



# **Consumer's Guide to Auto Insurance Rates**

**State of Nevada, Department of Business & Industry**

## **DIVISION OF INSURANCE**

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# Nevada Consumer's Guide to Auto Insurance Rates

## About This Guide

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

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

Near the end of this booklet is an alphabetical list of all companies that wrote business for private passenger personal automobile insurance in Nevada during 2022. Also, near the end of this booklet is the Vehicle Insurance Shopping List, which may help you to compare several companies at one time.

## How to Use This Guide

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

## Check Before You Write a Check

The Nevada Division of Insurance urges you to “check before you write a check.” It is important to verify that your auto policy is issued by a licensed and authorized Nevada insurance agent and company. Be wary of people who attempt to sell phony auto insurance. If you purchase insurance from an unlicensed or non-existent insurance company, you may not have coverage needed when a claim arises. To verify that the insurance agent or company with whom you are dealing is indeed licensed and authorized to offer insurance in Nevada, please visit our online “License Look-up Tool” at <https://doi.nv.gov/> or you can call 888-872-3234.

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

## **Contact Information**

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

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

Contact our Consumer Services section as follows:

### **Northern Nevada**

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

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

### **Southern Nevada**

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

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

<https://doi.nv.gov>

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GEICO Secure Insurance Company  
Hartford Insurance Company of The Midwest  
Key Insurance Company  
Liberty Mutual General Insurance Company  
Mercury Casualty Company  
Nevada Capital Insurance Company  
Primero Insurance Company  
Progressive Direct Insurance Company  
Progressive Northern Insurance Company  
Root Insurance Company  
Safeco Insurance Company of Illinois  
Standard Fire Insurance Company  
State Farm Fire & Casualty Company  
State Farm Mutual Auto Insurance Company  
Trexis Insurance Corporation  
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 2022 National Association of Insurance Commissioners (NAIC) report found the average premium people paid for private passenger auto insurance in 2019 was \$1,070 for each vehicle insured for one year. Nevada, by comparison, had an average annual premium per vehicle of \$1,293.<sup>1</sup> It goes without saying that automobile insurance is an important purchase for most consumers. To get the best buy for your money, you must take responsibility for your auto insurance purchase and make your decisions wisely. Hopefully, this guide will give you the tools you need to make this important decision.

## The Need for Automobile Insurance

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

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

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

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

Additional information is described later in this guide.

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<sup>1</sup> 2022 National Association of Insurance Commissioners: 2018-2019 Auto Insurance Database Report

## An Auto Insurance Policy

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

- The **declarations/information page** includes the policy number, the effective dates, the details of the cars covered on the policy, the lien holder (if there is a loan on the car), the coverages, coverage limits, associated premium, risk classifications and any discounts or surcharges. It is also going to list where the car is garaged and contact details for your insurance company and agent. The declaration page may also contain information on any traffic violations in the last 36 months that may have impacted the premium.

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

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

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

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

## Common Terms Related to Personal Automobile Insurance

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

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

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

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

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

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

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

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

Some insurers in Nevada offer a "vanishing deductible." For each year you stay claim-free, the insurer will reduce your deductible amount without increasing your premium, you, will pay a reduced deductible if a loss occurs in future.

**Diminution in Value** – This refers to the possible reduced value of your vehicle as measured before a loss to the vehicle and after the repair of that vehicle. The idea is, all other things being equal, that a vehicle that has never been in an accident may, in some cases, be considered more



valuable than a fully repaired vehicle. If your insurance policy provides for collision or comprehensive coverage under which your vehicle is being repaired, the loss to your vehicle will be measured by the language in the policy and may not include any diminution in value. For claims against the negligent parties' property damage liability policy, such loss of value may be compensable under some circumstances.

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

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

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

## **Buying Automobile Insurance**

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

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

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

Comprehensive and collision coverages are not required by Nevada law and, in certain cases, because of the age or condition of the automobile, may not be available. However, if you borrowed money to purchase your automobile, your lender typically requires you to carry this coverage until the loan is paid. You are not required to purchase coverage for medical payments or uninsured/underinsured motorist coverage, but all insurance companies are required by law to offer you medical payments coverage of at least \$1,000 and uninsured/underinsured motorist coverage in 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 to assess the risk associated with an applicant, group the applicant with other similar risks and decide whether the company will accept the application.

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

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

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

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

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

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

Finally, and perhaps most importantly, insurers often review loss reports. Information regarding your home and auto insurance claims history for the past seven years (with one or multiple insurance companies) is collected and compiled centrally by two separate entities, the Comprehensive Loss Underwriting Exchange, commonly known as "CLUE," and the Automated Property Loss Underwriting Service, known as "A-PLUS." The reports provided by these two entities contain consumer claim information provided by the insurance companies. The reports include policy information such as your name, date of birth and policy number; claim information such as date of loss, type of loss and amounts paid; and a description of the property

covered. For homeowner coverage, the report includes the property address, and for auto coverage, specific vehicle information. In other words, when you shop for auto or home insurance, every company you approach has access to your entire loss history for the past seven years. Make sure to thoroughly review this report for prior claims for which you may not be at-fault, any inquiries, under-the-deductible claims, or any subrogated claim payments. Nevada law prohibits insurers to refuse to issue a policy to you, refuse to renew a policy or to increase your premium due to these types of claims. You can obtain a free copy of either report once a year. To find out more about the CLUE report and how to obtain a free copy of the loss history maintained for you, go to <https://personalreports.lexisnexis.com/> or call, toll free: 1-866-897-8126. For a free A-PLUS report, call 1-800-627-3487.

## Information Commonly Utilized by Insurers for Rating

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

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

- 2) **Territory** – The claims experience in your geographical area also will affect your rates. Policy applications include a question that asks for the address where the vehicle will be principally garaged. From this information, insurers determine your territory or zip code whose rate is based on historical experience for that territory or zip code. Generally, more claims are made from urban areas – because of tendencies of busy traffic, thefts and vandalism – than from rural areas.
- 3) **Gender and Age** – Statistically, males have more accidents than females. For this reason, men may tend to pay more for insurance than women. Insurers also have statistics that show a higher number of claims for some age groups than for others. For these reasons, young men tend to pay more for insurance than young women, and a person under 25 will pay more for insurance than a 35-year-old.
- 4) **Marital Status** – Statistics show fewer auto insurance claims among married policyholders than unmarried policyholders. Generally, married people pay a lower premium than unmarried policyholders. Nevada law requires domestic partners to be rated as married policyholders.
- 5) **Prior Insurance Coverage** – Insurers may ask if you have previously had insurance coverage, 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 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](http://doi.nv.gov/uploadedFiles/doinvgov/_public-documents/Consumers/NV_PPA_AB120_List.pdf).

## **Exceptions for Extraordinary Life Events**

If you have experienced or are continuing to experience certain extraordinary life events (ELEs) that adversely impact your credit information, Nevada law requires insurers to provide reasonable exceptions for such ELEs in the calculation of their insurance premiums. If your credit information has been directly influenced by an event listed below, you may submit a request to your insurer in writing that your credit information not be considered in the underwriting and rating of your insurance policy. The law also requires insurers to notify you about the availability of such reasonable exceptions and how you may request further information. The law provides that the following events be considered as extraordinary life events.

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

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

## **Discounts**

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

- 1) **Multiple Vehicles** – Most insurance companies offer a discount to consumers who insure more than one car with their company. Companies offer this discount not only because they want all of your business, but because it is easier for them to underwrite individuals that they already know, therefore reducing their risk and saving them money. Industry statistics show that individuals and families that insure more than one car have better-than-average claims experience. Through this discount, companies pass along some of their savings to you.
- 2) **Driver Education Courses** – Discounts for driver education courses are targeted primarily at older drivers. In Nevada, all insurers must provide a reduction in premium for a three-year period for people 55 and older if they successfully complete a driving course approved by the Nevada Department of Motor Vehicles. The insured must maintain a clean driving record to keep this discount.
- 3) **Good Student** – Insurers have found that students who earn a “B” average or better tend to be more responsible drivers. For that reason, many companies offer a “good student” discount.
- 4) **Safety Devices** – Automobile safety devices can lower insurers’ costs by preventing accidents or limiting their severity. These discount types and savings are passed along to the policyholder through discounts for safety equipment. This equipment includes air bags, automatic seat belts and stability controls.
- 5) **Anti-Theft Devices** – Devices or systems that deter theft or vandalism also lower claim costs. Many companies offer discounts for anti-theft devices.
- 6) **Good Driver/Loyalty** – Insurers offer discounts to drivers who maintain a good driving record and renew their policy with them.
- 7) **Auto/Home Package or Multiple Policy Discount** – Some insurers offer a discount on one or both policies if an individual buys a homeowners’ policy and an auto policy from the same insurer. Other insurers also offer a discount on auto rates for home ownership.

Some insurers also offer a discount for the purchase of homeowners', auto and life policies from the same insurer.

- 8) **Dividends** – Some insurers, particularly mutual insurers, offer dividends to policyholders if the sale of auto insurance has been profitable to them. Dividends are declared and paid after the policy period has expired.
- 9) **Miscellaneous Discounts** – Some insurers offer special discounts, which are applied in conjunction with new policies only. These discounts are generally reflected in the price of the new policy, tend to be applied at a lesser degree at each subsequent renewal and are eliminated after a certain number of renewals (typically two renewals).

**Discounts are not only a way for companies to attract customers, but also a means for companies to compete and retain business. So, when you shop, ask about discounts offered and how long they are offered . Some discounts are offered for new customers, which make the rate sound attractive, but they may only continue for 6 or 12 months. Remember, savings differ from company to company. Make sure you receive the discounts for which you qualify.**

## **Financial Responsibility**

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

Nevada law requires that your insurance policy must minimally provide coverage in the amount of \$25,000 for bodily injury or death of each person in an accident, \$50,000 for bodily injury or death of all persons in an accident, and \$20,000 for injury or damage to the property of others. This coverage is generally described as 25/50/20.

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

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

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

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

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



## **Liability Insurance**

### *Required by Nevada law*

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

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

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

To make a smart consumer purchase, you must understand these limits for bodily injury liability insurance. Remember: Nevada law requires that you carry limits of \$25,000 for the bodily injury or death of each person injured in an accident and \$50,000 for the bodily injury or death of all persons injured in an accident.

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

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

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

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

## **Physical Damage Coverage**

*Required by your lender if you have an auto loan*

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

### **Collision Coverage**

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

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

Here's an example:

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

### **Comprehensive Coverage**

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

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

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

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

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

## **Uninsured/Underinsured Motorist Coverage**

### *Optional Coverage*

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

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

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

## **Other Optional Coverages**

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

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

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

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

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

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

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

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

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

### **Operator's Policy**

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

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



## **Other Helpful Information**

### **One Minute of Insurance Coverage on Expiration Date**

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

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

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

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

### **Coverage for Trailers Hitched to Vehicles**

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

### **Claims**

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

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

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

To help you with documenting pertinent information immediately after an accident, the National Association of Insurance Commissioners (NAIC) released an Auto Accident Checklist which you may download and print from [https://www.insureuonline.org/auto\\_accident\\_checklist.pdf](https://www.insureuonline.org/auto_accident_checklist.pdf)

## **Smart Shopping**

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

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

Here is an example that shows the benefits of shopping around:

## **Seek Unbiased Information**

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

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

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

## **Price Quotes**

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

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

1. Description of your vehicle (year, make, model, vehicle identification number, etc.).
2. Use of vehicle (pleasure, to/from work, etc.).
3. Your driver's license number and the issuing state.
4. The number, genders and ages of drivers in your household (including dates of birth).
5. The types of coverage.
6. The limits you want.
7. Accidents/tickets in the last three to five years for each driver in your household.

The company 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 can take corrective

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

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

Suggested questions to ask when looking for automobile insurance:

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

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

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

### **Payment of Insurance Premiums**

There is **no grace period** on insurance premium payments. In other words, if an insurance premium payment is due on the 15<sup>th</sup> of the month; your payment must be received by the insurance company on or before that date. Example D on pages 54-57 of this guide show the higher premiums charged and the possible difficulty of obtaining insurance with a lapse in coverage even if you have a clean driving record.

### **Mid-Term Cancellation of Your Policy**

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

## Frequently Asked Questions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## Rate Comparisons

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

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

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

#### **Vehicle One**

**2020 Toyota RAV4 Hybrid LE, 4-Cyl., 2.5L, 4WD/AWD, Automatic Transmission, 4-door**

#### **Vehicle Two**

**2017 Ram 1500 Bighorn, 8-Cyl., 5.7 L, 4WD/AWD, Automatic Transmission, 4-door**

### **Two liability options were rated for each vehicle:**

#### **Liability Option One**

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

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

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

#### **Liability Option Two**

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

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

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



## Rating Examples

### **Example A**

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

**Vehicle one - 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L 4WD/AWD, Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 .....42**

**Liability Option Two: 100/300/50.....43**

**Vehicle two - 2017 Ram 1500 Bighorn, 8-cyl, 5.7 L 4WD/AWD, Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 .....44**

**Liability Option Two: 100/300/50.....45**

### **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 - 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L 4WD/AWD, Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 .....46**

**Liability Option Two: 100/300/50.....47**

**Vehicle two - 2017 Ram 1500 Bighorn, 8-cyl, 5.7 L 4WD/AWD, Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 .....48**

**Liability Option Two: 100/300/50.....49**

### **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 - 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L 4WD/AWD, Automatic Transmission, 4-door**

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

**Vehicle two - 2017 Ram 1500 Bighorn, 8-cyl, 5.7 L 4WD/AWD, Automatic Transmission, 4-door**

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

### **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 - 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L 4WD/AWD, Automatic Transmission, 4-door**

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

**Vehicle two - 2017 Ram 1500 Bighorn, 8-cyl, 5.7 L 4WD/AWD, Automatic Transmission, 4-door**

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

### **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 - 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L 4WD/AWD, Automatic Transmission, 4-door**

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

**Vehicle two - 2017 Ram 1500 Bighorn, 8-cyl, 5.7 L 4WD/AWD, Automatic Transmission, 4-door**

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

### **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 - 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L 4WD/AWD, Automatic Transmission, 4-door**

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

**Vehicle two - 2017 Ram 1500 Bighorn, 8-cyl, 5.7 L 4WD/AWD, Automatic Transmission, 4-door**

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

### **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 - 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L 4WD/AWD, Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 66**

**Liability Option Two: 100/300/50..... 67**

**Vehicle two - 2017 Ram 1500 Bighorn, 8-cyl, 5.7 L 4WD/AWD, Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 68**

**Liability Option Two: 100/300/50..... 69**

### **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 - 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L 4WD/AWD, Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 70**

**Liability Option Two: 100/300/50..... 71**

**Vehicle two - 2017 Ram 1500 Bighorn, 8-cyl, 5.7 L 4WD/AWD, Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 72**

**Liability Option Two: 100/300/50..... 73**

### **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 - 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L 4WD/AWD, Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 .....74**

**Liability Option Two: 100/300/50.....75**

**Vehicle two - 2017 Ram 1500 Bighorn, 8-cyl, 5.7 L 4WD/AWD, Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 .....76**

**Liability Option Two: 100/300/50.....77**

### **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 - 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L 4WD/AWD, Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 .....78**

**Liability Option Two: 100/300/50.....79**

**Vehicle two - 2017 Ram 1500 Bighorn, 8-cyl, 5.7 L 4WD/AWD, Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 .....80**

**Liability Option Two: 100/300/50.....81**

### **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 - 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L 4WD/AWD, Automatic Transmission, 4-door**

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

**Vehicle two - 2017 Ram 1500 Bighorn, 8-cyl, 5.7 L 4WD/AWD, Automatic Transmission, 4-door**

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

### **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 - 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L 4WD/AWD, Automatic Transmission, 4-door**

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

**Vehicle two - 2017 Ram 1500 Bighorn, 8-cyl, 5.7 L 4WD/AWD, Automatic Transmission, 4-door**

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

### **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 - 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L 4WD/AWD, Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 .....90**

**Liability Option Two: 100/300/50.....91**

**Vehicle two - 2017 Ram 1500 Bighorn, 8-cyl, 5.7 L 4WD/AWD, Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 .....92**

**Liability Option Two: 100/300/50.....93**

### **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 - 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L 4WD/AWD, Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 .....94**

**Liability Option Two: 100/300/50.....95**

**Vehicle two - 2017 Ram 1500 Bighorn, 8-cyl, 5.7 L 4WD/AWD, Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 .....96**

**Liability Option Two: 100/300/50.....97**

### **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 - 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L 4WD/AWD, Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 98**

**Liability Option Two: 100/300/50..... 99**

**Vehicle two - 2017 Ram 1500 Bighorn, 8-cyl, 5.7 L 4WD/AWD, Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 100**

**Liability Option Two: 100/300/50..... 101**

### **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 - 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L 4WD/AWD, Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 102**

**Liability Option Two: 100/300/50..... 103**

**Vehicle two - 2017 Ram 1500 Bighorn, 8-cyl, 5.7 L 4WD/AWD, Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 ..... 104**

**Liability Option Two: 100/300/50..... 105**



### **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 - 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L 4WD/AWD, Automatic Transmission, 4-door**

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

**Vehicle two - 2017 Ram 1500 Bighorn, 8-cyl, 5.7 L 4WD/AWD, Automatic Transmission, 4-door**

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

### **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 - 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L 4WD/AWD, Automatic Transmission, 4-door**

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

**Vehicle two - 2017 Ram 1500 Bighorn, 8-cyl, 5.7 L 4WD/AWD, Automatic Transmission, 4-door**

**Liability Option One: 25/50/20 .....112**  
**Liability Option Two: 100/300/50.....113**

## EXAMPLE A - Liability OPTION 1 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,208	\$1,147	\$1,127	\$1,690	\$2,237	\$2,303	\$1,545	\$1,189	\$1,193
American Access Casualty Company	<b>\$4,484</b>	<b>\$12,261</b>	<b>\$6,570</b>	<b>\$6,787</b>	\$6,366	<b>\$9,836</b>	\$5,568	<b>\$6,040</b>	
American Family Insurance Company	\$823	\$842	\$815	\$1,284	\$1,731	\$1,793	\$1,044	\$951	\$1,011
American National General Insurance Company	\$1,085	\$1,107	\$1,029	\$1,636	\$2,117	\$2,302	\$1,562	\$1,296	\$1,097
Country Preferred Insurance Company	\$1,528	\$1,178	\$1,178	\$2,010	\$2,469	\$2,553	\$1,572	\$1,564	\$799
CSAA General Insurance Company	\$1,035	\$1,091	\$1,115	\$1,674	\$1,953	\$2,111	\$1,459	\$1,152	\$1,465
Esurance Property & Casualty Insurance Company	\$1,853	\$1,706	\$1,778	\$3,280	\$4,246	\$4,552	\$2,979	\$2,200	\$2,155
Farmers Insurance Exchange	\$1,568	\$1,514	\$1,337	\$3,192	\$3,302	\$3,934	\$3,494	\$1,775	\$1,719
Garrison Property and Casualty Insurance Company	\$1,573	\$1,551	\$1,308	\$2,012	\$2,255	\$2,260	\$1,583	\$1,659	\$1,590
GEICO Secure Insurance Company	<b>\$421</b>	<b>\$451</b>	<b>\$451</b>	<b>\$670</b>	<b>\$860</b>	<b>\$940</b>	<b>\$577</b>	<b>\$451</b>	<b>\$421</b>
Key Insurance Company	\$4,072	\$4,654	\$4,654	\$5,506	\$6,328	\$7,084	\$5,416	\$3,742	<b>\$5,464</b>
Liberty Mutual General Insurance Company	\$963	\$1,043	\$1,293	\$2,434	\$3,058	\$3,238	\$2,309	\$1,644	\$1,222
Mercury Casualty Company	\$1,235	\$1,235	\$1,296	\$1,852	\$2,487	\$2,612	\$1,908	\$1,616	\$1,496
Nevada Capital Insurance Company	\$702	\$721	\$710	\$968	\$1,225	\$1,315	\$881	\$820	\$872
Primero Insurance Company	\$4,068	\$4,068	\$3,816	\$6,186	<b>\$6,732</b>	\$6,732	<b>\$6,186</b>	\$4,002	\$3,816
Progressive Direct Insurance Company	\$820	\$829	\$804	\$1,145	\$1,586	\$1,602	\$1,143	\$1,036	\$982
Progressive Northern Insurance Company	\$920	\$924	\$897	\$1,310	\$1,834	\$1,848	\$1,304	\$1,175	\$1,109
Root Insurance Company	\$2,025	\$1,721	\$1,843	\$3,269	\$4,344	\$4,900	\$3,065	\$2,450	\$1,976
Safeco Insurance Company of Illinois	\$1,244	\$1,238	\$1,087	\$2,076	\$2,562	\$2,964	\$1,749	\$1,457	\$1,115
The Standard Fire Insurance Company	\$1,340	\$1,362	\$1,243	\$2,023	\$2,446	\$2,842	\$1,810	\$1,501	\$1,799
State Farm Fire and Casualty Company	\$2,307	\$2,168	\$1,929	\$3,302	\$4,485	\$4,316	\$2,404	\$2,162	\$2,948
State Farm Mutual Automobile Insurance Company	\$1,474	\$1,376	\$1,223	\$2,128	\$2,896	\$2,781	\$1,541	\$1,376	\$1,876
Trexis Insurance Corporation	\$3,519	\$4,047	\$3,704	\$4,819	\$5,920	\$6,864	\$5,002	\$3,826	\$3,637
United Services Automobile Association	\$1,306	\$1,325	\$1,112	\$1,647	\$1,873	\$1,891	\$1,333	\$1,401	\$1,335
USAA Casualty Insurance Company	\$1,284	\$1,364	\$1,082	\$1,659	\$1,853	\$1,864	\$1,338	\$1,290	\$1,310
USAA General Indemnity Company	\$1,360	\$1,368	\$1,159	\$1,738	\$1,979	\$1,960	\$1,417	\$1,395	\$1,400

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

**Key Insurance** does not offer \$250 deductibles for Comprehensive Coverage. \$500 deductible used for Comprehensive. Option 1 PD Liability Rate includes the \$12 billing fee.

