511	\$1,453
Allstate Indemnity Company	\$1,857	\$2,132	\$1,962	\$2,791	\$3,218	\$3,711	\$2,165	\$2,225	\$2,132
American Family Insurance Company	\$1,052	\$1,454	\$1,176	\$1,617	\$2,289	\$2,382	\$1,557	\$1,196	\$997
Country Preferred Insurance Company	\$839	\$672	\$672	\$1,117	\$1,404	\$1,446	\$855	\$859	\$768
CSAA General Insurance Company	\$1,295	\$1,214	\$1,234	\$2,127	\$2,555	\$2,752	\$1,734	\$1,299	\$1,664
Esurance Property & Casualty Insurance Company	\$1,552	\$1,432	\$1,505	\$2,784	\$3,514	\$3,888	\$2,549	\$1,765	\$1,749
Farmers Group Property & Casualty Insurance Company	\$1,343	\$1,277	\$1,222	\$1,838	\$2,238	\$2,449	\$1,552	\$1,400	\$1,359
Farmers Insurance Exchange	\$1,735	\$1,707	\$1,507	\$3,734	\$3,823	\$4,648	\$4,033	\$2,006	\$1,890
Garrison Property & Casualty Insurance Company	\$1,713	\$1,707	\$1,502	\$2,073	\$2,309	\$2,322	\$1,741	\$1,769	\$1,724
GEICO Secure Insurance Company	\$695	\$750	\$750	\$1,260	\$1,666	\$1,866	\$1,052	\$750	\$695
Hartford Insurance Company of the Midwest	\$1,498	\$1,400	\$1,333	\$2,514	\$3,323	\$3,344	\$2,236	\$1,444	\$1,644
Liberty Mutual General Insurance Company	\$7,063	\$6,988	\$9,234	\$17,001	\$22,614	\$28,915	\$17,713	\$11,375	\$15,408
Nevada Capital Insurance Company	\$640	\$677	\$664	\$926	\$1,176	\$1,269	\$863	\$770	\$807
Progressive Direct Insurance Company	\$1,509	\$1,506	\$1,471	\$2,367	\$3,450	\$3,460	\$2,294	\$1,942	\$1,743
Progressive Northern Insurance Company	\$1,469	\$1,448	\$1,419	\$2,487	\$3,726	\$3,711	\$2,377	\$1,942	\$1,699
Safeco Insurance Company of Illinois	\$3,982	\$4,568	\$4,010	\$6,316	\$7,324	\$9,045	\$5,351	\$5,700	\$4,245
State Farm Fire and Casualty Company	\$6,191	\$6,043	\$5,380	\$9,030	\$12,205	\$11,979	\$6,673	\$5,956	\$7,932
State Farm Mutual Automobile Insurance Company	\$4,000	\$3,883	\$3,466	\$5,820	\$7,841	\$7,667	\$4,313	\$3,828	\$5,084
The Standard Fire Insurance Company	\$1,154	\$1,159	\$1,065	\$1,841	\$2,288	\$2,636	\$1,620	\$1,313	\$1,611
United Services Automobile Association	\$1,196	\$1,214	\$1,066	\$1,473	\$1,665	\$1,686	\$1,238	\$1,257	\$1,209
USAA Casualty Insurance Company	\$1,423	\$1,501	\$1,269	\$1,779	\$1,974	\$1,988	\$1,494	\$1,409	\$1,436
USAA General Indemnity Company	\$1,110	\$1,121	\$991	\$1,353	\$1,524	\$1,516	\$1,160	\$1,120	\$1,133

EXAMPLE R - Liability OPTION 1 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

\$25,000 per person/\$50,000 per accident Bodily Injury Liability, \$20,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$25,000 per person/\$50,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson City 89701	Elko 89801	Fallon 89406	Henderson 89015	Las Vegas 89121	North Las Vegas 89030	Pahrump 89048	Reno 89510	Stateline 89449
Allstate Fire and Casualty Insurance Company	\$1,209	\$1,222	\$1,177	\$1,808	\$2,448	\$2,584	\$1,487	\$1,256	\$1,209
Allstate Indemnity Company	\$1,438	\$1,622	\$1,503	\$2,099	\$2,394	\$2,765	\$1,660	\$1,718	\$1,622
American Access Casualty Company	\$1,502	\$3,731	\$1,972	\$1,996	\$1,898	\$2,707	\$1,742	\$1,829	
American Family Insurance Company	\$815	\$1,076	\$894	\$1,208	\$1,697	\$1,770	\$1,159	\$909	\$771
Country Preferred Insurance Company	\$734	\$578	\$578	\$971	\$1,211	\$1,248	\$752	\$752	\$667
CSAA General Insurance Company	\$1,388	\$1,408	\$1,439	\$2,230	\$2,603	\$2,834	\$1,917	\$1,483	\$1,881
Esurance Property & Casualty Insurance Company	\$1,212	\$1,143	\$1,181	\$1,955	\$2,446	\$2,650	\$1,808	\$1,396	\$1,396
Farmers Group Property & Casualty Insurance Company	\$1,262	\$1,195	\$1,148	\$1,667	\$1,991	\$2,192	\$1,436	\$1,291	\$1,284
Farmers Insurance Exchange	\$1,539	\$1,518	\$1,314	\$3,049	\$3,205	\$3,743	\$3,287	\$1,698	\$1,664
Garrison Property & Casualty Insurance Company	\$1,180	\$1,161	\$1,014	\$1,464	\$1,623	\$1,628	\$1,186	\$1,229	\$1,182
GEICO Secure Insurance Company	\$511	\$558	\$558	\$775	\$982	\$1,069	\$680	\$558	\$511
Hartford Insurance Company of the Midwest	\$1,271	\$1,233	\$1,168	\$1,949	\$2,515	\$2,509	\$1,764	\$1,253	\$1,413
Key Insurance Company	\$524	\$674	\$674	\$764	\$878	\$992	\$662	\$560	\$566
Liberty Mutual General Insurance Company	\$4,242	\$4,276	\$5,660	\$10,218	\$13,345	\$16,588	\$10,455	\$6,937	\$9,083
Nevada Capital Insurance Company	\$489	\$510	\$498	\$681	\$859	\$929	\$630	\$578	\$613
Nevada General Insurance Company	\$1,446	\$1,586	\$1,486	\$1,905	\$2,416	\$2,684	\$2,018	\$1,520	\$1,459
Primero Insurance Company	\$1,398	\$1,398	\$1,314	\$2,088	\$2,298	\$2,298	\$2,088	\$1,476	\$1,314
Progressive Direct Insurance Company	\$1,164	\$1,192	\$1,149	\$1,662	\$2,328	\$2,356	\$1,647	\$1,465	\$1,367
Progressive Northern Insurance Company	\$1,065	\$1,082	\$1,045	\$1,646	\$2,381	\$2,391	\$1,609	\$1,380	\$1,263
Safeco Insurance Company of Illinois	\$2,478	\$2,718	\$2,425	\$4,159	\$5,402	\$6,308	\$3,681	\$3,238	\$2,539
State Farm Fire and Casualty Company	\$4,574	\$4,476	\$3,989	\$6,613	\$8,911	\$8,734	\$4,933	\$4,407	\$5,853
State Farm Mutual Automobile Insurance Company	\$2,993	\$2,912	\$2,607	\$4,308	\$5,774	\$5,640	\$3,225	\$2,868	\$3,789
United Services Automobile Association	\$832	\$835	\$727	\$1,052	\$1,185	\$1,197	\$857	\$886	\$839
USAA Casualty Insurance Company	\$991	\$1,034	\$866	\$1,267	\$1,400	\$1,407	\$1,035	\$991	\$996
USAA General Indemnity Company	\$775	\$775	\$678	\$970	\$1,088	\$1,080	\$805	\$790	\$787