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

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE A - Liability OPTION 2 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$1,315	\$1,208	\$1,211	\$1,953	\$2,692	\$2,766	\$1,743	\$1,275	\$1,294
American Family Insurance Company	\$1,008	\$1,030	\$1,007	\$1,639	\$2,266	\$2,321	\$1,307	\$1,167	\$1,254
American National General Insurance Company	\$1,234	\$1,237	\$1,169	\$1,953	\$2,531	\$2,765	\$1,830	\$1,472	\$1,242
Country Preferred Insurance Company	\$1,627	\$1,255	\$1,255	\$2,160	\$2,667	\$2,758	\$1,678	\$1,667	\$1,468
CSAA General Insurance Company	\$1,104	\$1,147	\$1,170	\$1,861	\$2,197	\$2,359	\$1,577	\$1,223	\$1,559
Esurance Property & Casualty Insurance Company	\$2,502	\$2,247	\$2,397	\$4,903	\$6,385	\$6,981	\$4,421	\$2,918	\$2,860
Farmers Insurance Exchange	\$1,767	\$1,723	\$1,548	\$4,101	\$4,090	\$5,130	\$4,499	\$2,156	\$1,952
Garrison Property and Casualty Insurance Company	\$1,841	\$1,800	\$1,535	\$2,502	\$2,809	\$2,817	\$1,885	\$1,957	\$1,837
GEICO Secure Insurance Company	<b>\$607</b>	<b>\$637</b>	<b>\$637</b>	<b>\$1,150</b>	\$1,542	\$1,730	<b>\$948</b>	<b>\$637</b>	<b>\$607</b>
Liberty Mutual General Insurance Company	\$1,305	\$1,342	\$1,699	\$3,589	\$4,698	\$5,150	\$3,465	\$2,240	\$1,571
Mercury Casualty Company	\$1,571	\$1,543	\$1,646	\$2,536	\$3,545	\$3,753	\$2,543	\$2,084	\$1,883
Nevada Capital Insurance Company	\$826	\$848	\$844	\$1,184	<b>\$1,536</b>	<b>\$1,648</b>	\$1,056	\$977	\$1,041
Progressive Direct Insurance Company	\$1,063	\$1,040	\$1,025	\$1,675	\$2,437	\$2,437	\$1,620	\$1,376	\$1,243
Progressive Northern Insurance Company	\$1,223	\$1,191	\$1,175	\$1,947	\$2,843	\$2,840	\$1,881	\$1,594	\$1,441
Root Insurance Company	\$2,847	\$2,330	\$2,573	\$4,914	\$6,652	\$7,491	\$4,516	\$3,505	\$2,718
Safeco Insurance Company of Illinois	\$1,455	\$1,468	\$1,284	\$2,721	\$3,494	\$4,022	\$2,273	\$1,667	\$1,312
The Standard Fire Insurance Company	\$1,439	\$1,442	\$1,317	\$2,327	\$2,902	\$3,362	\$2,046	\$1,643	\$2,027
State Farm Fire and Casualty Company	\$2,811	\$2,589	\$2,309	\$4,204	\$5,742	\$5,581	\$2,940	\$2,614	\$3,483
State Farm Mutual Automobile Insurance Company	\$1,786	\$1,636	\$1,454	\$2,685	\$3,676	\$3,560	\$1,880	\$1,655	\$2,209
Trexis Insurance Corporation	<b>\$4,016</b>	<b>\$4,637</b>	<b>\$4,235</b>	<b>\$5,624</b>	<b>\$6,892</b>	<b>\$7,962</b>	<b>\$5,747</b>	<b>\$4,399</b>	<b>\$4,167</b>
United Services Automobile Association	\$1,490	\$1,494	\$1,268	\$1,989	\$2,263	\$2,286	\$1,551	\$1,606	\$1,496
USAA Casualty Insurance Company	\$1,474	\$1,538	\$1,243	\$2,016	\$2,258	\$2,270	\$1,562	\$1,477	\$1,478
USAA General Indemnity Company	\$1,579	\$1,573	\$1,342	\$2,138	\$2,436	\$2,419	\$1,676	\$1,611	\$1,600

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

**Hartford Insurance Company of the Midwest** did not offer information for this example.

**Key Insurance** did not offer information for either vehicle for Option 2.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE A - Liability OPTION 1 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,450	\$1,425	\$1,379	\$1,973	\$2,587	\$2,668	\$1,817	\$1,440	\$1,448
American Access Casualty Company	\$3,852	<b>\$10,394</b>	\$5,400	\$5,522	\$5,203	\$7,822	\$4,649	\$4,969	
American Family Insurance Company	\$734	\$756	\$729	\$1,129	\$1,511	\$1,562	\$936	\$854	\$906
American National General Insurance Company	\$1,028	\$1,031	\$965	\$1,635	\$2,127	\$2,288	\$1,517	\$1,232	\$1,045
Country Preferred Insurance Company	\$1,534	\$1,176	\$1,176	\$2,022	\$2,480	\$2,567	\$1,578	\$1,571	\$1,384
CSAA General Insurance Company	\$998	\$1,068	\$1,094	\$1,659	\$1,937	\$2,098	\$1,440	\$1,132	\$1,442
Esurance Property & Casualty Insurance Company	\$1,899	\$1,750	\$1,812	\$3,312	\$4,281	\$4,558	\$3,001	\$2,254	\$2,183
Farmers Insurance Exchange	\$1,668	\$1,618	\$1,417	\$3,418	\$3,620	\$4,217	\$3,479	\$1,839	\$1,871
Garrison Property and Casualty Insurance Company	\$1,551	\$1,502	\$1,272	\$2,034	\$2,280	\$2,274	\$1,553	\$1,639	\$1,548
GEICO Secure Insurance Company	<b>\$484</b>	<b>\$508</b>	<b>\$508</b>	<b>\$793</b>	<b>\$1,026</b>	<b>\$1,093</b>	<b>\$671</b>	<b>\$508</b>	<b>\$484</b>
Key Insurance Company	\$4,642	\$5,194	\$5,194	\$6,076	\$7,018	\$7,798	\$6,076	\$4,252	<b>\$6,394</b>
Liberty Mutual General Insurance Company	\$1,021	\$1,060	\$1,352	\$2,659	\$3,340	\$3,486	\$2,480	\$1,744	\$1,298
Mercury Casualty Company	\$1,235	\$1,235	\$1,296	\$1,852	\$2,487	\$2,612	\$1,908	\$1,616	\$1,496
Nevada Capital Insurance Company	\$1,309	\$1,322	\$1,323	\$1,854	\$2,420	\$2,587	\$1,621	\$1,540	\$1,656
Primero Insurance Company	<b>\$5,922</b>	\$5,922	<b>\$5,598</b>	<b>\$8,430</b>	<b>\$9,204</b>	<b>\$9,204</b>	<b>\$8,430</b>	<b>\$5,946</b>	\$5,598
Progressive Direct Insurance Company	\$1,025	\$1,027	\$999	\$1,479	\$2,049	\$2,061	\$1,458	\$1,300	\$1,237
Progressive Northern Insurance Company	\$1,135	\$1,134	\$1,103	\$1,658	\$2,313	\$2,323	\$1,632	\$1,452	\$1,377
Root Insurance Company	\$2,301	\$2,000	\$2,106	\$3,586	\$4,729	\$5,357	\$3,407	\$2,777	\$2,264
Safeco Insurance Company of Illinois	\$1,294	\$1,301	\$1,140	\$2,280	\$2,771	\$3,201	\$1,840	\$1,518	\$1,173
The Standard Fire Insurance Company	\$1,588	\$1,605	\$1,468	\$2,481	\$3,039	\$3,513	\$2,194	\$1,792	\$2,184
State Farm Fire and Casualty Company	\$2,555	\$2,363	\$2,100	\$3,737	\$5,098	\$4,890	\$2,678	\$2,369	\$3,223
State Farm Mutual Automobile Insurance Company	\$1,648	\$1,514	\$1,344	\$2,433	\$3,325	\$3,184	\$1,734	\$1,522	\$2,068
Trexis Insurance Corporation	\$3,634	\$4,172	\$3,833	\$4,943	\$6,060	\$7,015	\$5,148	\$3,944	\$3,772
United Services Automobile Association	\$1,268	\$1,268	\$1,068	\$1,643	\$1,872	\$1,885	\$1,296	\$1,365	\$1,283
USAA Casualty Insurance Company	\$1,257	\$1,307	\$1,051	\$1,671	\$1,870	\$1,872	\$1,312	\$1,262	\$1,268
USAA General Indemnity Company	\$1,341	\$1,328	\$1,127	\$1,755	\$2,001	\$1,970	\$1,394	\$1,367	\$1,365

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

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

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE A - Liability OPTION 2 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$1,542	\$1,472	\$1,449	\$2,220	\$3,026	\$3,113	\$2,000	\$1,511	\$1,534
American Family Insurance Company	\$894	\$918	\$893	\$1,433	\$1,970	\$2,015	\$1,160	\$1,043	\$1,113
American National General Insurance Company	\$1,181	\$1,166	\$1,107	\$1,967	\$2,570	\$2,769	\$1,798	\$1,415	\$1,194
Country Preferred Insurance Company	\$1,634	\$1,254	\$1,254	\$2,176	\$2,682	\$2,776	\$1,687	\$1,676	\$1,473
CSAA General Insurance Company	\$1,074	\$1,136	\$1,164	\$1,868	\$2,209	\$2,378	\$1,577	\$1,213	\$1,552
Esurance Property & Casualty Insurance Company	\$2,495	\$2,245	\$2,379	\$4,811	\$6,277	\$6,796	\$4,331	\$2,922	\$2,829
Farmers Insurance Exchange	\$1,819	\$1,790	\$1,594	\$4,215	\$4,283	\$5,272	\$4,454	\$2,193	\$2,075
Garrison Property and Casualty Insurance Company	\$1,822	\$1,757	\$1,498	\$2,532	\$2,847	\$2,842	\$1,858	\$1,941	\$1,803
GEICO Secure Insurance Company	<b>\$703</b>	<b>\$726</b>	<b>\$726</b>	<b>\$1,355</b>	<b>\$1,805</b>	<b>\$1,995</b>	<b>\$1,102</b>	<b>\$726</b>	<b>\$703</b>
Liberty Mutual General Insurance Company	\$1,370	\$1,369	\$1,765	\$3,854	\$5,034	\$5,440	\$3,669	\$2,360	\$1,652
Mercury Casualty Company	\$1,571	\$1,543	\$1,646	\$2,536	\$3,545	\$3,753	\$2,543	\$2,084	\$1,883
Nevada Capital Insurance Company	\$1,577	\$1,596	\$1,613	\$2,324	\$3,098	\$3,313	\$2,001	\$1,882	\$2,025
Progressive Direct Insurance Company	\$1,345	\$1,304	\$1,290	\$2,179	\$3,173	\$3,160	\$2,088	\$1,750	\$1,579
Progressive Northern Insurance Company	\$1,516	\$1,470	\$1,452	\$2,456	\$3,573	\$3,559	\$2,356	\$1,979	\$1,798
Root Insurance Company	\$3,108	\$2,598	\$2,827	\$5,225	<b>\$7,029</b>	\$7,932	\$4,851	\$3,821	\$2,998
Safeco Insurance Company of Illinois	\$1,490	\$1,522	\$1,326	\$2,921	\$3,642	\$4,227	\$2,327	\$1,724	\$1,358
The Standard Fire Insurance Company	\$1,723	\$1,719	\$1,572	\$2,883	\$3,635	\$4,192	\$2,506	\$1,989	\$2,497
State Farm Fire and Casualty Company	\$3,132	\$2,844	\$2,529	\$4,769	\$6,538	\$6,325	\$3,301	\$2,885	\$3,839
State Farm Mutual Automobile Insurance Company	\$2,013	\$1,818	\$1,613	\$3,088	\$4,242	\$4,093	\$2,134	\$1,848	\$2,461
Trexis Insurance Corporation	<b>\$4,076</b>	<b>\$4,709</b>	<b>\$4,312</b>	<b>\$5,676</b>	\$6,958	<b>\$8,040</b>	<b>\$5,839</b>	<b>\$4,462</b>	<b>\$4,253</b>
United Services Automobile Association	\$1,460	\$1,444	\$1,229	\$1,996	\$2,275	\$2,293	\$1,523	\$1,578	\$1,450
USAA Casualty Insurance Company	\$1,459	\$1,491	\$1,216	\$2,045	\$2,293	\$2,297	\$1,547	\$1,458	\$1,447
USAA General Indemnity Company	\$1,561	\$1,533	\$1,308	\$2,158	\$2,462	\$2,434	\$1,654	\$1,587	\$1,571

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

**Hartford Insurance Company of the Midwest** did not offer information for this example.

**Key Insurance** did not offer information for either vehicle for Option 2.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE B - Liability OPTION 1 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,367	\$1,299	\$1,275	\$1,919	\$2,535	\$2,613	\$1,757	\$1,350	\$1,349
American Access Casualty Company	<b>\$5,333</b>	<b>\$14,670</b>	<b>\$7,795</b>	<b>\$8,043</b>	<b>\$7,545</b>	<b>\$11,643</b>	\$6,612	<b>\$7,161</b>	
American Family Insurance Company	\$1,659	\$1,686	\$1,637	\$2,599	\$3,503	\$3,615	\$2,083	\$1,890	\$2,027
American National General Insurance Company	\$2,080	\$2,123	\$1,965	\$3,127	\$4,048	\$4,392	\$2,992	\$2,486	\$2,105
CSAA General Insurance Company	\$1,464	\$1,536	\$1,571	\$2,397	\$2,808	\$3,023	\$2,075	\$1,632	\$2,082
Esurance Property & Casualty Insurance Company	\$2,150	\$1,981	\$2,064	\$3,804	\$4,923	\$5,286	\$3,459	\$2,553	\$2,505
Farmers Insurance Exchange	\$1,920	\$1,835	\$1,605	\$3,751	\$3,964	\$4,596	\$3,919	\$2,070	\$2,079
Garrison Property and Casualty Insurance Company	\$1,956	\$1,926	\$1,622	\$2,505	\$2,810	\$2,815	\$1,968	\$2,063	\$1,975
GEICO Secure Insurance Company	<b>\$753</b>	<b>\$803</b>	<b>\$803</b>	<b>\$1,184</b>	<b>\$1,513</b>	<b>\$1,649</b>	<b>\$1,022</b>	<b>\$803</b>	<b>\$753</b>
Key Insurance Company	\$4,072	\$4,654	\$4,654	\$5,506	\$6,328	\$7,084	\$5,416	\$3,772	<b>\$5,464</b>
Liberty Mutual General Insurance Company	\$1,226	\$1,333	\$1,663	\$3,090	\$3,869	\$4,067	\$2,926	\$2,108	\$1,572
Mercury Casualty Company	\$1,397	\$1,398	\$1,467	\$2,083	\$2,785	\$2,921	\$2,152	\$1,833	\$1,702
Primero Insurance Company	\$4,398	\$4,398	\$4,116	\$6,666	\$7,272	\$7,272	<b>\$6,666</b>	\$4,326	\$4,116
Progressive Direct Insurance Company	\$1,024	\$1,037	\$1,004	\$1,441	\$2,001	\$2,018	\$1,434	\$1,298	\$1,230
Progressive Northern Insurance Company	\$1,169	\$1,176	\$1,141	\$1,658	\$2,314	\$2,334	\$1,651	\$1,493	\$1,414
Root Insurance Company	\$2,480	\$2,112	\$2,257	\$3,964	\$5,256	\$5,921	\$3,725	\$2,991	\$2,428
Safeco Insurance Company of Illinois	\$1,417	\$1,402	\$1,229	\$2,369	\$2,918	\$3,378	\$1,992	\$1,651	\$1,259
The Standard Fire Insurance Company	\$1,462	\$1,487	\$1,356	\$2,199	\$2,652	\$3,083	\$1,970	\$1,635	\$1,952
State Farm Fire and Casualty Company	\$3,731	\$3,505	\$3,118	\$5,335	\$7,252	\$6,981	\$3,891	\$3,497	\$4,769
State Farm Mutual Automobile Insurance Company	\$2,204	\$2,054	\$1,825	\$3,185	\$4,336	\$4,160	\$2,308	\$2,054	\$2,807
Trexis Insurance Corporation	\$3,828	\$4,435	\$4,046	\$5,307	\$6,531	\$7,587	\$5,503	\$4,189	\$3,976
United Services Automobile Association	\$1,671	\$1,695	\$1,417	\$2,113	\$2,405	\$2,429	\$1,703	\$1,794	\$1,711
USAA Casualty Insurance Company	\$1,641	\$1,746	\$1,379	\$2,128	\$2,379	\$2,393	\$1,712	\$1,653	\$1,677
USAA General Indemnity Company	\$1,736	\$1,747	\$1,473	\$2,227	\$2,537	\$2,512	\$1,808	\$1,781	\$1,787

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

**Country Preferred Insurance Company** did not offer information for this example.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

**Nevada Capital Insurance Company** did not offer information for this example.

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

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE B - Liability OPTION 2 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,474	\$1,359	\$1,357	\$2,189	\$3,000	\$3,087	\$1,960	\$1,435	\$1,450
American Family Insurance Company	\$2,165	\$2,206	\$2,160	\$3,546	\$4,895	\$5,001	\$2,790	\$2,467	\$2,673
American National General Insurance Company	\$2,338	\$2,350	\$2,207	\$3,684	\$4,782	\$5,202	\$3,467	\$2,796	\$2,356
CSAA General Insurance Company	\$1,582	\$1,635	\$1,669	\$2,700	\$3,203	\$3,421	\$2,269	\$1,753	\$2,245
Esurance Property & Casualty Insurance Company	\$2,908	\$2,616	\$2,789	\$5,698	\$7,415	\$8,121	\$5,142	\$3,392	\$3,330
Farmers Insurance Exchange	\$2,108	\$2,044	\$1,827	\$4,737	\$4,768	\$5,907	\$5,162	\$2,514	\$2,319
Garrison Property and Casualty Insurance Company	\$2,285	\$2,233	\$1,899	\$3,110	\$3,499	\$3,507	\$2,337	\$2,427	\$2,279
GEICO Secure Insurance Company	<b>\$1,071</b>	<b>\$1,120</b>	<b>\$1,120</b>	<b>\$2,009</b>	<b>\$2,684</b>	\$3,006	<b>\$1,659</b>	<b>\$1,120</b>	<b>\$1,071</b>
Liberty Mutual General Insurance Company	\$1,637	\$1,694	\$2,152	\$4,488	\$5,849	\$6,347	\$4,318	\$2,829	\$1,994
Mercury Casualty Company	\$1,762	\$1,733	\$1,848	\$2,823	\$3,932	\$4,156	\$2,840	\$2,339	\$2,121
Progressive Direct Insurance Company	\$1,319	\$1,291	\$1,272	\$2,090	\$3,046	\$3,045	\$2,020	\$1,712	\$1,545
Progressive Northern Insurance Company	\$1,522	\$1,484	\$1,464	\$2,424	\$3,539	\$3,534	\$2,342	\$1,986	\$1,797
Root Insurance Company	\$3,462	\$2,841	\$3,128	\$5,922	\$7,993	<b>\$8,998</b>	\$5,453	\$4,248	\$3,314
Safeco Insurance Company of Illinois	\$1,653	\$1,659	\$1,448	\$3,090	\$3,952	\$4,557	\$2,576	\$1,887	\$1,477
The Standard Fire Insurance Company	\$1,565	\$1,569	\$1,430	\$2,516	\$3,127	\$3,627	\$2,213	\$1,783	\$2,184
State Farm Fire and Casualty Company	<b>\$4,512</b>	\$4,161	\$3,704	<b>\$6,736</b>	<b>\$9,212</b>	\$8,960	\$4,736	\$4,203	<b>\$5,603</b>
State Farm Mutual Automobile Insurance Company	\$2,651	\$2,427	\$2,155	\$3,984	\$5,461	\$5,287	\$2,799	\$2,456	\$3,286
Trexis Insurance Corporation	\$4,371	<b>\$5,086</b>	<b>\$4,629</b>	\$6,193	\$7,605	\$8,807	<b>\$6,328</b>	<b>\$4,819</b>	\$4,559
United Services Automobile Association	\$1,896	\$1,901	\$1,605	\$2,541	\$2,893	\$2,924	\$1,973	\$2,047	\$1,903
USAA Casualty Insurance Company	\$1,876	\$1,958	\$1,574	\$2,574	\$2,888	<b>\$2,902</b>	\$1,987	\$1,880	\$1,882
USAA General Indemnity Company	\$2,006	\$1,997	\$1,698	\$2,727	\$3,110	\$3,088	\$2,128	\$2,049	\$2,034

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

**Country Preferred Insurance Company** did not offer information for this example.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

**Key Insurance** did not offer information for either vehicle for Option 2.

**Nevada Capital Insurance Company** did not offer information for this example.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

**USAA Group** is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and

## EXAMPLE B - Liability OPTION 1 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,645	\$1,612	\$1,560	\$2,242	\$2,939	\$3,031	\$2,068	\$1,635	\$1,638
American Access Casualty Company	\$4,640	<b>\$12,621</b>	<b>\$6,528</b>	\$6,676	\$6,288	\$9,482	\$5,613	\$6,002	
American Family Insurance Company	\$1,451	\$1,482	\$1,436	\$2,248	\$3,015	\$3,106	\$1,823	\$1,661	\$1,779
American National General Insurance Company	\$1,973	\$1,981	\$1,850	\$3,141	\$4,092	\$4,392	\$2,917	\$2,370	\$2,007
CSAA General Insurance Company	\$1,411	\$1,504	\$1,543	\$2,372	\$2,781	\$3,003	\$2,046	\$1,603	\$2,050
Esurance Property & Casualty Insurance Company	\$2,203	\$2,035	\$2,104	\$3,839	\$4,961	\$5,291	\$3,483	\$2,618	\$2,539
Farmers Insurance Exchange	\$2,022	\$1,948	\$1,703	\$4,038	\$4,303	\$4,967	\$4,097	\$2,193	\$2,255
Garrison Property and Casualty Insurance Company	\$1,926	\$1,866	\$1,578	\$2,531	\$2,841	\$2,832	\$1,929	\$2,035	\$1,924
GEICO Secure Insurance Company	<b>\$862</b>	<b>\$902</b>	<b>\$902</b>	<b>\$1,398</b>	<b>\$1,784</b>	<b>\$1,916</b>	<b>\$1,186</b>	<b>\$902</b>	<b>\$862</b>
Key Insurance Company	\$4,642	\$5,194	\$5,194	\$6,076	\$7,018	\$7,798	\$6,076	\$4,252	<b>\$6,394</b>
Liberty Mutual General Insurance Company	\$1,294	\$1,352	\$1,731	\$3,360	\$4,207	\$4,366	\$3,127	\$2,224	\$1,661
Mercury Casualty Company	\$1,672	\$1,642	\$1,731	\$2,553	\$3,471	\$3,636	\$2,609	\$2,175	\$1,994
Primero Insurance Company	<b>\$6,402</b>	\$6,402	\$6,042	<b>\$9,090</b>	<b>\$9,942</b>	<b>\$9,942</b>	<b>\$9,090</b>	<b>\$6,432</b>	\$6,042
Progressive Direct Insurance Company	\$1,282	\$1,283	\$1,248	\$1,861	\$2,588	\$2,603	\$1,833	\$1,633	\$1,548
Progressive Northern Insurance Company	\$1,445	\$1,444	\$1,404	\$2,099	\$2,922	\$2,938	\$2,070	\$1,849	\$1,759
Root Insurance Company	\$2,824	\$2,458	\$2,584	\$4,360	\$5,733	\$6,489	\$4,152	\$3,396	\$2,787
Safeco Insurance Company of Illinois	\$1,479	\$1,481	\$1,295	\$2,616	\$3,178	\$3,673	\$2,107	\$1,727	\$1,330
The Standard Fire Insurance Company	\$1,730	\$1,749	\$1,600	\$2,691	\$3,286	\$3,800	\$2,382	\$1,948	\$2,368
State Farm Fire and Casualty Company	\$4,137	\$3,828	\$3,400	\$6,050	\$8,255	\$7,923	\$4,342	\$3,838	\$5,222
State Farm Mutual Automobile Insurance Company	\$2,471	\$2,268	\$2,012	\$3,649	\$4,991	\$4,776	\$2,602	\$2,280	\$3,102
Trexis Insurance Corporation	\$3,953	\$4,571	\$4,186	\$5,443	\$6,684	\$7,751	\$5,661	\$4,317	\$4,123
United Services Automobile Association	\$1,621	\$1,620	\$1,361	\$2,109	\$2,403	\$2,419	\$1,656	\$1,747	\$1,640
USAA Casualty Insurance Company	\$1,606	\$1,670	\$1,335	\$2,144	\$2,398	\$2,401	\$1,675	\$1,614	\$1,622
USAA General Indemnity Company	\$1,711	\$1,694	\$1,432	\$2,251	\$2,567	\$2,527	\$1,779	\$1,747	\$1,742

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

**Country Preferred Insurance Company** did not offer information for this example.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

**Nevada Capital Insurance Company** did not offer information for this example.

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

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

**USAA Group** is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and



## EXAMPLE B - Liability OPTION 2 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$1,736	\$1,655	\$1,626	\$2,498	\$3,386	\$3,487	\$2,258	\$1,701	\$1,723
American Family Insurance Company	\$1,872	\$1,910	\$1,866	\$3,031	\$4,170	\$4,256	\$2,406	\$2,142	\$2,316
American National General Insurance Company	\$2,247	\$2,224	\$2,105	\$3,747	\$4,901	\$5,263	\$3,433	\$2,702	\$2,279
CSAA General Insurance Company	\$1,535	\$1,621	\$1,658	\$2,709	\$3,215	\$3,445	\$2,270	\$1,742	\$2,233
Esurance Property & Casualty Insurance Company	\$2,898	\$2,614	\$2,765	\$5,585	\$7,282	\$7,898	\$5,032	\$3,394	\$3,293
Farmers Insurance Exchange	\$2,175	\$2,128	\$1,889	\$4,907	\$5,021	\$6,119	\$5,155	\$2,573	\$2,471
Garrison Property and Casualty Insurance Company	\$2,262	\$2,179	\$1,853	\$3,149	\$3,545	\$3,538	\$2,305	\$2,408	\$2,235
GEICO Secure Insurance Company	<b>\$1,237</b>	<b>\$1,274</b>	<b>\$1,274</b>	<b>\$2,363</b>	\$3,140	\$3,464	<b>\$1,926</b>	<b>\$1,274</b>	<b>\$1,237</b>
Liberty Mutual General Insurance Company	\$1,715	\$1,725	\$2,231	\$4,812	\$6,262	\$6,704	\$4,563	\$2,974	\$2,090
Mercury Casualty Company	\$2,153	\$2,087	\$2,237	\$3,536	\$4,989	\$5,272	\$3,519	\$2,848	\$2,546
Progressive Direct Insurance Company	\$1,672	\$1,622	\$1,604	\$2,722	\$3,971	\$3,948	\$2,607	\$2,180	\$1,966
Progressive Northern Insurance Company	\$1,890	\$1,829	\$1,809	\$3,063	\$4,458	\$4,440	\$2,939	\$2,470	\$2,243
Root Insurance Company	\$3,787	\$3,174	\$3,442	\$6,308	\$8,462	\$9,543	\$5,869	\$4,638	\$3,664
Safeco Insurance Company of Illinois	\$1,702	\$1,731	\$1,505	\$3,345	\$4,162	\$4,836	\$2,658	\$1,961	\$1,539
The Standard Fire Insurance Company	\$1,868	\$1,865	\$1,707	\$3,109	\$3,910	\$4,511	\$2,706	\$2,151	\$2,688
State Farm Fire and Casualty Company	<b>\$5,042</b>	\$4,584	\$4,069	<b>\$7,671</b>	<b>\$10,528</b>	<b>\$10,193</b>	\$5,331	\$4,651	<b>\$6,192</b>
State Farm Mutual Automobile Insurance Company	\$3,002	\$2,710	\$2,401	\$4,603	\$6,330	\$6,107	\$3,191	\$2,756	\$3,675
Trexis Insurance Corporation	\$4,439	<b>\$5,167</b>	<b>\$4,716</b>	\$6,256	\$7,682	\$8,895	<b>\$6,431</b>	<b>\$4,891</b>	\$4,655
United Services Automobile Association	\$1,857	\$1,836	\$1,554	\$2,549	<b>\$2,910</b>	<b>\$2,931</b>	\$1,935	\$2,011	\$1,845
USAA Casualty Insurance Company	\$1,856	\$1,897	\$1,539	\$2,614	\$2,934	\$2,936	\$1,969	\$1,856	\$1,842
USAA General Indemnity Company	\$1,984	\$1,949	\$1,654	\$2,755	\$3,148	\$3,109	\$2,100	\$2,016	\$1,997

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

**Country Preferred Insurance Company** did not offer information for this example.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

**Key Insurance** did not offer information for either vehicle for Option 2.

**Nevada Capital Insurance Company** did not offer information for this example.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

**USAA Group** is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and

### EXAMPLE C - Liability OPTION 1 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,225	\$1,196	\$1,158	\$1,641	\$2,131	\$2,199	\$1,529	\$1,220	\$1,216
American Access Casualty Company	\$2,352	<b>\$6,173</b>	\$3,305	\$3,390	\$3,196	\$4,795	\$2,845	\$3,050	
American Family Insurance Company	\$963	\$986	\$950	\$1,465	\$1,945	\$2,028	\$1,209	\$1,111	\$1,174
American National General Insurance Company	\$1,534	\$1,572	\$1,455	\$2,272	\$2,936	\$3,201	\$2,194	\$1,830	\$1,548
CSAA General Insurance Company	\$996	\$1,044	\$1,068	\$1,591	\$1,844	\$2,011	\$1,392	\$1,096	\$1,382
Esurance Property & Casualty Insurance Company	\$1,226	\$1,155	\$1,189	\$2,024	\$2,549	\$2,765	\$1,870	\$1,415	\$1,395
Farmers Insurance Exchange	\$1,185	\$1,130	\$977	\$2,073	\$2,273	\$2,521	\$2,120	\$1,191	\$1,259
Garrison Property and Casualty Insurance Company	\$1,708	\$1,688	\$1,438	\$2,145	\$2,402	\$2,407	\$1,720	\$1,790	\$1,725
GEICO Secure Insurance Company	\$893	\$965	\$965	<b>\$1,261</b>	<b>\$1,545</b>	<b>\$1,625</b>	\$1,118	\$965	<b>\$893</b>
Key Insurance Company	\$1,688	\$1,922	\$1,922	\$2,174	\$2,510	\$2,792	\$2,234	\$1,562	\$2,348
Liberty Mutual General Insurance Company	<b>\$778</b>	\$871	\$1,054	\$1,836	\$2,249	\$2,348	\$1,738	\$1,301	\$1,005
Mercury Casualty Company	\$1,186	\$1,192	\$1,245	\$1,758	\$2,345	\$2,463	\$1,820	\$1,551	\$1,441
Primero Insurance Company	<b>\$4,422</b>	<b>\$4,422</b>	<b>\$4,170</b>	<b>\$6,534</b>	<b>\$7,104</b>	<b>\$7,104</b>	<b>\$6,544</b>	<b>\$4,404</b>	<b>\$4,170</b>
Progressive Direct Insurance Company	\$1,180	\$1,215	\$1,168	\$1,575	\$2,142	\$2,178	\$1,590	\$1,474	\$1,411
Progressive Northern Insurance Company	\$1,349	\$1,368	\$1,322	\$1,878	\$2,607	\$2,636	\$1,881	\$1,716	\$1,636
Root Insurance Company	\$2,143	\$1,911	\$1,964	\$3,061	\$3,922	\$4,433	\$2,974	\$2,494	\$2,139
Safeco Insurance Company of Illinois	\$1,408	\$1,424	\$1,258	\$2,278	\$2,800	\$3,243	\$1,948	\$1,680	\$1,295
The Standard Fire Insurance Company	\$1,297	\$1,325	\$1,214	\$1,897	\$2,272	\$2,648	\$1,712	\$1,444	\$1,692
State Farm Fire and Casualty Company	\$1,683	\$1,605	\$1,434	\$2,398	\$3,241	\$3,171	\$1,748	\$1,606	\$2,132
State Farm Mutual Automobile Insurance Company	\$912	<b>\$864</b>	<b>\$768</b>	\$1,314	\$1,784	\$1,737	<b>\$954</b>	<b>\$865</b>	\$1,160
Trexis Insurance Corporation	\$2,626	\$2,979	\$2,747	\$3,582	\$4,381	\$5,040	\$3,672	\$2,830	\$2,701
United Services Automobile Association	\$1,277	\$1,299	\$1,102	\$1,582	\$1,793	\$1,811	\$1,303	\$1,361	\$1,305
USAA Casualty Insurance Company	\$1,283	\$1,363	\$1,097	\$1,632	\$1,820	\$1,831	\$1,337	\$1,286	\$1,309
USAA General Indemnity Company	\$1,518	\$1,529	\$1,306	\$1,913	\$2,171	\$2,151	\$1,581	\$1,552	\$1,558

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

**Country Preferred Insurance Company** did not offer information for this example.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

**Nevada Capital Insurance Company** did not offer information for this example.

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

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

**USAA Group** is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and

## EXAMPLE C - Liability OPTION 2 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,284	\$1,227	\$1,205	\$1,810	\$2,419	\$2,492	\$1,658	\$1,264	\$1,271
American Family Insurance Company	\$1,145	\$1,169	\$1,137	\$1,820	\$2,483	\$2,558	\$1,468	\$1,324	\$1,413
American National General Insurance Company	\$1,730	\$1,744	\$1,640	\$2,689	\$3,480	\$3,811	\$2,548	\$2,062	\$1,737
CSAA General Insurance Company	\$1,088	\$1,125	\$1,150	\$1,823	<b>\$2,141</b>	\$2,332	\$1,549	\$1,189	\$1,507
Esurance Property & Casualty Insurance Company	\$1,654	\$1,519	\$1,603	\$3,071	\$3,892	\$4,344	\$2,809	\$1,879	\$1,863
Farmers Insurance Exchange	\$1,177	\$1,132	\$993	\$2,289	\$2,416	\$2,827	\$2,408	\$1,271	\$1,274
Garrison Property and Casualty Insurance Company	\$2,038	\$1,998	\$1,725	\$2,705	\$3,029	\$3,038	\$2,085	\$2,151	\$2,032
GEICO Secure Insurance Company	\$1,134	\$1,201	\$1,201	\$1,869	\$2,377	\$2,540	\$1,578	\$1,201	<b>\$1,134</b>
Liberty Mutual General Insurance Company	<b>\$1,004</b>	\$1,066	\$1,330	\$2,586	\$3,308	\$3,549	\$2,483	\$1,692	\$1,248
Mercury Casualty Company	\$1,491	\$1,472	\$1,564	\$2,377	\$3,301	\$3,494	\$2,393	\$1,974	\$1,789
Progressive Direct Insurance Company	\$1,515	\$1,506	\$1,474	\$2,305	\$3,321	\$3,343	\$2,250	\$1,943	\$1,771
Progressive Northern Insurance Company	\$1,741	\$1,712	\$1,680	\$2,721	\$3,950	\$3,965	\$2,641	\$2,263	\$2,061
Root Insurance Company	\$2,731	\$2,358	\$2,483	\$4,137	<b>\$5,397</b>	<b>\$6,091</b>	\$3,938	\$3,215	\$2,670
Safeco Insurance Company of Illinois	\$1,643	\$1,677	\$1,476	\$2,981	\$3,831	\$4,404	\$2,529	\$1,911	\$1,513
The Standard Fire Insurance Company	\$1,394	\$1,402	\$1,283	\$2,187	\$2,702	\$3,139	\$1,935	\$1,577	\$1,905
State Farm Fire and Casualty Company	\$2,143	\$1,995	\$1,794	\$3,219	\$4,373	\$4,335	\$2,217	\$2,020	\$2,614
State Farm Mutual Automobile Insurance Company	\$1,137	<b>\$1,053</b>	<b>\$941</b>	<b>\$1,716</b>	\$2,345	\$2,309	<b>\$1,190</b>	<b>\$1,069</b>	\$1,398
Trexis Insurance Corporation	<b>\$3,079</b>	<b>\$3,488</b>	<b>\$3,217</b>	<b>\$4,284</b>	\$5,216	\$5,962	<b>\$4,305</b>	<b>\$3,332</b>	<b>\$3,170</b>
United Services Automobile Association	\$1,490	\$1,497	\$1,289	\$1,942	\$2,198	<b>\$2,222</b>	\$1,549	\$1,594	\$1,496
USAA Casualty Insurance Company	\$1,508	\$1,571	\$1,292	\$2,018	\$2,252	\$2,262	\$1,594	\$1,507	\$1,512
USAA General Indemnity Company	\$1,803	\$1,797	\$1,554	\$2,394	\$2,714	\$2,698	\$1,908	\$1,834	\$1,825

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

**Country Preferred Insurance Company** did not offer information for this example.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

**Key Insurance** did not offer information for either vehicle for Option 2.

**Nevada Capital Insurance Company** did not offer information for this example.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

**USAA Group** is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and

## EXAMPLE C - Liability OPTION 1 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,503	\$1,523	\$1,451	\$1,955	\$2,520	\$2,601	\$1,832	\$1,507	\$1,508
American Access Casualty Company	\$2,090	\$5,398	\$2,831	\$2,879	\$2,725	\$3,989	\$2,470	\$2,616	
American Family Insurance Company	\$862	<b>\$890</b>	\$853	<b>\$1,292</b>	<b>\$1,699</b>	<b>\$1,769</b>	\$1,089	\$1,003	\$1,054
American National General Insurance Company	\$1,426	\$1,439	\$1,342	\$2,232	\$2,902	\$3,130	\$2,093	\$1,709	\$1,446
CSAA General Insurance Company	\$971	\$1,034	\$1,060	\$1,596	\$1,852	\$2,028	\$1,393	\$1,088	\$1,374
Esurance Property & Casualty Insurance Company	\$1,254	\$1,187	\$1,211	\$2,032	\$2,561	\$2,754	\$1,878	\$1,449	\$1,413
Farmers Insurance Exchange	\$1,267	\$1,216	\$1,056	\$2,276	\$2,508	\$2,783	\$2,264	\$1,284	\$1,381
Garrison Property and Casualty Insurance Company	\$1,683	\$1,637	\$1,398	\$2,166	\$2,427	\$2,421	\$1,687	\$1,767	\$1,680
GEICO Secure Insurance Company	\$1,039	\$1,097	\$1,097	\$1,548	\$1,908	\$1,982	\$1,337	\$1,097	<b>\$1,039</b>
Key Insurance Company	\$1,964	\$2,186	\$2,186	\$2,450	\$2,846	\$3,146	\$2,552	\$1,808	\$2,798
Liberty Mutual General Insurance Company	<b>\$855</b>	\$905	\$1,141	\$2,099	\$2,575	\$2,635	\$1,947	\$1,430	\$1,109
Mercury Casualty Company	\$1,414	\$1,398	\$1,467	\$2,149	\$2,914	\$3,057	\$2,199	\$1,836	\$1,681
Primero Insurance Company	<b>\$6,750</b>	<b>\$6,750</b>	<b>\$6,408</b>	<b>\$9,364</b>	<b>\$10,212</b>	<b>\$10,212</b>	<b>\$9,364</b>	<b>\$6,846</b>	<b>\$6,418</b>
Progressive Direct Insurance Company	\$1,447	\$1,477	\$1,425	\$1,996	\$2,725	\$2,760	\$1,993	\$1,817	\$1,746
Progressive Northern Insurance Company	\$1,663	\$1,674	\$1,622	\$2,376	\$3,287	\$3,314	\$2,355	\$2,120	\$2,029
Root Insurance Company	\$2,521	\$2,296	\$2,325	\$3,489	\$4,436	\$5,050	\$3,437	\$2,939	\$2,533
Safeco Insurance Company of Illinois	\$1,425	\$1,450	\$1,278	\$2,402	\$2,908	\$3,363	\$1,979	\$1,701	\$1,319
State Farm Fire and Casualty Company	\$1,830	\$1,717	\$1,534	\$2,653	\$3,596	\$3,498	\$1,911	\$1,724	\$2,294
State Farm Mutual Automobile Insurance Company	\$1,003	\$932	<b>\$827</b>	\$1,472	\$2,010	\$1,944	<b>\$1,053</b>	<b>\$937</b>	\$1,260
Trexis Insurance Corporation	\$2,725	\$3,086	\$2,857	\$3,680	\$4,493	\$5,167	\$3,793	\$2,926	\$2,813
United Services Automobile Association	\$1,240	\$1,243	\$1,060	\$1,574	\$1,788	\$1,802	\$1,265	\$1,324	\$1,254
USAA Casualty Insurance Company	\$1,256	\$1,307	\$1,063	\$1,644	\$1,833	\$1,836	\$1,309	\$1,257	\$1,267
USAA General Indemnity Company	\$1,491	\$1,481	\$1,268	\$1,926	\$2,191	\$2,159	\$1,552	\$1,517	\$1,519

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

**Country Preferred Insurance Company** did not offer information for this example.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

**Nevada Capital Insurance Company** did not offer information for this example.

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

**The Standard Fire Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

**USAA Group** is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and

## EXAMPLE C - Liability OPTION 2 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$1,544	\$1,534	\$1,478	\$2,104	\$2,784	\$2,870	\$1,944	\$1,533	\$1,545
American Family Insurance Company	<b>\$1,015</b>	<b>\$1,044</b>	<b>\$1,011</b>	<b>\$1,592</b>	<b>\$2,158</b>	\$2,221	<b>\$1,307</b>	\$1,185	<b>\$1,257</b>
American National General Insurance Company	\$1,625	\$1,616	\$1,529	\$2,667	\$3,478	\$3,759	\$2,463	\$1,950	\$1,642
CSAA General Insurance Company	\$1,078	\$1,131	\$1,160	\$1,868	\$2,197	\$2,401	\$1,579	\$1,199	\$1,524
Esurance Property & Casualty Insurance Company	\$1,639	\$1,512	\$1,581	\$2,978	\$3,786	\$4,177	\$2,725	\$1,870	\$1,833
Farmers Insurance Exchange	\$1,250	\$1,212	\$1,062	\$2,471	\$2,639	\$3,059	\$2,515	\$1,351	\$1,391
Garrison Property and Casualty Insurance Company	\$2,018	\$1,953	\$1,686	\$2,737	\$3,067	\$3,062	\$2,056	\$2,134	\$1,997
GEICO Secure Insurance Company	\$1,359	\$1,409	\$1,409	\$2,345	\$2,989	\$3,155	\$1,936	\$1,409	\$1,359
Liberty Mutual General Insurance Company	\$1,080	\$1,104	\$1,414	\$2,869	\$3,662	\$3,848	\$2,704	\$1,831	\$1,347
Mercury Casualty Company	\$1,817	\$1,770	\$1,888	\$2,969	\$4,180	\$4,424	\$2,960	\$2,397	\$2,144
Progressive Direct Insurance Company	\$1,885	\$1,859	\$1,824	\$2,956	\$4,264	\$4,272	\$2,857	\$2,431	\$2,216
Progressive Northern Insurance Company	\$2,150	\$2,100	\$2,067	\$3,417	\$4,944	\$4,946	\$3,295	\$2,796	\$2,561
Root Insurance Company	\$3,085	\$2,728	\$2,828	<b>\$4,547</b>	<b>\$5,886</b>	<b>\$6,668</b>	<b>\$4,382</b>	<b>\$3,638</b>	\$3,051
Safeco Insurance Company of Illinois	\$1,631	\$1,679	\$1,473	\$3,060	\$3,817	\$4,423	\$2,489	\$1,913	\$1,512
State Farm Fire and Casualty Company	\$2,317	\$2,129	\$1,909	\$3,523	\$4,803	\$4,726	\$2,418	\$2,162	\$2,808
State Farm Mutual Automobile Insurance Company	\$1,250	\$1,141	\$1,015	\$1,917	\$2,630	\$2,572	\$1,320	<b>\$1,163</b>	\$1,524
Trexis Insurance Corporation	<b>\$3,118</b>	<b>\$3,540</b>	<b>\$3,271</b>	\$4,307	\$5,251	\$6,014	\$4,370	\$3,372	<b>\$3,228</b>
United Services Automobile Association	\$1,458	\$1,446	\$1,248	\$1,943	\$2,202	<b>\$2,220</b>	\$1,517	\$1,563	\$1,449
USAA Casualty Insurance Company	\$1,490	\$1,526	\$1,264	\$2,043	\$2,283	\$2,285	\$1,577	\$1,487	\$1,481
USAA General Indemnity Company	\$1,778	\$1,752	\$1,510	\$2,409	\$2,736	\$2,707	\$1,879	\$1,801	\$1,788