EXAMPLE R - Liability OPTION 2 - DODGE CHALLENGER SXT

Vehicle 2: 2016 Dodge Challenger SXT, 6-cyl, Gas, 3.6L, 2 WD, Rear Wheel Drive, Automatic Transmission, 2-door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability

\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

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

Company Name	Carson	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,362	\$1,371	\$1,330	\$2,251	\$3,166	\$3,308	\$1,695	\$1,406	\$1,362
Allstate Indemnity Company	\$1,619	\$1,780	\$1,646	\$2,511	\$2,900	\$3,325	\$1,840	\$1,948	\$1,780
American Family Insurance Company	\$887	\$1,212	\$988	\$1,389	\$2,042	\$2,142	\$1,319	\$1,004	\$828
Country Preferred Insurance Company	\$800	\$633	\$634	\$1,074	\$1,349	\$1,389	\$818	\$820	\$729
CSAA General Insurance Company	\$1,592	\$1,576	\$1,611	\$2,683	\$3,174	\$3,459	\$2,232	\$1,670	\$2,135
Esurance Property & Casualty Insurance Company	\$1,597	\$1,469	\$1,553	\$2,896	\$3,655	\$4,071	\$2,653	\$1,814	\$1,816
Farmers Group Property & Casualty Insurance Company	\$1,316	\$1,248	\$1,195	\$1,817	\$2,210	\$2,425	\$1,529	\$1,374	\$1,330
Farmers Insurance Exchange	\$1,663	\$1,663	\$1,467	\$3,747	\$3,768	\$4,681	\$4,184	\$2,018	\$1,842
Garrison Property & Casualty Insurance Company	\$1,511	\$1,477	\$1,316	\$1,962	\$2,170	\$2,181	\$1,542	\$1,581	\$1,494
GEICO Secure Insurance Company	\$716	\$764	\$764	\$1,298	\$1,712	\$1,907	\$1,078	\$764	\$716
Hartford Insurance Company of the Midwest	\$1,516	\$1,417	\$1,353	\$2,549	\$3,365	\$3,392	\$2,265	\$1,466	\$1,659
Liberty Mutual General Insurance Company	\$7,245	\$6,754	\$9,006	\$18,794	\$25,642	\$33,334	\$19,610	\$11,499	\$17,103
Nevada Capital Insurance Company	\$556	\$579	\$571	\$798	\$1,026	\$1,109	\$724	\$663	\$705
Progressive Direct Insurance Company	\$1,609	\$1,581	\$1,556	\$2,633	\$3,899	\$3,916	\$2,524	\$2,090	\$1,840
Progressive Northern Insurance Company	\$1,621	\$1,568	\$1,552	\$2,869	\$4,354	\$4,339	\$2,711	\$2,161	\$1,855
Safeco Insurance Company of Illinois	\$3,187	\$3,457	\$3,093	\$6,182	\$8,609	\$9,770	\$5,454	\$3,870	\$3,211
State Farm Fire and Casualty Company	\$5,371	\$5,162	\$4,603	\$8,070	\$10,961	\$10,866	\$5,812	\$5,136	\$6,714
State Farm Mutual Automobile Insurance Company	\$3,474	\$3,327	\$2,973	\$5,188	\$7,017	\$6,922	\$3,764	\$3,307	\$4,312
United Services Automobile Association	\$1,057	\$1,051	\$933	\$1,400	\$1,573	\$1,592	\$1,109	\$1,127	\$1,044
USAA Casualty Insurance Company	\$1,288	\$1,323	\$1,141	\$1,714	\$1,894	\$1,902	\$1,364	\$1,286	\$1,275
USAA General Indemnity Company	\$982	\$973	\$867	\$1,282	\$1,435	\$1,428	\$1,035	\$997	\$985

List of Insurers Offering Auto Insurance in Nevada

The following is a list of the 163 insurers who wrote business for personal auto insurance in Nevada in 2021. Please contact the Division of Insurance if you have any questions.