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

**Country Preferred Insurance Company** did not offer information for this example.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

**Key Insurance** did not offer information for either vehicle for Option 2.

**Nevada Capital Insurance Company** did not offer information for this example.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**The Standard Fire Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

**USAA Group** is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and

## EXAMPLE D - Liability OPTION 1 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,038	\$1,013	\$983	\$1,380	\$1,786	\$1,840	\$1,279	\$1,032	\$1,032
American Access Casualty Company	\$1,517	<b>\$3,808</b>	\$2,108	\$2,165	\$2,045	\$3,032	\$1,823	\$1,954	
American Family Insurance Company	\$661	\$680	<b>\$651</b>	\$992	\$1,314	\$1,386	\$833	\$772	\$807
American National General Insurance Company	\$1,225	\$1,256	\$1,164	\$1,825	\$2,360	\$2,575	\$1,760	\$1,464	\$1,237
Country Preferred Insurance Company	\$818	\$665	\$667	\$1,077	\$1,354	\$1,396	\$843	\$840	\$755
CSAA General Insurance Company	\$827	\$880	\$898	\$1,326	\$1,533	\$1,690	\$1,163	\$911	\$1,144
Esurance Property & Casualty Insurance Company	\$1,457	\$1,374	\$1,418	\$2,428	\$3,028	<b>\$3,331</b>	\$2,245	\$1,665	\$1,649
Farmers Insurance Exchange	\$914	\$874	\$760	\$1,648	\$1,784	\$2,013	\$1,707	\$938	\$971
Garrison Property and Casualty Insurance Company	\$1,033	\$1,027	\$884	\$1,260	\$1,408	\$1,413	\$1,041	\$1,076	\$1,046
GEICO Secure Insurance Company	\$601	\$657	\$657	<b>\$831</b>	<b>\$1,017</b>	<b>\$1,090</b>	<b>\$750</b>	<b>\$657</b>	<b>\$601</b>
Key Insurance Company	\$1,160	\$1,388	\$1,388	\$1,532	\$1,754	\$1,964	\$1,586	\$1,094	\$1,586
Liberty Mutual General Insurance Company	<b>\$574</b>	<b>\$639</b>	\$766	\$1,348	\$1,661	\$1,774	\$1,287	\$946	\$731
Mercury Casualty Company	\$991	\$1,012	\$1,042	\$1,455	\$1,930	\$2,043	\$1,513	\$1,290	\$1,195
Primero Insurance Company	<b>\$1,998</b>	\$1,998	<b>\$2,754</b>	<b>\$2,988</b>	<b>\$3,246</b>	\$3,246	<b>\$2,988</b>	<b>\$1,992</b>	<b>\$2,754</b>
Progressive Direct Insurance Company	\$932	\$972	\$930	\$1,234	\$1,676	\$1,709	\$1,249	\$1,151	\$1,097
Progressive Northern Insurance Company	\$934	\$960	\$921	\$1,315	\$1,843	\$1,863	\$1,318	\$1,192	\$1,126
Root Insurance Company	\$1,074	\$964	\$990	\$1,568	\$2,033	\$2,321	\$1,520	\$1,270	\$1,057
Safeco Insurance Company of Illinois	\$1,113	\$1,124	\$1,000	\$1,780	\$2,211	\$2,547	\$1,540	\$1,318	\$1,029
The Standard Fire Insurance Company	\$1,018	\$1,041	\$953	\$1,502	\$1,808	\$2,101	\$1,352	\$1,137	\$1,340
State Farm Fire and Casualty Company	\$1,474	\$1,423	\$1,274	\$2,083	\$2,794	\$2,751	\$1,534	\$1,424	\$1,855
Trexis Insurance Corporation	\$1,786	\$1,981	\$1,846	\$2,381	\$2,898	\$3,304	\$2,427	\$1,893	\$1,813
United Services Automobile Association	\$810	\$825	\$708	\$988	\$1,118	\$1,130	\$827	\$858	\$828
USAA Casualty Insurance Company	\$802	\$855	\$698	\$993	\$1,104	\$1,112	\$833	\$801	\$820
USAA General Indemnity Company	\$919	\$933	\$805	\$1,117	\$1,264	\$1,255	\$953	\$937	\$947

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

**Nevada Capital Insurance Company** did not offer information for this example.

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

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 1 PD Liability.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

**USAA Group** is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and

Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

## EXAMPLE D - Liability OPTION 2 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$1,236	\$1,173	\$1,158	\$1,804	\$2,430	\$2,504	\$1,648	\$1,213	\$1,218
American Family Insurance Company	\$855	\$878	\$849	\$1,339	\$1,825	\$1,898	\$1,101	\$1,006	\$1,060
American National General Insurance Company	\$1,390	\$1,399	\$1,317	\$2,171	\$2,809	\$3,082	\$2,055	\$1,658	\$1,395
Country Preferred Insurance Company	\$869	<b>\$728</b>	<b>\$730</b>	<b>\$1,207</b>	\$1,514	\$1,558	\$1,124	\$934	\$823
CSAA General Insurance Company	\$1,087	\$1,129	\$1,154	\$1,864	\$2,193	\$2,420	\$1,574	\$1,179	\$1,499
Esurance Property & Casualty Insurance Company	\$2,062	\$1,893	\$2,008	<b>\$3,888</b>	<b>\$4,860</b>	<b>\$5,542</b>	<b>\$3,562</b>	<b>\$2,310</b>	<b>\$2,315</b>
Farmers Insurance Exchange	\$917	\$887	\$784	\$1,856	\$1,921	\$2,307	\$2,006	\$1,023	\$985
Garrison Property and Casualty Insurance Company	\$1,228	\$1,210	\$1,055	\$1,578	\$1,758	\$1,766	\$1,253	\$1,286	\$1,228
GEICO Secure Insurance Company	\$774	\$829	\$829	\$1,267	\$1,620	\$1,773	\$1,080	<b>\$829</b>	<b>\$774</b>
Liberty Mutual General Insurance Company	<b>\$764</b>	\$800	\$993	\$1,962	\$2,529	\$2,806	\$1,907	\$1,263	\$931
Mercury Casualty Company	\$1,238	\$1,241	\$1,302	\$1,960	\$2,712	\$2,886	\$1,983	\$1,635	\$1,480
Progressive Direct Insurance Company	\$1,176	\$1,189	\$1,155	\$1,750	\$2,503	\$2,542	\$1,714	\$1,492	\$1,359
Progressive Northern Insurance Company	\$1,194	\$1,189	\$1,160	\$1,867	\$2,730	\$2,752	\$1,816	\$1,555	\$1,405
Root Insurance Company	\$1,414	\$1,220	\$1,290	\$2,190	\$2,890	\$3,290	\$2,078	\$1,688	\$1,357
Safeco Insurance Company of Illinois	\$1,313	\$1,338	\$1,188	\$2,374	\$3,104	\$3,538	\$2,038	\$1,508	\$1,217
The Standard Fire Insurance Company	\$1,114	\$1,120	\$1,025	\$1,772	\$2,204	\$2,554	\$1,564	\$1,268	\$1,544
State Farm Fire and Casualty Company	\$1,888	\$1,773	\$1,599	\$2,819	\$3,806	\$3,789	\$1,950	\$1,794	\$2,287
Trexis Insurance Corporation	<b>\$2,113</b>	<b>\$2,337</b>	<b>\$2,180</b>	\$2,876	\$3,484	\$3,940	\$2,867	\$2,249	\$2,147
United Services Automobile Association	\$951	\$957	\$836	\$1,220	\$1,377	\$1,392	<b>\$989</b>	\$1,013	\$957
USAA Casualty Insurance Company	\$945	\$988	\$823	\$1,227	<b>\$1,363</b>	<b>\$1,370</b>	\$994	\$942	\$949
USAA General Indemnity Company	\$1,080	\$1,085	\$948	\$1,382	\$1,559	\$1,551	\$1,138	\$1,098	\$1,099

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

**Hartford Insurance Company of the Midwest** did not offer information for this example.

**Key Insurance** did not offer information for either vehicle for Option 2.

**Nevada Capital Insurance Company** did not offer information for this example.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**State Farm Mutual Automobile Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE D - Liability OPTION 1 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,271	\$1,291	\$1,230	\$1,637	\$2,105	\$2,170	\$1,530	\$1,273	\$1,280
American Access Casualty Company	\$1,344	<b>\$3,297</b>	\$1,789	\$1,820	\$1,727	\$2,485	\$1,572	\$1,662	
American Family Insurance Company	<b>\$603</b>	<b>\$627</b>	<b>\$598</b>	<b>\$891</b>	\$1,168	\$1,230	<b>\$771</b>	<b>\$715</b>	\$741
American National General Insurance Company	\$1,144	\$1,152	\$1,076	\$1,798	\$2,336	\$2,520	\$1,682	\$1,369	\$1,160
Country Preferred Insurance Company	\$810	\$716	\$656	\$1,072	\$1,346	\$1,386	\$836	\$831	\$747
CSAA General Insurance Company	\$813	\$874	\$892	\$1,343	\$1,556	\$1,719	\$1,171	\$908	\$1,142
Esurance Property & Casualty Insurance Company	\$1,482	\$1,406	\$1,436	\$2,416	\$3,015	\$3,285	\$2,237	\$1,699	\$1,662
Farmers Insurance Exchange	\$973	\$937	\$817	\$1,784	\$1,950	\$2,189	\$1,792	\$1,000	\$1,061
Garrison Property and Casualty Insurance Company	\$1,010	\$990	\$854	\$1,263	\$1,410	\$1,409	\$1,014	\$1,054	\$1,012
GEICO Secure Insurance Company	\$680	\$727	\$727	\$986	\$1,213	\$1,283	\$867	\$727	<b>\$680</b>
Key Insurance Company	\$1,328	\$1,544	\$1,544	\$1,694	\$1,952	\$2,174	\$1,778	\$1,244	\$1,856
Liberty Mutual General Insurance Company	\$630	\$659	\$827	\$1,531	\$1,886	\$1,968	\$1,434	\$1,033	\$804
Mercury Casualty Company	\$1,175	\$1,182	\$1,219	\$1,769	\$2,386	\$2,524	\$1,822	\$1,516	\$1,387
Primero Insurance Company	<b>\$3,000</b>	\$3,000	<b>\$2,754</b>	<b>\$4,176</b>	<b>\$4,584</b>	<b>\$4,584</b>	<b>\$4,206</b>	<b>\$3,042</b>	<b>\$2,754</b>
Progressive Direct Insurance Company	\$1,118	\$1,154	\$1,109	\$1,532	\$2,093	\$2,121	\$1,531	\$1,391	\$1,326
Progressive Northern Insurance Company	\$1,148	\$1,170	\$1,126	\$1,648	\$2,298	\$2,321	\$1,637	\$1,468	\$1,394
Root Insurance Company	\$1,263	\$1,160	\$1,176	\$1,783	\$2,293	\$2,640	\$1,753	\$1,495	\$1,251
Safeco Insurance Company of Illinois	\$1,110	\$1,127	\$1,000	\$1,832	\$2,229	\$2,569	\$1,530	\$1,319	\$1,030
State Farm Fire and Casualty Company	\$1,592	\$1,509	\$1,351	\$2,287	\$3,079	\$3,008	\$1,663	\$1,516	\$1,981
Trexis Insurance Corporation	\$1,850	\$2,052	\$1,918	\$2,444	\$2,971	\$3,389	\$2,508	\$1,956	\$1,887
United Services Automobile Association	\$789	\$792	\$684	\$984	\$1,115	\$1,125	\$807	\$837	\$798
USAA Casualty Insurance Company	\$783	\$819	\$674	\$995	<b>\$1,105</b>	<b>\$1,109</b>	\$813	\$780	\$791
USAA General Indemnity Company	\$896	\$897	\$775	\$1,115	\$1,261	\$1,245	\$929	\$909	\$916

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

**Nevada Capital Insurance Company** did not offer information for this example.

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

**The Standard Fire Insurance Company** did not offer information for this example.

**State Farm Mutual Automobile Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

**USAA Group** is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and

Selected Reserve officers and enlisted personnel; and retired or separated military personnel.



## EXAMPLE D - Liability OPTION 2 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$1,471	\$1,453	\$1,408	\$2,074	\$2,763	\$2,852	\$1,912	\$1,456	\$1,469
American Family Insurance Company	<b>\$774</b>	\$801	\$772	\$1,194	\$1,614	\$1,676	\$1,005	\$922	\$963
American National General Insurance Company	\$1,310	\$1,298	\$1,229	\$2,156	\$2,811	\$3,040	\$1,987	\$1,568	\$1,322
Country Preferred Insurance Company	\$888	<b>\$720</b>	<b>\$720</b>	<b>\$1,189</b>	\$1,507	\$1,551	<b>\$913</b>	<b>\$911</b>	<b>\$818</b>
CSAA General Insurance Company	\$1,090	\$1,155	\$1,179	\$1,945	\$2,291	\$2,543	\$1,631	\$1,205	\$1,537
Esurance Property & Casualty Insurance Company	\$1,527	\$1,413	\$1,482	\$2,796	\$3,498	\$3,947	\$2,566	\$1,717	\$1,698
Farmers Insurance Exchange	\$957	\$933	\$821	\$1,940	\$2,042	\$2,412	\$2,020	\$1,057	\$1,057
Garrison Property and Casualty Insurance Company	\$1,208	\$1,176	\$1,025	\$1,585	\$1,768	\$1,766	\$1,227	\$1,268	\$1,200
GEICO Secure Insurance Company	\$897	\$943	\$943	\$1,530	\$1,957	\$2,114	\$1,277	\$943	\$897
Liberty Mutual General Insurance Company	\$811	\$816	\$1,040	\$2,134	\$2,738	\$2,974	\$2,039	\$1,344	\$989
Mercury Casualty Company	\$1,503	\$1,485	\$1,564	\$2,438	\$3,423	\$3,642	\$2,444	\$1,976	\$1,763
Progressive Direct Insurance Company	\$1,424	\$1,424	\$1,390	\$2,178	\$3,125	\$3,152	\$2,117	\$1,817	\$1,659
Progressive Northern Insurance Company	\$1,462	\$1,447	\$1,415	\$2,312	\$3,364	\$3,385	\$2,238	\$1,904	\$1,734
Root Insurance Company	\$1,582	\$1,401	\$1,458	\$2,384	\$3,123	\$3,571	\$2,290	\$1,891	\$1,539
Safeco Insurance Company of Illinois	\$1,276	\$1,310	\$1,158	\$2,354	\$2,970	\$3,419	\$1,942	\$1,485	\$1,188
State Farm Fire and Casualty Company	\$2,023	\$1,873	\$1,685	<b>\$3,057</b>	<b>\$4,143</b>	<b>\$4,090</b>	\$2,107	\$1,903	<b>\$2,435</b>
Trexis Insurance Corporation	<b>\$2,134</b>	<b>\$2,367</b>	<b>\$2,211</b>	\$2,884	\$3,500	\$3,970	<b>\$2,906</b>	<b>\$2,270</b>	\$2,181
United Services Automobile Association	\$932	\$929	\$810	\$1,221	\$1,379	\$1,391	\$969	\$995	\$928
USAA Casualty Insurance Company	\$931	\$956	\$803	\$1,237	<b>\$1,375</b>	<b>\$1,378</b>	\$981	\$926	\$927
USAA General Indemnity Company	\$1,059	\$1,052	\$919	\$1,379	\$1,559	\$1,544	\$1,113	\$1,070	\$1,069

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

**Hartford Insurance Company of the Midwest** did not offer information for this example.

**Key Insurance** did not offer information for either vehicle for Option 2.

**Nevada Capital Insurance Company** did not offer information for this example.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**The Standard Fire Insurance Company** did not offer information for this example.

**State Farm Mutual Automobile Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE E - Liability OPTION 1 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$666	\$636	\$629	\$895	\$1,200	\$1,224	\$810	\$652	\$664
American Access Casualty Company	\$1,272	<b>\$3,112</b>	\$1,746	\$1,791	\$1,695	\$2,489	\$1,518	\$1,621	
American Family Insurance Company	\$428	\$438	\$421	\$637	\$844	\$889	\$536	\$502	\$524
American National General Insurance Company	\$537	\$551	\$513	\$798	\$1,025	\$1,131	\$764	\$634	\$541
Country Preferred Insurance Company	\$784	\$633	\$634	\$1,027	\$1,287	\$1,328	\$807	\$803	\$724
CSAA General Insurance Company	\$511	\$554	\$563	\$818	\$948	\$1,037	\$720	\$572	\$717
Esurance Property & Casualty Insurance Company	\$689	\$652	\$671	\$1,171	\$1,463	\$1,620	\$1,084	\$792	\$785
Farmers Insurance Exchange	\$816	\$788	\$703	\$1,696	\$1,740	\$2,101	\$1,848	\$923	\$868
Garrison Property and Casualty Insurance Company	\$643	\$642	\$560	\$757	\$844	\$849	\$646	\$663	\$652
GEICO Secure Insurance Company	<b>\$285</b>	<b>\$317</b>	<b>\$317</b>	<b>\$429</b>	<b>\$547</b>	<b>\$606</b>	<b>\$381</b>	<b>\$317</b>	<b>\$285</b>
Key Insurance Company	<b>\$1,930</b>	\$2,320	<b>\$2,320</b>	<b>\$2,530</b>	<b>\$2,884</b>	<b>\$3,232</b>	<b>\$2,656</b>	<b>\$1,822</b>	<b>\$2,608</b>
Liberty Mutual General Insurance Company	\$561	\$617	\$735	\$1,337	\$1,667	\$1,828	\$1,287	\$916	\$697
Mercury Casualty Company	\$602	\$616	\$629	\$863	\$1,132	\$1,196	\$906	\$772	\$716
Nevada Capital Insurance Company	\$476	\$498	\$486	\$652	\$811	\$874	\$615	\$558	\$587
Primero Insurance Company	\$1,284	\$1,284	\$1,212	\$1,980	\$2,124	\$2,124	\$1,980	\$1,272	\$1,212
Progressive Direct Insurance Company	\$415	\$439	\$416	\$562	\$773	\$788	\$567	\$519	\$494
Progressive Northern Insurance Company	\$480	\$498	\$476	\$684	\$966	\$979	\$684	\$615	\$575
Root Insurance Company	\$931	\$786	\$850	\$1,571	\$2,122	\$2,403	\$1,460	\$1,149	\$895
Safeco Insurance Company of Illinois	\$625	\$640	\$572	\$1,019	\$1,294	\$1,490	\$890	\$748	\$589
The Standard Fire Insurance Company	\$681	\$695	\$637	\$1,018	\$1,232	\$1,437	\$912	\$762	\$903
State Farm Fire and Casualty Company	\$778	\$753	\$670	\$1,115	\$1,510	\$1,492	\$812	\$754	\$987
State Farm Mutual Automobile Insurance Company	\$481	\$463	\$411	\$693	\$940	\$924	\$505	\$465	\$611
Trexis Insurance Corporation	\$1,100	\$1,196	\$1,125	\$1,443	\$1,749	\$1,975	\$1,459	\$1,151	\$1,105
United Services Automobile Association	\$501	\$512	\$449	\$588	\$661	\$669	\$510	\$526	\$513
USAA Casualty Insurance Company	\$504	\$538	\$447	\$605	\$668	\$672	\$523	\$500	\$516
USAA General Indemnity Company	\$562	\$572	\$501	\$657	\$743	\$738	\$580	\$569	\$579

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

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

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE E - Liability OPTION 2 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$768	\$700	\$711	\$1,123	\$1,601	\$1,629	\$976	\$733	\$765
American Family Insurance Company	\$527	\$538	\$522	\$819	\$1,122	\$1,164	\$675	\$625	\$656
American National General Insurance Company	\$630	\$630	\$602	\$987	\$1,268	\$1,411	\$923	\$741	\$629
Country Preferred Insurance Company	\$850	\$687	\$690	\$1,129	\$1,425	\$1,468	\$874	\$871	\$785
CSAA General Insurance Company	\$557	\$588	\$600	\$930	\$1,091	\$1,192	\$795	\$613	\$773
Esurance Property & Casualty Insurance Company	\$994	\$910	\$969	\$1,915	\$2,385	\$2,737	\$1,749	\$1,116	\$1,121
Farmers Insurance Exchange	\$950	\$928	\$847	\$2,263	\$2,208	\$2,846	<b>\$2,580</b>	\$1,191	\$1,017
Garrison Property and Casualty Insurance Company	\$763	\$756	\$667	\$944	\$1,049	\$1,053	\$776	\$791	\$764
GEICO Secure Insurance Company	<b>\$404</b>	<b>\$437</b>	<b>\$437</b>	\$735	\$979	\$1,110	\$616	<b>\$437</b>	<b>\$404</b>
Liberty Mutual General Insurance Company	\$778	\$799	\$987	\$2,031	\$2,652	\$3,039	\$1,996	\$1,271	\$919
Mercury Casualty Company	\$728	\$732	\$760	\$1,121	\$1,530	\$1,625	\$1,145	\$948	\$860
Nevada Capital Insurance Company	\$553	\$574	\$567	\$784	\$999	\$1,076	\$720	\$653	\$689
Progressive Direct Insurance Company	\$538	\$546	\$528	\$831	\$1,204	\$1,215	\$808	\$692	\$625
Progressive Northern Insurance Company	\$660	\$657	\$642	\$1,064	\$1,571	\$1,578	\$1,029	\$864	\$771
Root Insurance Company	<b>\$1,354</b>	\$1,096	\$1,227	<b>\$2,437</b>	<b>\$3,342</b>	<b>\$3,776</b>	\$2,220	<b>\$1,700</b>	\$1,275
Safeco Insurance Company of Illinois	\$762	\$785	\$702	\$1,423	\$1,918	\$2,173	\$1,233	\$873	\$720
The Standard Fire Insurance Company	\$759	\$763	\$697	\$1,232	\$1,541	\$1,790	\$1,082	\$869	\$1,067
State Farm Fire and Casualty Company	\$1,021	\$958	\$861	\$1,547	\$2,101	\$2,098	\$1,052	\$971	\$1,239
State Farm Mutual Automobile Insurance Company	\$615	\$576	\$514	\$930	\$1,268	\$1,259	\$641	\$585	\$751
Trexis Insurance Corporation	\$1,327	<b>\$1,436</b>	<b>\$1,353</b>	\$1,779	\$2,141	\$2,392	\$1,751	\$1,393	<b>\$1,333</b>
United Services Automobile Association	\$584	\$592	\$523	<b>\$717</b>	<b>\$806</b>	<b>\$812</b>	<b>\$605</b>	\$615	\$591
USAA Casualty Insurance Company	\$592	\$620	\$524	\$741	\$817	\$822	\$619	\$588	\$596
USAA General Indemnity Company	\$654	\$659	\$584	\$804	\$904	\$901	\$684	\$659	\$666

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

**Hartford Insurance Company of the Midwest** did not offer information for this example.

**Key Insurance** did not offer information for either vehicle for Option 2.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE E - Liability OPTION 1 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$798	\$801	\$775	\$1,038	\$1,376	\$1,407	\$950	\$790	\$808
American Access Casualty Company	\$1,125	<b>\$2,682</b>	\$1,479	\$1,503	\$1,429	\$2,029	\$1,306	\$1,377	
American Family Insurance Company	\$395	\$410	\$391	\$579	\$759	\$797	\$502	\$471	\$487
American National General Insurance Company	\$496	\$504	\$470	\$769	\$997	\$1,085	\$720	\$587	\$502
Country Preferred Insurance Company	\$779	\$626	\$626	\$1,027	\$1,284	\$1,323	\$801	\$799	\$718
CSAA General Insurance Company	\$496	\$542	\$552	\$816	\$945	\$1,039	\$712	\$562	\$706
Esurance Property & Casualty Insurance Company	\$704	\$671	\$684	\$1,164	\$1,456	\$1,598	\$1,079	\$814	\$794
Farmers Insurance Exchange	\$845	\$820	\$728	\$1,720	\$1,805	\$2,133	\$1,805	\$935	\$921
Garrison Property and Casualty Insurance Company	\$629	\$619	\$542	\$757	\$841	\$843	\$630	\$648	\$631
GEICO Secure Insurance Company	<b>\$320</b>	<b>\$349</b>	<b>\$349</b>	<b>\$500</b>	<b>\$637</b>	\$695	<b>\$434</b>	<b>\$349</b>	<b>\$320</b>
Key Insurance Company	<b>\$2,206</b>	\$2,584	<b>\$2,584</b>	<b>\$2,812</b>	<b>\$3,220</b>	<b>\$3,580</b>	<b>\$2,980</b>	<b>\$2,074</b>	<b>\$3,064</b>
Liberty Mutual General Insurance Company	\$609	\$631	\$787	\$1,504	\$1,872	\$2,005	\$1,417	\$995	\$762
Mercury Casualty Company	\$716	\$722	\$738	\$1,052	\$1,402	\$1,480	\$1,093	\$912	\$834
Nevada Capital Insurance Company	\$476	\$503	\$496	\$673	\$847	\$906	\$623	\$572	\$604
Primero Insurance Company	\$1,848	\$1,848	\$1,758	\$2,658	\$2,874	\$2,874	\$2,658	\$1,866	\$1,758
Progressive Direct Insurance Company	\$500	\$525	\$499	\$695	\$957	\$973	\$696	\$629	\$598
Progressive Northern Insurance Company	\$573	\$593	\$568	\$824	\$1,159	\$1,172	\$821	\$734	\$692
Root Insurance Company	\$1,052	\$910	\$970	\$1,712	\$2,294	\$2,616	\$1,612	\$1,293	\$1,017
Safeco Insurance Company of Illinois	\$595	\$614	\$546	\$990	\$1,222	\$1,412	\$835	\$718	\$564
The Standard Fire Insurance Company	\$685	\$698	\$640	\$1,042	\$1,267	\$1,469	\$925	\$768	\$917
State Farm Fire and Casualty Company	\$831	\$790	\$702	\$1,215	\$1,652	\$1,618	\$872	\$794	\$1,045
State Farm Mutual Automobile Insurance Company	\$522	\$493	\$437	\$768	\$1,046	\$1,020	\$551	\$496	\$655
Trexis Insurance Corporation	\$1,133	\$1,234	\$1,163	\$1,473	\$1,785	\$2,019	\$1,501	\$1,183	\$1,143
United Services Automobile Association	\$486	\$493	\$431	\$585	\$657	<b>\$663</b>	\$496	\$512	\$495
USAA Casualty Insurance Company	\$492	\$516	\$434	\$604	\$668	\$670	\$510	\$487	\$499
USAA General Indemnity Company	\$548	\$551	\$484	\$656	\$741	\$732	\$567	\$551	\$560

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

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

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE E - Liability OPTION 2 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$891	\$853	\$844	\$1,256	\$1,763	\$1,797	\$1,104	\$861	\$897
American Family Insurance Company	\$483	\$500	<b>\$481</b>	\$742	\$1,006	\$1,043	\$625	\$579	\$605
American National General Insurance Company	\$581	\$578	\$549	\$949	\$1,230	\$1,348	\$871	\$687	\$583
Country Preferred Insurance Company	\$846	\$682	\$682	\$1,130	\$1,423	\$1,466	\$870	\$868	\$779
CSAA General Insurance Company	\$548	\$588	\$600	\$948	\$1,113	\$1,223	\$805	\$614	\$778
Esurance Property & Casualty Insurance Company	\$974	\$900	\$946	\$1,822	\$2,279	\$2,585	\$1,668	\$1,100	\$1,091
Farmers Insurance Exchange	\$948	\$931	\$841	\$2,184	\$2,188	\$2,742	<b>\$2,395</b>	\$1,150	\$1,041
Garrison Property and Casualty Insurance Company	\$750	\$734	\$650	\$948	\$1,054	\$1,053	\$762	\$780	\$746
GEICO Secure Insurance Company	<b>\$461</b>	<b>\$490</b>	\$490	\$858	\$1,136	\$1,269	\$707	<b>\$490</b>	<b>\$461</b>
Liberty Mutual General Insurance Company	\$817	\$809	\$1,028	\$2,189	\$2,844	\$3,192	\$2,112	\$1,344	\$970
Mercury Casualty Company	\$883	\$878	\$914	\$1,393	\$1,928	\$2,046	\$1,409	\$1,144	\$1,026
Nevada Capital Insurance Company	\$562	\$581	\$579	\$807	\$1,039	\$1,113	\$731	\$669	\$708
Progressive Direct Insurance Company	\$654	\$657	\$639	\$1,032	\$1,498	\$1,505	\$998	\$845	\$764
Progressive Northern Insurance Company	\$782	\$776	\$758	\$1,267	\$1,861	\$1,866	\$1,222	\$1,023	\$921
Root Insurance Company	<b>\$1,468</b>	\$1,217	\$1,340	<b>\$2,576</b>	<b>\$3,513</b>	<b>\$3,983</b>	\$2,370	<b>\$1,838</b>	<b>\$1,393</b>
Safeco Insurance Company of Illinois	\$700	\$727	\$647	\$1,314	\$1,697	\$1,948	\$1,096	\$819	\$664
The Standard Fire Insurance Company	\$756	\$758	\$697	\$1,241	\$1,562	\$1,806	\$1,083	\$870	\$1,074
State Farm Fire and Casualty Company	\$1,082	\$1,001	\$897	\$1,662	\$2,266	\$2,243	\$1,126	\$1,017	\$1,307
State Farm Mutual Automobile Insurance Company	\$665	\$613	\$547	\$1,022	\$1,399	\$1,378	\$699	\$624	\$806
Trexis Insurance Corporation	\$1,326	<b>\$1,441</b>	<b>\$1,359</b>	\$1,765	\$2,131	\$2,393	\$1,761	\$1,391	\$1,339
United Services Automobile Association	\$573	\$573	\$509	<b>\$717</b>	<b>\$805</b>	<b>\$812</b>	<b>\$592</b>	\$602	\$573
USAA Casualty Insurance Company	\$582	\$601	\$512	\$745	\$824	\$826	\$610	\$577	\$582
USAA General Indemnity Company	\$640	\$639	\$566	\$804	\$904	\$896	\$670	\$645	\$648

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

**Hartford Insurance Company of the Midwest** did not offer information for this example.

**Key Insurance** did not offer information for either vehicle for Option 2.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE F - Liability OPTION 1 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
CSAA General Insurance Company	\$1,906	\$2,004	\$2,050	\$3,124	\$3,657	\$3,949	\$2,697	\$2,120	\$2,690
Farmers Insurance Exchange	\$1,476	\$1,412	\$1,213	\$2,586	\$2,839	\$3,138	\$2,631	\$1,482	\$1,573
Garrison Property and Casualty Insurance Company	\$2,543	\$2,531	\$2,175	\$3,087	\$3,452	\$3,469	\$2,560	\$2,644	\$2,574
Key Insurance Company	\$1,826	\$2,090	\$2,090	\$2,414	\$2,780	\$3,110	\$2,432	\$1,688	\$2,492
Liberty Mutual General Insurance Company	<b>\$837</b>	\$925	\$1,116	\$2,017	\$2,508	\$2,676	\$1,927	\$1,391	\$1,061
Mercury Casualty Company	\$875	<b>\$894</b>	<b>\$914</b>	<b>\$1,271</b>	<b>\$1,679</b>	<b>\$1,773</b>	<b>\$1,331</b>	<b>\$1,130</b>	<b>\$1,045</b>
Primero Insurance Company	<b>\$3,132</b>	<b>\$3,132</b>	<b>\$2,964</b>	<b>\$4,650</b>	<b>\$5,034</b>	<b>\$5,034</b>	<b>\$4,650</b>	<b>\$3,126</b>	<b>\$2,964</b>
Progressive Direct Insurance Company	\$1,338	\$1,381	\$1,325	\$1,772	\$2,424	\$2,469	\$1,800	\$1,677	\$1,600
Progressive Northern Insurance Company	\$1,500	\$1,518	\$1,470	\$2,049	\$2,839	\$2,875	\$2,065	\$1,907	\$1,813
Root Insurance Company	\$1,110	\$1,004	\$1,024	\$1,581	\$2,035	\$2,321	\$1,544	\$1,305	\$1,102
Safeco Insurance Company of Illinois	\$1,546	\$1,564	\$1,384	\$2,593	\$3,245	\$3,788	\$2,229	\$1,829	\$1,416
Trexis Insurance Corporation	\$2,441	\$2,767	\$2,555	\$3,369	\$4,116	\$4,722	\$3,419	\$2,634	\$2,516
United Services Automobile Association	\$1,428	\$1,449	\$1,239	\$1,795	\$2,042	\$2,063	\$1,471	\$1,518	\$1,452
USAA Casualty Insurance Company	\$1,474	\$1,561	\$1,267	\$1,896	\$2,121	\$2,132	\$1,546	\$1,468	\$1,496
USAA General Indemnity Company	\$1,796	\$1,815	\$1,553	\$2,258	\$2,571	\$2,551	\$1,879	\$1,823	\$1,844

**Allstate Fire & Casualty Insurance** did not offer information for this example.

**American Access Casualty Company** Collision does not write for more than 1 DUI occurrence. Stateline is not a current territory.

**American Family Insurance Company** did not offer information for this example.

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

**Country Preferred Insurance Company** did not offer information for this example.

**Esurance Property and Casualty** did not offer information for this example.

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

**Hartford Insurance Company of the Midwest** did not offer information for this example.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

**Nevada Capital Insurance Company** did not offer information for this example.

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

**The Standard Fire Insurance Company** did not offer information for this example.

**State Farm Fire and Casualty Company** did not offer information for this example.

**State Farm Mutual Automobile Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

**USAA Group** is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and

Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

## EXAMPLE F - Liability OPTION 2 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
CSAA General Insurance Company	\$2,108	\$2,181	\$2,225	\$3,618	\$4,284	\$4,602	\$3,029	\$2,322	\$2,963
Farmers Insurance Exchange	\$1,439	\$1,389	\$1,209	\$2,789	\$2,962	\$3,433	\$2,900	\$1,546	\$1,568
Garrison Property and Casualty Insurance Company	<b>\$3,063</b>	\$3,026	\$2,640	\$3,913	\$4,366	\$4,387	\$3,126	<b>\$3,203</b>	<b>\$3,067</b>
Liberty Mutual General Insurance Company	\$1,132	\$1,176	\$1,467	\$2,979	\$3,868	\$4,283	\$2,895	\$1,888	\$1,368
Mercury Casualty Company	<b>\$1,071</b>	<b>\$1,073</b>	<b>\$1,119</b>	<b>\$1,671</b>	<b>\$2,297</b>	<b>\$2,439</b>	<b>\$1,701</b>	<b>\$1,403</b>	<b>\$1,271</b>
Progressive Direct Insurance Company	\$1,660	\$1,662	\$1,620	\$2,479	\$3,567	\$3,599	\$2,437	\$2,130	\$1,943
Progressive Northern Insurance Company	\$1,879	\$1,848	\$1,814	\$2,901	\$4,224	\$4,247	\$2,829	\$2,443	\$2,217
Root Insurance Company	\$1,414	\$1,234	\$1,293	\$2,142	\$2,805	\$3,189	\$2,046	\$1,678	\$1,376
Safeco Insurance Company of Illinois	\$1,855	\$1,898	\$1,678	\$3,543	\$4,652	\$5,369	\$3,007	\$2,123	\$1,709
Trexis Insurance Corporation	\$2,920	<b>\$3,296</b>	<b>\$3,047</b>	<b>\$4,102</b>	<b>\$4,984</b>	<b>\$5,669</b>	<b>\$4,073</b>	\$3,160	\$3,008
United Services Automobile Association	\$1,707	\$1,711	\$1,480	\$2,261	\$2,565	\$2,592	\$1,790	\$1,823	\$1,701
USAA Casualty Insurance Company	\$1,775	\$1,844	\$1,528	\$2,401	\$2,684	\$2,697	\$1,888	\$1,766	\$1,772
USAA General Indemnity Company	\$2,158	\$2,156	\$1,868	\$2,860	\$3,246	\$3,232	\$2,290	\$2,184	\$2,184

**Allstate Fire & Casualty Insurance** did not offer information for this example.

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

**American Family Insurance Company** did not offer information for this example.

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

**Country Preferred Insurance Company** did not offer information for this example.

**Esurance Property and Casualty** did not offer information for this example.

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

**Hartford Insurance Company of the Midwest** did not offer information for this example.

**Key Insurance** did not offer information for either vehicle for Option 2.

**Nevada Capital Insurance Company** did not offer information for this example.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**The Standard Fire Insurance Company** did not offer information for this example.

**State Farm Fire and Casualty Company** did not offer information for this example.

**State Farm Mutual Automobile Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE F - Liability OPTION 1 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
CSAA General Insurance Company	\$1,847	\$1,973	\$2,020	\$3,114	\$3,650	\$3,952	\$2,679	\$2,090	\$2,660
Farmers Insurance Exchange	\$1,574	\$1,518	\$1,309	\$2,858	\$3,145	\$3,489	\$2,836	\$1,604	\$1,725
Garrison Property and Casualty Insurance Company	\$2,481	\$2,434	\$2,099	\$3,086	\$3,452	\$3,452	\$2,488	\$2,583	\$2,488
Key Insurance Company	\$2,102	\$2,348	\$2,348	\$2,690	\$3,110	\$3,458	\$2,750	\$1,934	\$2,942
Liberty Mutual General Insurance Company	<b>\$914</b>	<b>\$955</b>	\$1,201	\$2,280	\$2,829	\$2,959	\$2,131	\$1,518	<b>\$1,164</b>
Mercury Casualty Company	\$1,048	\$1,054	<b>\$1,080</b>	<b>\$1,556</b>	\$2,087	\$2,202	\$1,612	<b>\$1,339</b>	\$1,223
Primero Insurance Company	<b>\$4,758</b>	<b>\$4,758</b>	<b>\$4,530</b>	<b>\$4,650</b>	<b>\$7,194</b>	<b>\$7,194</b>	<b>\$6,612</b>	<b>\$4,836</b>	<b>\$4,530</b>
Progressive Direct Insurance Company	\$1,625	\$1,663	\$1,601	\$2,225	\$3,053	\$3,095	\$2,233	\$2,047	\$1,957
Progressive Northern Insurance Company	\$1,828	\$1,838	\$1,783	\$2,562	\$3,548	\$3,582	\$2,558	\$2,330	\$2,223
Root Insurance Company	\$1,320	\$1,222	\$1,228	\$1,819	\$2,321	\$2,672	\$1,804	\$1,554	\$1,318
Safeco Insurance Company of Illinois	\$1,530	\$1,559	\$1,373	\$2,659	\$3,262	\$3,823	\$2,211	\$1,818	\$1,407
Trexis Insurance Corporation	\$2,536	\$2,872	\$2,662	\$3,462	\$4,223	\$4,846	\$3,537	\$2,727	\$2,625
United Services Automobile Association	\$1,400	\$1,401	\$1,201	\$1,808	<b>\$2,059</b>	<b>\$2,075</b>	<b>\$1,446</b>	\$1,494	\$1,409
USAA Casualty Insurance Company	\$1,453	\$1,508	\$1,236	\$1,920	\$2,149	\$2,154	\$1,526	\$1,444	\$1,459
USAA General Indemnity Company	\$1,765	\$1,759	\$1,509	\$2,276	\$2,594	\$2,563	\$1,845	\$1,785	\$1,797

**Allstate Fire & Casualty Insurance** did not offer information for this example.

**American Access Casualty Company** Collision does not write for more than 1 DUI occurrence. Stateline is not a current territory.

**American Family Insurance Company** did not offer information for this example.

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

**Country Preferred Insurance Company** did not offer information for this example.

**Esurance Property and Casualty** did not offer information for this example.

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

**Hartford Insurance Company of the Midwest** did not offer information for this example.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

**Nevada Capital Insurance Company** did not offer information for this example.

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

**The Standard Fire Insurance Company** did not offer information for this example.

**State Farm Fire and Casualty Company** did not offer information for this example.

**State Farm Mutual Automobile Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

**USAA Group** is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and

Selected Reserve officers and enlisted personnel; and retired or separated military personnel.



## EXAMPLE F - Liability OPTION 2 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
CSAA General Insurance Company	\$2,073	\$2,184	\$2,232	\$3,678	\$4,360	\$4,700	\$3,066	\$2,329	\$2,977
Farmers Insurance Exchange	\$1,532	\$1,493	<b>\$1,299</b>	\$3,053	\$3,267	\$3,771	\$3,081	<b>\$1,660</b>	\$1,720
Garrison Property and Casualty Insurance Company	<b>\$3,008</b>	\$2,935	\$2,563	\$3,923	\$4,380	\$4,381	\$3,060	\$3,152	\$2,990
Liberty Mutual General Insurance Company	<b>\$1,200</b>	<b>\$1,204</b>	\$1,537	\$3,239	\$4,187	\$4,547	\$3,089	\$2,012	<b>\$1,455</b>
Mercury Casualty Company	\$1,309	\$1,294	\$1,353	<b>\$2,086</b>	\$2,905	\$3,084	\$2,103	\$1,701	\$1,522
Progressive Direct Insurance Company	\$2,042	\$2,026	\$1,983	\$3,143	\$4,534	\$4,553	\$3,060	\$2,632	\$2,403
Progressive Northern Insurance Company	\$2,290	\$2,239	\$2,204	\$3,603	<b>\$5,230</b>	\$5,240	\$3,488	\$2,981	\$2,715
Root Insurance Company	\$1,609	\$1,441	\$1,485	\$2,366	\$3,073	\$3,513	\$2,291	\$1,914	\$1,581
Safeco Insurance Company of Illinois	\$1,793	\$1,851	\$1,626	\$3,518	\$4,462	\$5,220	\$2,875	\$2,082	\$1,657
Trexis Insurance Corporation	\$2,950	<b>\$3,339</b>	<b>\$3,093</b>	<b>\$4,110</b>	\$5,003	<b>\$5,709</b>	<b>\$4,128</b>	<b>\$3,189</b>	<b>\$3,057</b>
United Services Automobile Association	\$1,690	\$1,673	\$1,449	\$2,289	<b>\$2,602</b>	<b>\$2,620</b>	<b>\$1,775</b>	\$1,810	\$1,669
USAA Casualty Insurance Company	\$1,768	\$1,804	\$1,505	\$2,449	\$2,739	\$2,745	\$1,882	\$1,755	\$1,747
USAA General Indemnity Company	\$2,134	\$2,108	\$1,822	\$2,887	\$3,283	\$3,256	\$2,264	\$2,150	\$2,144

**Allstate Fire & Casualty Insurance** did not offer information for this example.

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

**American Family Insurance Company** did not offer information for this example.

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

**Country Preferred Insurance Company** did not offer information for this example.

**Esurance Property and Casualty** did not offer information for this example.

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

**Hartford Insurance Company of the Midwest** did not offer information for this example.

**Key Insurance** did not offer information for either vehicle for Option 2.

**Nevada Capital Insurance Company** did not offer information for this example.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**The Standard Fire Insurance Company** did not offer information for this example.