Company Name

21st Century Advantage Insurance Company
21st Century Centennial Insurance Company
Acuity A Mutual Insurance Company
AIG Property Casualty Company
Allied Property & Casualty Insurance Company
Allstate Fire & Casualty Insurance Company
Allstate Indemnity Company
Allstate Insurance Company
Allstate Property & Casualty Insurance Company
Amco Insurance Company
American Access Casualty Company
American Bankers Insurance Company of Florida
American European Insurance Company
American Family Connect Property & Casualty Ins Co
American Family Home Insurance Company
American Family Insurance Company
American Family Mutual Insurance Company, S. I.
American Hallmark Insurance Company of Texas
American Modern Home Insurance Company
American Modern Property & Casualty Insurance Company
American Modern Select Insurance Company
American National General Insurance Company
American National Property & Casualty Company
American Reliable Insurance Company
American Standard Insurance Company of Wisconsin
Americas Insurance Company
Amica Mutual Insurance Company
Amica Property & Casualty Insurance Company
AXA Insurance Company
Badger Mutual Insurance Company
Bankers Standard Insurance Company
California Casualty Indemnity Exchange
Central Mutual Insurance Company
Century-National Insurance Company
Chubb Custom Insurance Company

Company Name

Civil Service Employees Insurance Company
Coast National Insurance Company
Colorado Casualty Insurance Company
Country Casualty Insurance Company
Country Mutual Insurance Company
Country Preferred Insurance Company
Crestbrook Insurance Company
CSAA Fire & Casualty Insurance Company
CSAA General Insurance Company
CSE Safeguard Insurance Company
Dairyland American Insurance Company
Dairyland Insurance Company
Depositors Insurance Company
Electric Insurance Company
Encompass Home & Auto Insurance Company
Encompass Indemnity Company
Encompass Insurance Company of America
Essentia Insurance Company
Esurance Insurance Company
Esurance Property & Casualty Insurance Company
Farmers Insurance Exchange
Federal Insurance Company
Financial Indemnity Company
First Colonial Insurance Company
First Liberty Insurance Corporation
Foremost Insurance Company Grand Rapids Michigan
Foremost Property & Casualty Insurance Company
Garrison Property & Casualty Insurance Company
GEICO Advantage Insurance Company
GEICO Casualty Company
GEICO Choice Insurance Company
GEICO General Insurance Company
GEICO Indemnity Company
GEICO Secure Insurance Company
GoAuto Insurance Company
Government Employees Insurance Company

Company Name

Hartford Accident & Indemnity Company
Hartford Casualty Insurance Company
Hartford Fire Insurance Company
Hartford Insurance Company of The Midwest
Hartford Underwriters Insurance Company
Horace Mann Insurance Company
Horace Mann Property & Casualty Insurance Company
Infinity Auto Insurance Company
Infinity Insurance Company
Infinity Standard Insurance Company
Integon National Insurance Company
Ironshore Indemnity Incorporated
Key Insurance Company
Liberty Insurance Corporation
Liberty Mutual Fire Insurance Company
LM General Insurance Company
LM Insurance Corporation
Loya Insurance Company
Markel American Insurance Company
Mendakota Insurance Company
Mendota Insurance Company
Merastar Insurance Company
Mercury Casualty Company
Metropolitan Direct Property & Casualty Insurance Co
Metropolitan Group Property & Casualty Insurance Co
Metropolitan Property & Casualty Insurance Company
MIC General Insurance Corporation
Mid-Century Insurance Company
Midvale Indemnity Company
Midwest Family Mutual Insurance Company
National Direct Insurance Company
National General Assurance Company
National General Insurance Company
National General Insurance Online Incorporated
National Interstate Insurance Company
Nationwide Affinity Insurance Company of America
Nationwide General Insurance Company
Nationwide Insurance Company of America
Nationwide Mutual Insurance Company
Nevada Capital Insurance Company
Nevada General Insurance Company