**State Farm Fire and Casualty Company** did not offer information for this vehicle.

**State Farm Mutual Automobile Insurance Company** did not offer information for this vehicle.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE G - Liability OPTION 1 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$828	\$799	\$781	\$1,110	\$1,443	\$1,484	\$1,024	\$820	\$822
American Access Casualty Company	\$1,494	<b>\$3,752</b>	\$2,107	\$2,174	\$2,051	\$3,071	\$1,813	\$1,954	
American Family Insurance Company	\$730	\$743	\$716	\$1,103	\$1,463	\$1,531	\$910	\$846	\$893
American National General Insurance Company	\$891	\$907	\$846	\$1,336	\$1,721	\$1,890	\$1,280	\$1,058	\$895
CSAA General Insurance Company	\$893	\$935	\$955	\$1,437	\$1,672	\$1,823	\$1,249	\$980	\$1,233
Esurance Property & Casualty Insurance Company	\$1,317	\$1,223	\$1,271	\$2,244	\$2,847	\$3,071	\$2,052	\$1,526	\$1,497
Farmers Insurance Exchange	\$1,008	\$965	\$846	\$1,924	\$2,038	\$2,362	\$2,031	\$1,075	\$1,076
Garrison Property and Casualty Insurance Company	\$987	\$976	\$841	\$1,225	\$1,363	\$1,368	\$995	\$1,033	\$997
GEICO Secure Insurance Company	\$577	\$621	\$621	\$859	\$1,076	\$1,162	\$754	<b>\$621</b>	<b>\$577</b>
Hartford Insurance Company of the Midwest	\$814	\$788	\$743	\$1,143	\$1,443	\$1,429	\$1,048	\$798	\$900
Key Insurance Company	\$1,202	\$1,400	\$1,400	\$1,544	\$1,832	\$1,982	\$1,616	\$1,118	\$1,634
Liberty Mutual General Insurance Company	<b>\$574</b>	\$617	\$745	\$1,400	\$1,765	\$1,990	\$1,358	\$937	\$705
Mercury Casualty Company	\$581	<b>\$589</b>	\$608	<b>\$843</b>	\$1,110	\$1,169	\$878	\$751	\$698
Primero Insurance Company	<b>\$2,478</b>	\$2,478	<b>\$2,346</b>	<b>\$3,744</b>	<b>\$4,049</b>	<b>\$4,049</b>	<b>\$3,744</b>	<b>\$2,460</b>	<b>\$2,388</b>
Progressive Direct Insurance Company	\$943	\$953	\$926	\$1,325	\$1,832	\$1,848	\$1,315	\$1,182	\$1,114
Progressive Northern Insurance Company	\$890	\$898	\$869	\$1,292	\$1,819	\$1,834	\$1,278	\$1,140	\$1,072
Root Insurance Company	\$1,231	\$1,045	\$1,123	\$2,015	\$2,694	\$3,043	\$1,884	\$1,499	\$1,194
Safeco Insurance Company of Illinois	\$1,004	\$1,018	\$915	\$1,697	\$2,184	\$2,492	\$1,470	\$1,162	\$937
The Standard Fire Insurance Company	\$1,036	\$1,050	\$966	\$1,544	\$1,862	\$2,152	\$1,384	\$1,153	\$1,366
State Farm Fire and Casualty Company	\$1,205	\$1,147	\$1,022	\$1,755	\$2,380	\$2,341	\$1,254	\$1,151	\$1,517
State Farm Mutual Automobile Insurance Company	\$660	\$623	<b>\$556</b>	\$962	\$1,309	\$1,280	<b>\$692</b>	\$627	\$831
Trexis Insurance Corporation	\$1,628	\$1,819	\$1,689	\$2,227	\$2,716	\$3,096	\$2,246	\$1,742	\$1,662
United Services Automobile Association	\$759	\$770	\$663	\$933	<b>\$1,051</b>	<b>\$1,059</b>	\$775	\$807	\$776
USAA Casualty Insurance Company	\$782	\$827	\$677	\$977	\$1,084	\$1,089	\$811	\$783	\$796
USAA General Indemnity Company	\$863	\$871	\$751	\$1,062	\$1,199	\$1,189	\$895	\$880	\$888

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

**Country Preferred Insurance Company** did not offer information for this example.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

**Nevada Capital Insurance Company** did not offer information for this example.

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

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

**USAA Group** is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and

Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

## EXAMPLE G - Liability OPTION 2 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$896	\$839	\$833	\$1,272	\$1,720	\$1,763	\$1,149	\$875	\$886
American Family Insurance Company	\$918	\$935	\$909	\$1,452	\$1,985	\$2,049	\$1,173	\$1,068	\$1,138
American National General Insurance Company	\$1,035	\$1,033	\$985	\$1,634	\$2,105	\$2,332	\$1,533	\$1,226	\$1,032
CSAA General Insurance Company	\$1,006	\$1,038	\$1,061	\$1,708	\$2,011	\$2,194	\$1,438	\$1,094	\$1,386
Esurance Property & Casualty Insurance Company	\$1,800	\$1,632	\$1,736	<b>\$3,432</b>	<b>\$4,384</b>	<b>\$4,861</b>	<b>\$3,115</b>	\$2,053	<b>\$2,026</b>
Farmers Insurance Exchange	\$1,030	\$995	\$889	\$2,203	\$2,238	\$2,751	\$2,407	\$1,193	\$1,117
Garrison Property and Casualty Insurance Company	\$1,192	\$1,172	\$1,022	\$1,551	\$1,727	\$1,731	\$1,217	\$1,253	\$1,190
GEICO Secure Insurance Company	\$791	\$835	\$835	\$1,404	\$1,836	\$2,032	\$1,169	\$835	<b>\$791</b>
Hartford Insurance Company of the Midwest	\$916	\$867	\$823	\$1,394	\$1,795	\$1,794	\$1,260	\$888	\$1,004
Liberty Mutual General Insurance Company	\$830	\$830	\$1,037	\$2,209	\$2,915	\$3,458	\$2,197	\$1,348	\$958
Mercury Casualty Company	<b>\$713</b>	<b>\$709</b>	\$745	<b>\$1,109</b>	\$1,523	\$1,614	\$1,125	\$934	\$849
Progressive Direct Insurance Company	\$1,286	\$1,249	\$1,237	\$2,075	\$3,040	\$3,039	\$1,990	\$1,662	\$1,480
Progressive Northern Insurance Company	\$1,217	\$1,185	\$1,169	\$1,992	\$2,938	\$2,948	\$1,910	\$1,596	\$1,425
Root Insurance Company	\$1,748	\$1,428	\$1,582	\$3,060	\$4,158	\$4,691	\$2,804	<b>\$2,166</b>	\$1,661
Safeco Insurance Company of Illinois	\$1,257	\$1,284	\$1,157	\$2,443	\$3,343	\$3,757	\$2,104	\$1,390	\$1,180
The Standard Fire Insurance Company	\$1,146	\$1,143	\$1,050	\$1,837	\$2,285	\$2,640	\$1,615	\$1,301	\$1,587
State Farm Fire and Casualty Company	\$1,598	\$1,480	\$1,333	\$2,453	\$3,338	\$3,324	\$1,647	\$1,502	\$1,925
State Farm Mutual Automobile Insurance Company	\$845	\$780	<b>\$698</b>	\$1,293	\$1,767	\$1,749	<b>\$883</b>	<b>\$794</b>	\$1,025
Trexis Insurance Corporation	<b>\$1,973</b>	<b>\$2,191</b>	<b>\$2,038</b>	\$2,745	\$3,326	\$3,754	\$2,703	\$2,115	\$2,011
United Services Automobile Association	\$904	\$907	\$791	\$1,159	<b>\$1,302</b>	<b>\$1,315</b>	\$937	\$962	\$907
USAA Casualty Insurance Company	\$934	\$969	\$811	\$1,216	\$1,347	\$1,353	\$980	\$931	\$935
USAA General Indemnity Company	\$1,027	\$1,027	\$897	\$1,324	\$1,490	\$1,481	\$1,078	\$1,043	\$1,041

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

**Country Preferred Insurance Company** did not offer information for this example.

**Key Insurance** did not offer information for either vehicle for Option 2.

**Nevada Capital Insurance Company** did not offer information for this example.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE G - Liability OPTION 1 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$991	\$992	\$954	\$1,296	\$1,671	\$1,720	\$1,203	\$989	\$996
American Access Casualty Company	\$1,330	\$3,270	\$1,807	\$1,848	\$1,751	\$2,554	\$1,577	\$1,678	
American Family Insurance Company	\$656	\$674	\$648	\$979	\$1,291	\$1,347	\$823	\$767	\$806
American National General Insurance Company	\$826	\$832	\$778	\$1,302	\$1,688	\$1,831	\$1,214	\$985	\$834
CSAA General Insurance Company	\$872	\$930	\$950	\$1,448	\$1,689	\$1,847	\$1,253	\$975	\$1,232
Esurance Property & Casualty Insurance Company	\$1,341	\$1,248	\$1,287	\$2,250	\$2,853	\$3,054	\$2,055	\$1,556	\$1,511
Farmers Insurance Exchange	\$1,061	\$1,021	\$895	\$2,040	\$2,189	\$2,511	\$2,083	\$1,127	\$1,161
Garrison Property and Casualty Insurance Company	\$978	\$952	\$822	\$1,240	\$1,382	\$1,379	\$980	\$1,022	\$974
GEICO Secure Insurance Company	\$659	\$696	\$696	\$1,024	\$1,285	\$1,368	\$879	\$696	<b>\$659</b>
Hartford Insurance Company of the Midwest	\$830	\$806	\$759	\$1,178	\$1,489	\$1,477	\$1,080	\$815	\$920
Key Insurance Company	\$1,382	\$1,574	\$1,574	\$1,730	\$1,994	\$2,216	\$1,832	\$1,280	\$1,940
Liberty Mutual General Insurance Company	<b>\$622</b>	<b>\$635</b>	\$798	\$1,561	\$1,962	\$2,163	\$1,484	\$1,015	\$770
Mercury Casualty Company	\$692	\$689	\$714	\$1,026	\$1,375	\$1,444	\$1,058	\$885	\$812
Primero Insurance Company	<b>\$3,654</b>	<b>\$3,654</b>	<b>\$3,480</b>	<b>\$5,178</b>	<b>\$5,622</b>	<b>\$5,622</b>	<b>\$5,178</b>	<b>\$3,702</b>	<b>\$3,480</b>
Progressive Direct Insurance Company	\$1,139	\$1,141	\$1,112	\$1,639	\$2,267	\$2,281	\$1,613	\$1,435	\$1,356
Progressive Northern Insurance Company	\$1,090	\$1,092	\$1,060	\$1,612	\$2,257	\$2,270	\$1,581	\$1,397	\$1,324
Root Insurance Company	\$1,397	\$1,215	\$1,283	\$2,208	\$2,928	\$3,326	\$2,091	\$1,696	\$1,366
Safeco Insurance Company of Illinois	\$981	\$999	\$892	\$1,677	\$2,090	\$2,397	\$1,405	\$1,147	\$917
State Farm Fire and Casualty Company	\$1,309	\$1,224	\$1,090	\$1,934	\$2,632	\$2,570	\$1,369	\$1,234	\$1,629
State Farm Mutual Automobile Insurance Company	\$724	\$672	<b>\$597</b>	\$1,077	\$1,472	\$1,431	\$762	<b>\$679</b>	\$901
Trexis Insurance Corporation	\$1,672	\$1,868	\$1,739	\$2,266	\$2,763	\$3,151	\$2,302	\$1,784	\$1,713
United Services Automobile Association	\$745	\$745	\$643	<b>\$935</b>	<b>\$1,055</b>	<b>\$1,061</b>	<b>\$760</b>	\$792	\$752
USAA Casualty Insurance Company	\$768	\$797	\$659	\$986	\$1,093	\$1,094	\$798	\$768	\$774
USAA General Indemnity Company	\$849	\$844	\$731	\$1,069	\$1,208	\$1,191	\$879	\$862	\$864

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

**Country Preferred Insurance Company** did not offer information for this example.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

**Nevada Capital Insurance Company** did not offer information for this example.

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

**The Standard Fire Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

**USAA Group** is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and

Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

## EXAMPLE G - Liability OPTION 2 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,047	\$1,020	\$994	\$1,443	\$1,927	\$1,979	\$1,315	\$1,031	\$1,046
American Family Insurance Company	<b>\$817</b>	<b>\$838</b>	\$812	\$1,276	\$1,737	\$1,790	\$1,049	\$960	\$1,015
American National General Insurance Company	\$963	\$951	\$908	\$1,592	\$2,070	\$2,258	\$1,462	\$1,148	\$968
CSAA General Insurance Company	\$1,001	\$1,053	\$1,077	\$1,762	\$2,078	\$2,279	\$1,478	\$1,110	\$1,411
Esurance Property & Casualty Insurance Company	\$1,778	\$1,616	\$1,707	<b>\$3,330</b>	\$4,265	\$4,678	<b>\$3,019</b>	\$2,037	\$1,988
Farmers Insurance Exchange	\$1,068	\$1,040	\$924	\$2,279	\$2,359	\$2,845	\$2,398	\$1,222	\$1,193
Garrison Property and Casualty Insurance Company	\$1,185	\$1,151	\$1,005	\$1,575	\$1,755	\$1,752	\$1,208	\$1,249	\$1,175
GEICO Secure Insurance Company	\$923	\$959	\$959	\$1,688	\$2,200	\$2,402	\$1,382	\$959	\$923
Hartford Insurance Company of the Midwest	\$938	\$890	\$843	\$1,443	\$1,859	\$1,859	\$1,305	\$908	\$1,030
Liberty Mutual General Insurance Company	\$868	\$843	\$1,075	\$2,358	\$3,094	\$3,602	\$2,304	\$1,418	\$1,007
Mercury Casualty Company	\$864	\$849	\$896	\$1,381	\$1,922	\$2,034	\$1,386	\$1,127	\$1,010
Progressive Direct Insurance Company	\$1,559	\$1,506	\$1,494	\$2,560	\$3,747	\$3,731	\$2,441	\$2,024	\$1,808
Progressive Northern Insurance Company	\$1,479	\$1,432	\$1,415	\$2,445	\$3,585	\$3,583	\$2,334	\$1,938	\$1,746
Root Insurance Company	\$1,907	\$1,592	\$1,739	\$3,251	<b>\$4,394</b>	<b>\$4,967</b>	\$3,008	<b>\$2,357</b>	\$1,829
Safeco Insurance Company of Illinois	\$1,173	\$1,207	\$1,078	\$2,274	\$2,969	\$3,386	\$1,886	\$1,330	\$1,102
State Farm Fire and Casualty Company	\$1,716	\$1,567	\$1,406	\$2,660	\$3,632	\$3,587	\$1,784	\$1,597	<b>\$2,056</b>
State Farm Mutual Automobile Insurance Company	\$924	\$842	<b>\$750</b>	\$1,435	\$1,970	\$1,935	\$975	<b>\$860</b>	\$1,113
Trexis Insurance Corporation	<b>\$1,967</b>	<b>\$2,193</b>	<b>\$2,042</b>	\$2,720	\$3,307	\$3,747	\$2,712	\$2,108	\$2,017
United Services Automobile Association	\$893	\$884	\$774	<b>\$1,168</b>	<b>\$1,313</b>	<b>\$1,322</b>	<b>\$925</b>	\$952	<b>\$887</b>
USAA Casualty Insurance Company	\$926	\$943	\$796	\$1,234	\$1,368	\$1,370	\$973	\$922	\$920
USAA General Indemnity Company	\$1,013	\$1,002	\$875	\$1,332	\$1,502	\$1,488	\$1,064	\$1,027	\$1,020

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

**Country Preferred Insurance Company** did not offer information for this example.

**Key Insurance** did not offer information for either vehicle for Option 2.

**Nevada Capital Insurance Company** did not offer information for this example.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**The Standard Fire Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE H - Liability OPTION 1 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$705	\$682	\$668	\$930	\$1,208	\$1,239	\$858	\$697	\$701
American Access Casualty Company	<b>\$1,539</b>	<b>\$3,855</b>	<b>\$2,088</b>	\$2,130	\$2,017	<b>\$2,945</b>	\$1,823	<b>\$1,935</b>	
American Family Insurance Company	\$469	\$478	\$462	\$713	\$963	\$1,013	\$591	\$555	\$579
American National General Insurance Company	\$415	\$422	\$394	\$626	\$807	\$889	\$595	\$489	\$416
Country Preferred Insurance Company	\$690	\$554	\$554	\$913	\$1,146	\$1,180	\$704	\$705	\$632
CSAA General Insurance Company	\$649	\$678	\$692	\$1,023	\$1,188	\$1,292	\$894	\$710	\$885
Esurance Property & Casualty Insurance Company	\$875	\$819	\$847	\$1,441	\$1,805	\$1,945	\$1,323	\$1,000	\$987
Farmers Insurance Exchange	\$817	\$786	\$690	\$1,592	\$1,680	\$1,959	\$1,678	\$882	\$879
Garrison Property and Casualty Insurance Company	\$571	\$567	\$494	\$690	\$765	\$767	\$575	\$593	\$577
GEICO Secure Insurance Company	<b>\$288</b>	<b>\$313</b>	<b>\$313</b>	<b>\$439</b>	<b>\$557</b>	<b>\$611</b>	<b>\$385</b>	<b>\$313</b>	<b>\$289</b>
Hartford Insurance Company of the Midwest	\$572	\$565	\$533	\$790	\$993	\$981	\$727	\$571	\$635
Key Insurance Company	\$1,100	\$1,304	\$1,304	\$1,418	\$1,622	\$1,814	\$1,496	\$1,040	<b>\$1,526</b>
Liberty Mutual General Insurance Company	\$521	\$565	\$679	\$1,260	\$1,583	\$1,779	\$1,221	\$851	\$642
Mercury Casualty Company	\$596	\$601	\$624	\$863	\$1,135	\$1,191	\$898	\$772	\$722
Nevada Capital Insurance Company	\$339	\$352	\$347	\$465	\$584	\$625	\$433	\$398	\$420
Primero Insurance Company	\$1,518	\$1,518	\$1,434	<b>\$2,310</b>	<b>\$2,490</b>	\$2,490	<b>\$2,310</b>	\$1,512	\$1,434
Progressive Direct Insurance Company	\$622	\$630	\$612	\$862	\$1,177	\$1,187	\$853	\$767	\$723
Progressive Northern Insurance Company	\$592	\$598	\$578	\$865	\$1,222	\$1,231	\$855	\$757	\$707
Root Insurance Company	\$836	\$736	\$765	\$1,246	\$1,619	\$1,833	\$1,197	\$989	\$826
Safeco Insurance Company of Illinois	\$967	\$980	\$881	\$1,643	\$2,114	\$2,407	\$1,418	\$1,116	\$903
The Standard Fire Insurance Company	\$840	\$854	\$784	\$1,237	\$1,486	\$1,715	\$1,114	\$934	\$1,105
State Farm Fire and Casualty Company	\$764	\$728	\$652	\$1,104	\$1,494	\$1,467	\$788	\$727	\$961
State Farm Mutual Automobile Insurance Company	\$469	\$445	\$398	\$681	\$922	\$901	\$488	\$447	\$592
Trexis Insurance Corporation	\$1,499	\$1,660	\$1,547	\$2,007	\$2,444	\$2,782	\$2,036	\$1,589	\$1,520
United Services Automobile Association	\$450	\$457	\$398	\$543	\$608	\$613	\$460	\$475	\$459
USAA Casualty Insurance Company	\$474	\$501	\$415	\$582	\$643	\$646	\$491	\$474	\$483
USAA General Indemnity Company	\$547	\$554	\$483	\$665	\$748	\$742	\$568	\$557	\$564

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

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

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE H - Liability OPTION 2 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$771	\$722	\$719	\$1,083	\$1,470	\$1,503	\$974	\$750	\$765
American Family Insurance Company	\$599	\$609	\$594	\$950	\$1,320	\$1,367	\$775	\$715	\$752
American National General Insurance Company	\$492	\$489	\$470	\$787	\$1,013	\$1,126	\$730	\$581	\$490
Country Preferred Insurance Company	\$761	\$613	\$613	\$1,020	\$1,294	\$1,330	\$773	\$777	\$697
CSAA General Insurance Company	\$716	\$736	\$750	\$1,185	\$1,392	\$1,513	\$1,005	\$774	\$976
Esurance Property & Casualty Insurance Company	\$1,175	\$1,071	\$1,137	\$2,175	\$2,752	\$3,051	\$1,982	\$1,326	\$1,313
Farmers Insurance Exchange	\$854	\$831	\$743	\$1,871	\$1,888	\$2,341	\$2,056	\$1,006	\$929
Garrison Property and Casualty Insurance Company	\$684	\$675	\$595	\$866	\$959	\$963	\$697	\$713	\$684
GEICO Secure Insurance Company	\$408	\$433	\$433	\$746	\$991	\$1,116	\$621	<b>\$433</b>	<b>\$408</b>
Hartford Insurance Company of the Midwest	\$619	\$594	\$565	\$932	\$1,200	\$1,198	\$844	\$608	\$681
Liberty Mutual General Insurance Company	\$744	\$750	\$934	\$1,968	\$2,588	\$3,056	\$1,952	\$1,210	\$864
Mercury Casualty Company	\$727	\$722	\$762	\$1,133	\$1,551	\$1,639	\$1,148	\$956	\$874
Nevada Capital Insurance Company	<b>\$392</b>	<b>\$405</b>	<b>\$402</b>	<b>\$556</b>	<b>\$714</b>	\$766	<b>\$506</b>	\$464	\$490
Progressive Direct Insurance Company	\$819	\$802	\$792	\$1,297	\$1,878	\$1,875	\$1,244	\$1,045	\$933
Progressive Northern Insurance Company	\$820	\$797	\$787	\$1,372	\$2,044	\$2,038	\$1,311	\$1,079	\$950
Root Insurance Company	\$1,108	\$940	\$1,005	\$1,756	\$2,323	\$2,626	\$1,651	\$1,325	\$1,069
Safeco Insurance Company of Illinois	\$1,213	\$1,238	\$1,116	\$2,364	<b>\$3,234</b>	<b>\$3,630</b>	\$2,031	\$1,336	\$1,138
The Standard Fire Insurance Company	\$924	\$924	\$851	\$1,467	\$1,823	\$2,102	\$1,296	\$1,050	\$1,283
State Farm Fire and Casualty Company	\$1,031	\$953	\$865	\$1,578	\$2,137	\$2,124	\$1,048	\$964	\$1,238
State Farm Mutual Automobile Insurance Company	\$613	\$566	\$510	\$935	\$1,271	\$1,256	\$632	\$574	\$742
Trexis Insurance Corporation	<b>\$1,794</b>	<b>\$1,978</b>	<b>\$1,847</b>	<b>\$2,452</b>	\$2,967	\$3,347	<b>\$2,428</b>	<b>\$1,908</b>	<b>\$1,820</b>
United Services Automobile Association	\$532	\$535	\$472	\$670	\$750	<b>\$757</b>	\$552	\$564	\$534
USAA Casualty Insurance Company	\$563	\$584	\$495	\$722	\$797	\$801	\$591	\$562	\$565
USAA General Indemnity Company	\$649	\$648	\$572	\$825	\$926	\$921	\$680	\$658	\$657

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

**Key Insurance** did not offer information for either vehicle for Option 2.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE H - Liability OPTION 1 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$840	\$842	\$809	\$1,080	\$1,391	\$1,429	\$1,004	\$838	\$844
American Access Casualty Company	\$1,378	<b>\$3,362</b>	\$1,784	\$1,803	\$1,716	\$2,430	\$1,582	\$1,657	
American Family Insurance Company	\$430	\$442	\$426	\$645	\$866	\$907	\$549	\$514	\$534
American National General Insurance Company	\$384	\$386	\$362	\$608	\$788	\$857	\$562	\$455	\$387
Country Preferred Insurance Company	\$540	\$548	\$549	\$911	\$1,144	\$1,177	\$699	\$701	\$628
CSAA General Insurance Company	\$634	\$671	\$687	\$1,031	\$1,196	\$1,306	\$897	\$706	\$883
Esurance Property & Casualty Insurance Company	\$888	\$831	\$856	\$1,442	\$1,805	\$1,930	\$1,322	\$1,018	\$993
Farmers Insurance Exchange	\$863	\$836	\$733	\$1,696	\$1,814	\$2,093	\$1,730	\$929	\$953
Garrison Property and Casualty Insurance Company	\$560	\$550	\$480	\$693	\$767	\$766	\$561	\$584	\$561
GEICO Secure Insurance Company	<b>\$325</b>	<b>\$345</b>	<b>\$345</b>	<b>\$511</b>	\$648	\$701	<b>\$440</b>	<b>\$345</b>	<b>\$325</b>
Hartford Insurance Company of the Midwest	\$580	\$574	\$541	\$811	\$1,020	\$1,008	\$745	\$580	\$645
Key Insurance Company	\$1,274	\$1,472	\$1,472	\$1,598	\$1,838	\$2,030	\$1,706	\$1,202	\$1,814
Liberty Mutual General Insurance Company	\$564	\$578	\$725	\$1,407	\$1,760	\$1,934	\$1,333	\$921	\$700
Mercury Casualty Company	\$704	\$698	\$729	\$1,046	\$1,400	\$1,466	\$1,077	\$906	\$836
Primero Insurance Company	<b>\$2,226</b>	\$2,226	<b>\$2,118</b>	<b>\$3,168</b>	<b>\$3,432</b>	<b>\$3,432</b>	<b>\$3,168</b>	<b>\$2,256</b>	<b>\$2,118</b>
Progressive Direct Insurance Company	\$735	\$739	\$719	\$1,041	\$1,423	\$1,434	\$1,024	\$915	\$866
Progressive Northern Insurance Company	\$712	\$714	\$694	\$1,058	\$1,488	\$1,495	\$1,039	\$914	\$858
Root Insurance Company	\$973	\$876	\$897	\$1,403	\$1,808	\$2,060	\$1,365	\$1,151	\$970
Safeco Insurance Company of Illinois	\$949	\$967	\$864	\$1,631	\$2,031	\$2,323	\$1,360	\$1,106	\$887
State Farm Fire and Casualty Company	\$816	\$765	\$685	\$1,200	\$1,630	\$1,590	\$848	\$769	\$1,019
State Farm Mutual Automobile Insurance Company	\$510	\$476	\$424	\$753	\$1,026	\$996	\$533	\$478	\$637
Trexis Insurance Corporation	\$1,547	\$1,712	\$1,601	\$2,052	\$2,495	\$2,843	\$2,096	\$1,635	\$1,575
United Services Automobile Association	\$441	\$441	\$387	\$543	<b>\$609</b>	<b>\$612</b>	\$449	\$466	\$445
USAA Casualty Insurance Company	\$465	\$482	\$405	\$586	\$647	\$647	\$483	\$464	\$470
USAA General Indemnity Company	\$537	\$537	\$468	\$668	\$751	\$740	\$555	\$545	\$547

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

**Nevada Capital Insurance Company** did not offer information for this example.

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

**The Standard Fire Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

**USAA Group** is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and

Selected Reserve officers and enlisted personnel; and retired or separated military personnel.



## EXAMPLE H - Liability OPTION 2 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$895	\$870	\$849	\$1,219	\$1,636	\$1,676	\$1,107	\$877	\$895
American Family Insurance Company	\$546	\$559	\$543	\$856	\$1,184	\$1,223	\$710	\$659	\$689
American National General Insurance Company	<b>\$455</b>	<b>\$448</b>	<b>\$431</b>	\$758	\$984	\$1,076	\$689	\$538	<b>\$457</b>
Country Preferred Insurance Company	\$758	\$608	\$608	\$1,019	\$1,293	\$1,329	\$769	\$774	\$694
CSAA General Insurance Company	\$710	\$743	\$759	\$1,216	\$1,431	\$1,564	\$1,027	\$783	\$990
Esurance Property & Casualty Insurance Company	\$1,159	\$1,058	\$1,116	\$2,108	\$2,673	\$2,932	\$1,917	\$1,313	\$1,287
Farmers Insurance Exchange	\$882	\$864	\$768	\$1,923	\$1,979	\$2,404	\$2,033	\$1,024	\$988
Garrison Property and Casualty Insurance Company	\$675	\$659	\$582	\$872	\$966	\$964	\$685	\$707	\$671
GEICO Secure Insurance Company	\$466	\$487	\$487	\$871	\$1,150	\$1,278	\$714	<b>\$487</b>	\$466
Hartford Insurance Company of the Midwest	\$631	\$607	\$576	\$960	\$1,236	\$1,234	\$869	\$619	\$695
Liberty Mutual General Insurance Company	\$779	\$759	\$968	\$2,103	\$2,750	\$3,187	\$2,050	\$1,274	\$909
Mercury Casualty Company	\$879	\$860	\$913	\$1,403	\$1,951	\$2,061	\$1,408	\$1,151	\$1,037
Progressive Direct Insurance Company	\$964	\$940	\$928	\$1,547	\$2,239	\$2,232	\$1,479	\$1,236	\$1,110
Progressive Northern Insurance Company	\$973	\$944	\$934	\$1,635	\$2,419	\$2,407	\$1,558	\$1,281	\$1,137
Root Insurance Company	\$1,232	\$1,072	\$1,128	\$1,899	\$2,495	\$2,830	\$1,807	\$1,475	\$1,205
Safeco Insurance Company of Illinois	\$1,136	\$1,168	\$1,043	\$2,209	\$2,883	\$3,281	\$1,826	\$1,283	\$1,067
State Farm Fire and Casualty Company	\$1,087	\$993	\$897	\$1,681	\$2,287	\$2,256	\$1,117	\$1,010	\$1,302
State Farm Mutual Automobile Insurance Company	\$661	\$602	\$541	\$1,021	\$1,395	\$1,368	\$688	\$613	\$794
Trexis Insurance Corporation	<b>\$1,801</b>	<b>\$1,992</b>	<b>\$1,862</b>	<b>\$2,442</b>	<b>\$2,964</b>	<b>\$3,355</b>	<b>\$2,448</b>	<b>\$1,914</b>	<b>\$1,836</b>
United Services Automobile Association	\$524	\$521	\$461	<b>\$674</b>	<b>\$754</b>	<b>\$759</b>	<b>\$543</b>	\$558	\$522
USAA Casualty Insurance Company	\$557	\$570	\$488	\$731	\$805	\$807	\$585	\$556	\$555
USAA General Indemnity Company	\$639	\$632	\$558	\$827	\$929	\$921	\$669	\$645	\$643

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

**Key Insurance** did not offer information for either vehicle for Option 2.

**Nevada Capital Insurance Company** did not offer information for this example.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**The Standard Fire Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

**USAA Group** is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and

Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

## EXAMPLE I - Liability OPTION 1 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,013	\$960	\$944	\$1,394	\$1,815	\$1,872	\$1,285	\$1,003	\$998
American Access Casualty Company	\$1,231	<b>\$3,112</b>	\$1,652	\$1,767	\$1,796	\$2,553	\$1,459	\$1,583	
American Family Insurance Company	\$626	\$636	\$614	\$948	\$1,268	\$1,320	\$780	\$727	\$769
American National General Insurance Company	\$646	\$653	\$612	\$987	\$1,275	\$1,394	\$935	\$769	\$649
Country Preferred Insurance Company	\$817	\$639	\$640	\$1,087	\$1,350	\$1,393	\$837	\$836	\$740
CSAA General Insurance Company	\$713	\$730	\$747	\$1,131	\$1,323	\$1,422	\$978	\$777	\$974
Esurance Property & Casualty Insurance Company	\$954	\$876	\$915	\$1,616	\$2,056	\$2,182	\$1,468	\$1,101	\$1,077
Farmers Insurance Exchange	\$740	\$711	\$624	\$1,427	\$1,513	\$1,755	\$1,498	\$793	\$795
Garrison Property and Casualty Insurance Company	\$823	\$808	\$693	\$1,042	\$1,158	\$1,159	\$826	\$866	\$828
GEICO Secure Insurance Company	\$365	\$388	\$388	\$557	\$701	\$752	\$482	<b>\$388</b>	<b>\$365</b>
Hartford Insurance Company of the Midwest	\$621	\$608	\$575	\$858	\$1,078	\$1,065	\$789	\$616	\$688
Key Insurance Company	\$1,316	\$1,532	\$1,562	\$1,688	\$1,940	\$2,156	\$1,766	\$1,232	\$1,838
Liberty Mutual General Insurance Company	\$590	\$630	\$793	\$1,479	\$1,849	\$1,971	\$1,398	\$1,003	\$755
Mercury Casualty Company	\$751	\$741	\$785	\$1,132	\$1,524	\$1,593	\$1,159	\$982	\$910
Nevada Capital Insurance Company	<b>\$337</b>	<b>\$351</b>	<b>\$344</b>	<b>\$468</b>	<b>\$589</b>	<b>\$635</b>	<b>\$433</b>	\$396	\$418
Primero Insurance Company	\$1,746	\$1,746	\$1,650	\$2,640	\$2,856	\$2,856	\$2,640	\$1,740	\$1,650
Progressive Direct Insurance Company	\$1,017	\$1,015	\$992	\$1,403	\$1,922	\$1,936	\$1,395	\$1,270	\$1,204
Progressive Northern Insurance Company	\$872	\$864	\$845	\$1,249	\$1,746	\$1,755	\$1,237	\$1,112	\$1,050
Root Insurance Company	\$855	\$753	\$781	\$1,249	\$1,611	\$1,814	\$1,204	\$1,000	\$852
Safeco Insurance Company of Illinois	\$1,121	\$1,103	\$979	\$1,876	\$2,330	\$2,671	\$1,585	\$1,269	\$998
The Standard Fire Insurance Company	\$1,002	\$1,012	\$930	\$1,503	\$1,816	\$2,094	\$1,349	\$1,120	\$1,337
State Farm Fire and Casualty Company	\$959	\$903	\$808	\$1,391	\$1,886	\$1,838	\$991	\$903	\$1,209
State Farm Mutual Automobile Insurance Company	\$598	\$560	\$500	\$869	\$1,181	\$1,146	\$622	\$561	\$753
Trexis Insurance Corporation	<b>\$2,073</b>	\$2,328	<b>\$2,157</b>	<b>\$2,797</b>	<b>\$3,415</b>	<b>\$3,914</b>	<b>\$2,863</b>	<b>\$2,217</b>	<b>\$2,120</b>
United Services Automobile Association	\$576	\$580	\$498	\$729	\$818	\$825	\$590	\$618	\$585
USAA Casualty Insurance Company	\$635	\$664	\$542	\$812	\$900	\$904	\$658	\$638	\$643
USAA General Indemnity Company	\$723	\$724	\$620	\$917	\$1,032	\$1,023	\$749	\$741	\$742

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

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

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE I - Liability OPTION 2 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$1,086	\$1,006	\$1,002	\$1,575	\$2,122	\$2,181	\$1,426	\$1,061	\$1,068
American Family Insurance Company	\$753	\$765	\$746	\$1,189	\$1,639	\$1,687	\$961	\$882	\$938
American National General Insurance Company	\$755	\$747	\$715	\$1,215	\$1,569	\$1,729	\$1,127	\$897	\$753
Country Preferred Insurance Company	\$893	\$702	\$703	\$1,202	\$1,509	\$1,554	\$912	\$914	\$810
CSAA General Insurance Company	\$779	\$792	\$806	\$1,296	\$1,532	\$1,640	\$1,089	\$846	\$1,068
Esurance Property & Casualty Insurance Company	\$1,259	\$1,132	\$1,207	\$2,378	\$3,066	\$3,326	\$2,147	\$1,441	\$1,409
Farmers Insurance Exchange	\$890	\$863	\$764	\$1,907	\$1,946	\$2,372	\$2,060	\$1,028	\$974
Garrison Property and Casualty Insurance Company	\$988	\$967	\$838	\$1,317	\$1,466	\$1,470	\$1,010	\$1,046	\$984
GEICO Secure Insurance Company	\$505	\$527	\$527	\$913	\$1,198	\$1,320	\$754	\$527	\$505
Hartford Insurance Company of the Midwest	\$664	\$639	\$606	\$998	\$1,280	\$1,278	\$905	\$652	\$732
Liberty Mutual General Insurance Company	\$810	\$818	\$1,056	\$2,200	\$2,870	\$3,178	\$2,125	\$1,375	\$984
Mercury Casualty Company	\$962	\$937	\$1,006	\$1,561	\$2,189	\$2,310	\$1,557	\$1,276	\$1,153
Nevada Capital Insurance Company	<b>\$388</b>	<b>\$404</b>	<b>\$400</b>	<b>\$558</b>	<b>\$719</b>	<b>\$774</b>	<b>\$506</b>	<b>\$461</b>	<b>\$488</b>
Progressive Direct Insurance Company	\$1,299	\$1,262	\$1,250	\$2,024	\$2,923	\$2,922	\$1,954	\$1,665	\$1,505
Progressive Northern Insurance Company	\$1,136	\$1,094	\$1,085	\$1,838	\$2,699	\$2,697	\$1,766	\$1,484	\$1,332
Root Insurance Company	\$1,109	\$946	\$1,004	\$1,720	\$2,256	\$2,542	\$1,625	\$1,313	\$1,081
Safeco Insurance Company of Illinois	\$1,324	\$1,323	\$1,172	\$2,499	\$3,242	\$3,700	\$2,091	\$1,465	\$1,190
The Standard Fire Insurance Company	\$1,107	\$1,103	\$1,012	\$1,784	\$2,226	\$2,565	\$1,569	\$1,262	\$1,551
State Farm Fire and Casualty Company	\$1,265	\$1,162	\$1,050	\$1,934	\$2,629	\$2,596	\$1,295	\$1,175	\$1,528
State Farm Mutual Automobile Insurance Company	\$767	\$702	\$631	\$1,170	\$1,595	\$1,567	\$794	\$712	\$931
Trexis Insurance Corporation	<b>\$2,428</b>	<b>\$2,724</b>	<b>\$2,524</b>	<b>\$3,346</b>	<b>\$4,069</b>	<b>\$4,633</b>	<b>\$3,357</b>	<b>\$2,609</b>	<b>\$2,487</b>
United Services Automobile Association	\$688	\$684	\$594	\$907	\$1,020	\$1,029	\$715	\$738	\$685
USAA Casualty Insurance Company	\$755	\$777	\$650	\$1,012	\$1,122	\$1,126	\$796	\$758	\$754
USAA General Indemnity Company	\$856	\$852	\$736	\$1,139	\$1,283	\$1,275	\$902	\$874	\$866

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

**Key Insurance** did not offer information for either vehicle for Option 2.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE I - Liability OPTION 1 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,193	\$1,160	\$1,125	\$1,606	\$2,079	\$2,146	\$1,489	\$1,187	\$1,184
American Access Casualty Company	\$1,083	<b>\$2,675</b>	\$1,400	\$1,470	\$1,507	\$2,082	\$1,245	\$1,341	
American Family Insurance Company	\$566	\$580	\$558	\$849	\$1,129	\$1,173	\$710	\$665	\$700
American National General Insurance Company	\$606	\$603	\$571	\$977	\$1,269	\$1,372	\$900	\$727	\$615
Country Preferred Insurance Company	\$815	\$634	\$634	\$1,184	\$1,283	\$1,390	\$832	\$806	\$733
CSAA General Insurance Company	\$694	\$727	\$743	\$1,134	\$1,327	\$1,430	\$977	\$771	\$970
Esurance Property & Casualty Insurance Company	\$969	\$888	\$924	\$1,627	\$2,065	\$2,177	\$1,472	\$1,120	\$1,084
Farmers Insurance Exchange	\$926	\$894	\$779	\$1,825	\$1,955	\$2,243	\$1,843	\$996	\$1,033
Garrison Property and Casualty Insurance Company	\$814	\$788	\$678	\$1,055	\$1,174	\$1,170	\$815	\$858	\$811
GEICO Secure Insurance Company	<b>\$421</b>	<b>\$439</b>	<b>\$439</b>	<b>\$668</b>	\$842	\$892	<b>\$567</b>	<b>\$439</b>	<b>\$421</b>
Hartford Insurance Company of the Midwest	\$627	\$616	\$581	\$877	\$1,104	\$1,093	\$807	\$623	\$696
Key Insurance Company	\$1,532	\$1,736	\$1,736	\$1,898	\$2,198	\$2,432	\$2,012	\$1,424	\$2,186
Liberty Mutual General Insurance Company	\$658	\$675	\$866	\$1,681	\$2,089	\$2,190	\$1,555	\$1,110	\$843
Mercury Casualty Company	\$907	\$878	\$936	\$1,400	\$1,914	\$2,000	\$1,416	\$1,177	\$1,076
Primero Insurance Company	<b>\$2,586</b>	\$2,586	<b>\$2,454</b>	<b>\$3,654</b>	<b>\$3,972</b>	\$3,972	<b>\$3,654</b>	<b>\$2,616</b>	<b>\$2,454</b>
Progressive Direct Insurance Company	\$1,231	\$1,220	\$1,195	\$1,743	\$2,388	\$2,400	\$1,717	\$1,545	\$1,470
Progressive Northern Insurance Company	\$1,070	\$1,051	\$1,033	\$1,567	\$2,186	\$2,191	\$1,539	\$1,368	\$1,297
Root Insurance Company	\$994	\$892	\$911	\$1,407	\$1,799	\$2,036	\$1,374	\$1,163	\$998
Safeco Insurance Company of Illinois	\$1,140	\$1,132	\$1,001	\$1,976	\$2,410	\$2,764	\$1,611	\$1,298	\$1,023
State Farm Fire and Casualty Company	\$1,040	\$966	\$862	\$1,533	\$2,086	\$2,023	\$1,082	\$969	\$1,299
State Farm Mutual Automobile Insurance Company	\$656	\$606	\$539	\$973	\$1,326	\$1,282	\$686	\$610	\$819
Trexis Insurance Corporation	\$2,155	\$2,417	\$2,248	\$2,879	\$3,509	<b>\$4,021</b>	\$2,963	\$2,297	\$2,212
United Services Automobile Association	\$570	\$564	\$487	\$736	<b>\$829</b>	<b>\$834</b>	\$583	\$610	\$572
USAA Casualty Insurance Company	\$628	\$644	\$532	\$825	\$914	\$913	\$652	\$630	\$629
USAA General Indemnity Company	\$714	\$706	\$606	\$927	\$1,045	\$1,030	\$741	\$729	\$726

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

**Nevada Capital Insurance Company** did not offer information for this example.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

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

**The Standard Fire Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE I - Liability OPTION 2 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$1,253	\$1,189	\$1,169	\$1,771	\$2,363	\$2,433	\$1,614	\$1,232	\$1,239
American Family Insurance Company	\$679	\$693	\$674	\$1,061	\$1,455	\$1,494	\$870	\$805	\$852
American National General Insurance Company	\$712	\$696	\$669	\$1,202	\$1,565	\$1,700	\$1,091	\$853	\$717
Country Preferred Insurance Company	\$892	\$697	\$697	\$1,202	\$1,507	\$1,553	\$909	\$912	\$807
CSAA General Insurance Company	\$766	\$795	\$811	\$1,315	\$1,556	\$1,673	\$1,102	\$849	\$1,075
Esurance Property & Casualty Insurance Company	\$1,251	\$1,122	\$1,192	\$2,333	\$3,011	\$3,234	\$2,099	\$1,437	\$1,390
Farmers Insurance Exchange	\$924	\$903	\$796	\$2,002	\$2,073	\$2,492	\$2,088	\$1,064	\$1,043
Garrison Property and Casualty Insurance Company	\$983	\$949	\$823	\$1,334	\$1,489	\$1,485	\$1,000	\$1,042	\$972
GEICO Secure Insurance Company	<b>\$594</b>	<b>\$611</b>	\$611	\$1,103	\$1,441	\$1,567	\$896	<b>\$611</b>	<b>\$594</b>
Hartford Insurance Company of the Midwest	\$677	\$651	\$617	\$1,027	\$1,318	\$1,317	\$931	\$662	\$746
Liberty Mutual General Insurance Company	\$872	\$863	\$1,120	\$2,405	\$3,114	\$3,389	\$2,279	\$1,483	\$1,062
Mercury Casualty Company	\$1,185	\$1,135	\$1,228	\$1,970	\$2,796	\$2,949	\$1,945	\$1,566	\$1,398
Progressive Direct Insurance Company	\$1,575	\$1,520	\$1,509	\$2,503	\$3,612	\$3,599	\$2,401	\$2,027	\$1,838
Progressive Northern Insurance Company	\$1,390	\$1,331	\$1,325	\$2,282	\$3,334	\$3,318	\$2,179	\$1,818	\$1,642
Root Insurance Company	\$1,237	\$1,077	\$1,130	\$1,868	\$2,433	\$2,746	\$1,786	\$1,466	\$1,221
Safeco Insurance Company of Illinois	\$1,317	\$1,330	\$1,171	\$2,554	\$3,208	\$3,695	\$2,053	\$1,479	\$1,192
State Farm Fire and Casualty Company	\$1,357	\$1,233	\$1,108	\$2,099	\$2,862	\$2,808	\$1,405	\$1,252	\$1,632
State Farm Mutual Automobile Insurance Company	\$838	\$759	\$679	\$1,298	\$1,776	\$1,735	\$877	\$773	\$1,011
Trexis Insurance Corporation	<b>\$2,467</b>	<b>\$2,772</b>	<b>\$2,575</b>	<b>\$3,373</b>	<b>\$4,106</b>	<b>\$4,685</b>	<b>\$3,416</b>	<b>\$2,648</b>	<b>\$2,540</b>
United Services Automobile Association	\$683	\$671	<b>\$585</b>	<b>\$921</b>	<b>\$1,037</b>	<b>\$1,041</b>	<b>\$711</b>	\$733	\$674
USAA Casualty Insurance Company	\$753	\$762	\$641	\$1,031	\$1,145	\$1,144	\$794	\$755	\$745
USAA General Indemnity Company	\$849	\$834	\$720	\$1,151	\$1,299	\$1,285	\$893	\$863	\$852

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

**Key Insurance** did not offer information for either vehicle for Option 2.

**Nevada Capital Insurance Company** did not offer information for this example.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**The Standard Fire Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE J - Liability OPTION 1 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, Automatic Transmission, 4-door

### Coverages:

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

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

\$250 deductible Comprehensive, \$500 deductible Collision

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$786	\$774	\$749	\$1,019	\$1,296	\$1,332	\$951	\$784	\$783
American Access Casualty Company	\$1,517	<b>\$3,808</b>	<b>\$2,108</b>	\$2,165	\$2,045	\$3,032	\$1,823	<b>\$1,954</b>	
American Family Insurance Company	\$447	\$459	\$440	\$666	\$876	\$922	\$560	\$522	\$544
American National General Insurance Company	\$685	\$698	\$648	\$1,018	\$1,313	\$1,434	\$979	\$816	\$689
Country Preferred Insurance Company	\$660	\$547	\$548	\$870	\$1,102	\$1,132	\$681	\$676	\$615
CSAA General Insurance Company	\$649	\$688	\$703	\$1,012	\$1,161	\$1,277	\$897	\$713	\$887
Esurance Property & Casualty Insurance Company	\$803	\$756	\$781	\$1,325	\$1,658	\$1,807	\$1,224	\$921	\$910
Farmers Insurance Exchange	\$580	\$555	\$477	\$1,025	\$1,125	\$1,244	\$1,038	\$585	\$623
Garrison Property and Casualty Insurance Company	\$706	\$701	\$604	\$863	\$961	\$964	\$710	\$737	\$716
GEICO Secure Insurance Company	\$426	\$461	\$461	<b>\$572</b>	<b>\$691</b>	<b>\$737</b>	<b>\$520</b>	<b>\$461</b>	\$426
Key Insurance Company	\$1,160	\$1,388	\$1,388	\$1,532	\$1,754	\$1,964	\$1,586	\$1,094	\$1,586
Liberty Mutual General Insurance Company	<b>\$310</b>	<b>\$357</b>	<b>\$415</b>	\$700	\$848	\$896	\$664	\$507	<b>\$397</b>
Mercury Casualty Company	\$638	\$648	\$671	\$938	\$1,245	\$1,316	\$972	\$827	\$768
Primero Insurance Company	\$1,734	\$1,734	\$1,638	<b>\$2,586</b>	\$2,814	\$2,814	<b>\$2,586</b>	\$1,728	\$1,638
Progressive Direct Insurance Company	\$664	\$693	\$664	\$861	\$1,153	\$1,170	\$872	\$812	\$777
Progressive Northern Insurance Company	\$560	\$579	\$554	\$781	\$1,088	\$1,104	\$785	\$717	\$679
Root Insurance Company	\$655	\$588	\$605	\$956	\$1,235	\$1,405	\$924	\$770	\$646
Safeco Insurance Company of Illinois	\$595	\$602	\$541	\$902	\$1,090	\$1,254	\$787	\$702	\$556
The Standard Fire Insurance Company	\$553	\$566	\$520	\$796	\$948	\$1,098	\$720	\$613	\$716
State Farm Fire and Casualty Company	\$806	\$769	\$689	\$1,172	\$1,583	\$1,559	\$829	\$770	\$1,011
Trexis Insurance Corporation	<b>\$1,786</b>	\$1,981	\$1,846	\$2,381	<b>\$2,898</b>	<b>\$3,304</b>	\$2,427	\$1,893	<b>\$1,813</b>
United Services Automobile Association	\$594	\$603	\$521	\$719	\$811	\$818	\$605	\$627	\$608
USAA Casualty Insurance Company	\$582	\$618	\$506	\$718	\$795	\$800	\$603	\$582	\$595
USAA General Indemnity Company	\$632	\$640	\$553	\$769	\$867	\$860	\$654	\$644	\$652

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

**Nevada Capital Insurance Company** did not offer information for this example.

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

**State Farm Mutual Automobile Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

**USAA Group** is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and

Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

## EXAMPLE J - Liability OPTION 2 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, Automatic Transmission, 4-door

### Coverages:

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

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$912	\$875	\$862	\$1,293	\$1,707	\$1,761	\$1,192	\$900	\$902
American Family Insurance Company	\$574	\$589	\$570	\$891	\$1,208	\$1,253	\$734	\$672	\$708
American National General Insurance Company	\$774	\$778	\$735	\$1,209	\$1,565	\$1,716	\$1,143	\$923	\$776
Country Preferred Insurance Company	\$730	\$606	\$606	\$976	\$1,249	\$1,281	\$744	\$747	\$934
CSAA General Insurance Company	\$825	\$859	\$878	\$1,378	\$1,610	\$1,775	\$1,177	\$896	\$1,130
Esurance Property & Casualty Insurance Company	\$1,104	\$1,013	\$1,073	\$2,054	\$2,585	\$2,908	\$1,879	\$1,243	\$1,239
Farmers Insurance Exchange	\$599	\$578	\$506	\$1,151	\$1,216	\$1,422	\$1,220	\$644	\$642
Garrison Property and Casualty Insurance Company	\$829	\$816	\$712	\$1,067	\$1,189	\$1,192	\$844	\$870	\$830
GEICO Secure Insurance Company	\$535	\$571	\$571	\$895	\$1,075	\$1,172	\$731	\$571	\$535
Liberty Mutual General Insurance Company	\$395	\$429	\$516	\$976	\$1,238	\$1,350	\$941	\$650	\$486
Mercury Casualty Company	\$802	\$800	\$843	\$1,274	\$1,766	\$1,877	\$1,284	\$1,057	\$956
Progressive Direct Insurance Company	\$813	\$823	\$799	\$1,177	\$1,655	\$1,675	\$1,158	\$1,018	\$938
Progressive Northern Insurance Company	\$702	\$705	\$685	\$1,083	\$1,572	\$1,587	\$1,058	\$914	\$833
Root Insurance Company	\$848	\$733	\$775	\$1,312	\$1,724	\$1,956	\$1,242	\$1,007	\$820
Safeco Insurance Company of Illinois	\$677	\$691	\$618	\$1,150	\$1,455	\$1,663	\$991	\$782	\$633
The Standard Fire Insurance Company	\$602	\$605	\$558	\$933	\$1,151	\$1,328	\$827	\$680	\$819
State Farm Fire and Casualty Company	\$1,115	\$1,030	\$937	\$1,718	\$2,323	\$2,314	\$1,126	\$1,042	\$1,330
Trexis Insurance Corporation	\$2,113	\$2,337	\$2,180	\$2,876	\$3,484	\$3,940	\$2,867	\$2,249	\$2,147
United Services Automobile Association	\$689	\$692	\$603	\$874	\$983	\$992	\$712	\$731	\$691
USAA Casualty Insurance Company	\$674	\$705	\$586	\$869	\$965	\$971	\$708	\$672	\$678
USAA General Indemnity Company	\$724	\$727	\$633	\$926	\$1,043	\$1,037	\$761	\$737	\$739

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

**Hartford Insurance Company of the Midwest** did not offer information for this example.

**Key Insurance** did not offer information for either vehicle for Option 2.

**Nevada Capital Insurance Company** did not offer information for this example.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 2.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE J - Liability OPTION 1 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, Automatic Transmission, 4-door

### Coverages:

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

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

\$250 deductible Comprehensive, \$500 deductible Collision

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$958	\$980	\$932	\$1,209	\$1,531	\$1,576	\$1,135	\$963	\$967
American Access Casualty Company	\$1,344	<b>\$3,297</b>	\$1,789	\$1,820	\$1,727	\$2,485	\$1,572	\$1,662	
American Family Insurance Company	\$409	\$428	<b>\$407</b>	<b>\$600</b>	<b>\$780</b>	\$821	<b>\$522</b>	<b>\$485</b>	\$501
American National General Insurance Company	\$637	\$642	\$598	\$1,001	\$1,300	\$1,403	\$936	\$763	\$646
Country Preferred Insurance Company	\$655	\$539	\$539	\$866	\$1,095	\$1,126	\$672	\$670	\$608
CSAA General Insurance Company	\$636	\$683	\$699	\$1,018	\$1,170	\$1,295	\$899	\$708	\$882
Esurance Property & Casualty Insurance Company	\$817	\$774	\$791	\$1,324	\$1,657	\$1,790	\$1,225	\$939	\$918
Farmers Insurance Exchange	\$656	\$630	\$547	\$1,159	\$1,283	\$1,417	\$1,151	\$658	\$711
Garrison Property and Casualty Insurance Company	\$695	\$679	\$587	\$869	\$969	\$967	\$696	\$725	\$696
GEICO Secure Insurance Company	\$475	\$506	\$506	\$671	\$815	\$860	\$595	\$506	\$475
Key Insurance Company	\$1,328	\$1,544	\$1,544	\$1,694	\$1,952	\$2,174	\$1,778	\$1,244	\$1,856
Liberty Mutual General Insurance Company	<b>\$335</b>	<b>\$357</b>	\$441	\$790	\$958	\$993	\$732	\$547	<b>\$432</b>
Mercury Casualty Company	\$757	\$757	\$786	\$1,141	\$1,543	\$1,629	\$1,170	\$974	\$890
Primero Insurance Company	<b>\$2,604</b>	\$2,604	<b>\$2,478</b>	<b>\$3,642</b>	<b>\$3,966</b>	<b>\$3,966</b>	<b>\$3,642</b>	<b>\$2,340</b>	<b>\$2,478</b>
Progressive Direct Insurance Company	\$798	\$824	\$793	\$1,077	\$1,451	\$1,468	\$1,077	\$984	\$942
Progressive Northern Insurance Company	\$693	\$712	\$683	\$986	\$1,371	\$1,383	\$983	\$885	\$847
Root Insurance Company	\$771	\$707	\$717	\$1,089	\$1,398	\$1,603	\$1,069	\$908	\$766
Safeco Insurance Company of Illinois	\$598	\$609	\$546	\$941	\$1,122	\$1,288	\$794	\$706	\$561
State Farm Fire and Casualty Company	\$863	\$809	\$726	\$1,269	\$1,721	\$1,683	\$893	\$814	\$1,072
Trexis Insurance Corporation	\$1,850	\$2,052	\$1,918	\$2,444	\$2,971	\$3,389	\$2,508	\$1,956	\$1,887
United Services Automobile Association	\$580	\$582	\$505	\$720	\$811	\$817	\$592	\$615	\$587
USAA Casualty Insurance Company	\$569	\$594	\$490	\$720	\$800	<b>\$801</b>	\$590	\$567	\$576
USAA General Indemnity Company	\$619	\$619	\$535	\$770	\$870	\$858	\$640	\$629	\$633

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

**Nevada Capital Insurance Company** did not offer information for this example.

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

**The Standard Fire Insurance Company** did not offer information for this example.

**State Farm Mutual Automobile Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

**USAA Group** is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and

Selected Reserve officers and enlisted personnel; and retired or separated military personnel.



## EXAMPLE J - Liability OPTION 2 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, Automatic Transmission, 4-door

Coverages:

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

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

\$250 deductible Comprehensive, \$500 deductible Collision

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,087	\$1,083	\$1,046	\$1,495	\$1,956	\$2,019	\$1,387	\$1,081	\$1,088
American Family Insurance Company	\$519	\$539	<b>\$518</b>	<b>\$796</b>	\$1,069	\$1,107	<b>\$673</b>	<b>\$617</b>	\$644
American National General Insurance Company	\$729	\$723	\$684	\$1,200	\$1,566	\$1,693	\$1,106	\$873	\$737
Country Preferred Insurance Company	\$725	\$598	\$598	\$972	\$1,242	\$1,276	\$740	\$742	\$673
CSAA General Insurance Company	\$825	\$874	\$894	\$1,428	\$1,671	\$1,855	\$1,213	\$911	\$1,152
Esurance Property & Casualty Insurance Company	\$1,086	\$1,002	\$1,052	\$1,978	\$2,497	\$2,777	\$1,810	\$1,230	\$1,211
Farmers Insurance Exchange	\$633	\$615	\$538	\$1,227	\$1,314	\$1,518	\$1,257	\$677	\$696
Garrison Property and Casualty Insurance Company	\$820	\$798	\$696	\$1,079	\$1,204	\$1,202	\$834	\$863	\$816
GEICO Secure Insurance Company	\$614	\$644	\$644	\$1,018	\$1,290	\$1,390	\$856	\$644	\$614
Liberty Mutual General Insurance Company	<b>\$416</b>	<b>\$428</b>	\$538	\$1,066	\$1,347	\$1,441	\$1,005	\$689	<b>\$516</b>
Mercury Casualty Company	\$975	\$958	\$1,015	\$1,587	\$2,232	\$2,372	\$1,584	\$1,279	\$1,141
Progressive Direct Insurance Company	\$991	\$993	\$969	\$1,487	\$2,103	\$2,116	\$1,448	\$1,253	\$1,153
Progressive Northern Insurance Company	\$871	\$868	\$845	\$1,363	\$1,972	\$1,982	\$1,323	\$1,133	\$1,041
Root Insurance Company	\$954	\$846	\$880	\$1,435	\$1,875	\$2,136	\$1,378	\$1,136	\$933
Safeco Insurance Company of Illinois	\$670	\$689	\$614	\$1,171	\$1,441	\$1,659	\$972	\$779	\$629
State Farm Fire and Casualty Company	\$1,171	\$1,070	\$969	\$1,816	\$2,465	\$2,436	\$1,195	\$1,085	\$1,392
Trexis Insurance Corporation	<b>\$2,134</b>	<b>\$2,367</b>	<b>\$2,211</b>	<b>\$2,884</b>	<b>\$3,500</b>	<b>\$3,970</b>	<b>\$2,906</b>	<b>\$2,270</b>	<b>\$2,181</b>
United Services Automobile Association	\$678	\$674	\$590	\$879	\$992	\$998	\$702	\$722	\$675
USAA Casualty Insurance Company	\$667	\$684	\$574	\$881	<b>\$978</b>	<b>\$980</b>	\$701	\$663	\$666
USAA General Indemnity Company	\$715	\$709	\$615	\$930	\$1,051	\$1,040	\$749	\$723	\$722

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

**Hartford Insurance Company of the Midwest** did not offer information for this example.

**Key Insurance** did not offer information for either vehicle for Option 2.

**Nevada Capital Insurance Company** did not offer information for this example.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**The Standard Fire Insurance Company** did not offer information for this example.

**State Farm Mutual Automobile Insurance Company** did not offer information for either vehicle for Option 2.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE K - Liability OPTION 1 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,038	\$1,013	\$983	\$1,380	\$1,786	\$1,840	\$1,279	\$1,032	\$1,032
American Access Casualty Company	\$1,517	<b>\$3,808</b>	<b>\$2,108</b>	\$2,165	\$2,045	\$3,032	\$1,823	\$1,954	
American Family Insurance Company	\$661	\$680	<b>\$651</b>	\$992	\$1,314	\$1,386	\$833	\$772	\$807
American National General Insurance Company	\$1,225	\$1,256	\$1,164	\$1,825	\$2,360	\$2,575	\$1,760	\$1,464	\$1,237
Country Preferred Insurance Company	\$818	\$665	\$667	\$1,077	\$1,354	\$1,396	\$843	\$840	\$755
CSAA General Insurance Company	\$827	\$880	\$898	\$1,326	\$1,533	\$1,690	\$1,163	\$911	\$1,144
Esurance Property & Casualty Insurance Company	\$1,457	\$1,374	\$1,418	\$2,428	\$3,028	<b>\$3,331</b>	\$2,245	\$1,665	\$1,649
Farmers Insurance Exchange	\$914	\$874	\$760	\$1,648	\$1,784	\$2,013	\$1,707	\$938	\$971
Garrison Property and Casualty Insurance Company	\$1,033	\$1,027	\$884	\$1,260	\$1,408	\$1,413	\$1,041	\$1,076	\$1,046
GEICO Secure Insurance Company	\$601	\$657	\$657	<b>\$831</b>	<b>\$1,017</b>	<b>\$1,090</b>	<b>\$750</b>	<b>\$657</b>	<b>\$601</b>
Key Insurance Company	\$1,160	\$1,388	\$1,388	\$1,532	\$1,754	\$1,964	\$1,586	\$1,094	\$1,586
Liberty Mutual General Insurance Company	<b>\$574</b>	<b>\$639</b>	\$766	\$1,348	\$1,661	\$1,774	\$1,287	\$946	\$731
Mercury Casualty Company	\$991	\$1,012	\$1,042	\$1,455	\$1,930	\$2,043	\$1,513	\$1,290	\$1,195
Primero Insurance Company	<b>\$1,998</b>	\$1,998	\$1,884	<b>\$2,988</b>	<b>\$3,246</b>	\$3,246	<b>\$2,988</b>	<b>\$1,992</b>	<b>\$1,884</b>
Progressive Direct Insurance Company	\$1,077	\$1,117	\$1,070	\$1,435	\$1,957	\$1,994	\$1,449	\$1,336	\$1,270
Progressive Northern Insurance Company	\$934	\$960	\$921	\$1,315	\$1,843	\$1,863	\$1,318	\$1,192	\$1,126
Root Insurance Company	\$1,074	\$964	\$990	\$1,568	\$2,033	\$2,321	\$1,520	\$1,270	\$1,057
Safeco Insurance Company of Illinois	\$1,036	\$1,047	\$934	\$1,653	\$2,054	\$2,365	\$1,432	\$1,225	\$959
The Standard Fire Insurance Company	\$1,018	\$1,041	\$953	\$1,502	\$1,808	\$2,101	\$1,352	\$1,137	\$1,340
State Farm Fire and Casualty Company	\$1,474	\$1,423	\$1,274	\$2,083	\$2,794	\$2,751	\$1,534	\$1,424	\$1,855
Trexis Insurance Corporation	\$1,786	\$1,981	\$1,846	\$2,381	\$2,898	\$3,304	\$2,427	\$1,893	\$1,813
United Services Automobile Association	\$810	\$825	\$708	\$988	\$1,118	\$1,130	\$827	\$858	\$828
USAA Casualty Insurance Company	\$802	\$855	\$698	\$993	\$1,104	\$1,112	\$833	\$801	\$820
USAA General Indemnity Company	\$919	\$933	\$805	\$1,117	\$1,264	\$1,255	\$953	\$937	\$947

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

**Nevada Capital Insurance Company** did not offer information for this example.

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

**State Farm Mutual Automobile Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE K - Liability OPTION 2 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$1,236	\$1,173	\$1,158	\$1,804	\$2,430	\$2,504	\$1,648	\$1,213	\$1,218
American Family Insurance Company	\$855	\$878	\$849	\$1,339	\$1,825	\$1,898	\$1,101	\$1,006	\$1,060
American National General Insurance Company	\$1,390	\$1,399	\$1,317	\$2,171	\$2,809	\$3,082	\$2,055	\$1,658	\$1,395
Country Preferred Insurance Company	\$895	<b>\$728</b>	<b>\$730</b>	<b>\$1,194</b>	\$1,514	\$1,558	<b>\$919</b>	\$919	\$826
CSAA General Insurance Company	\$1,087	\$1,129	\$1,154	\$1,864	\$2,193	\$2,420	\$1,574	\$1,179	\$1,499
Esurance Property & Casualty Insurance Company	\$2,062	\$1,893	\$2,008	<b>\$3,888</b>	<b>\$4,860</b>	<b>\$5,542</b>	<b>\$3,562</b>	<b>\$2,310</b>	<b>\$2,315</b>
Farmers Insurance Exchange	\$917	\$887	\$784	\$1,856	\$1,921	\$2,307	\$2,006	\$1,023	\$985
Garrison Property and Casualty Insurance Company	\$1,228	\$1,210	\$1,055	\$1,578	\$1,758	\$1,766	\$1,253	\$1,286	\$1,228
GEICO Secure Insurance Company	\$774	\$829	\$829	\$1,267	\$1,620	\$1,773	\$1,080	<b>\$829</b>	<b>\$774</b>
Liberty Mutual General Insurance Company	<b>\$764</b>	\$800	\$993	\$