Company Name

Oregon Mutual Insurance Company
Pacific Indemnity Company
Pacific Specialty Insurance Company
Permanent General Assurance Corporation
Pharmacists Mutual Insurance Company
Philadelphia Indemnity Insurance Company
Primero Insurance Company
Privilege Underwriters Reciprocal Exchange
Progressive Casualty Insurance Company
Progressive Direct Insurance Company
Progressive Northern Insurance Company
Progressive Northwestern Insurance Company
Progressive Preferred Insurance Company
Progressive Specialty Insurance Company
Property & Casualty Insurance Company of Hartford
Response Insurance Company
RLI Insurance Company
Root Insurance Company
Safe Auto Insurance Company
SafeCo Insurance Company of America
SafeCo Insurance Company of Illinois
Sentinel Insurance Company Ltd
Sentry Select Insurance Company
Shelter Mutual Insurance Company
Standard Fire Insurance Company
State Farm Fire & Casualty Company
State Farm Mutual Auto Insurance Company
State National Insurance Company Incorporated
Teachers Insurance Company
The Cincinnati Casualty Company
The Cincinnati Insurance Company
Titan Insurance Company
Toggle Insurance Company
Travco Insurance Company
Travelers Home & Marine Insurance Company
Travelers Property Casualty Insurance Company
Trumbull Insurance Company
Twin City Fire Insurance Company
United Automobile Insurance Company
United Services Automobile Association
Unitrin Direct Property & Casualty Company

Company Name

USAA Casualty Insurance Company
USAA General Indemnity Company
Valley Forge Insurance Company
Vanliner Insurance Company
Victoria Fire & Casualty Company
Vigilant Insurance Company
Viking Insurance Company of Wisconsin
Western General Insurance Company
XL Specialty Insurance Company
Young America Insurance Company

Vehicle Insurance Shopping List

1. Select the coverage amount you desire and enter it in the column labeled "Coverage Amount."
2. Ask your insurance agent or insurer to complete the premium quotation column. Seek premium quotations from more than one insurer to determine the best value.

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

Vehicle Accident Guide

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

Where and when accident occurred:

Date _____ Time _____

Place _____

City _____ State _____

Weather and Street Conditions:

Were others involved in the accident?: Driver Passenger Pedestrian

Name _____

Address _____ City _____ State _____

Zip _____ Phone _____

Insured with _____ Phone Number _____

Vehicle (Year/Make/Model) _____

Vehicle Plate Number _____ State Registered _____

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

Name _____

Address _____ City _____ State _____

Phone _____

Damage to My Vehicle:

Exterior _____

Interior _____

Damage to Other Vehicle:

Exterior _____

Interior _____

Property Damage:

Witness:

Name _____

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

Phone _____

Police Involvement:

Name _____ **Badge Number** _____

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

Phone _____

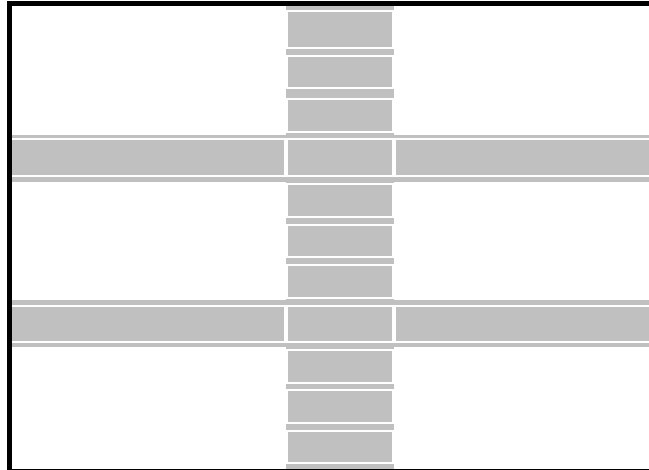
Towing Service:

Name _____

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

Phone _____

Draw accident scene, including street names and addresses:



Notes: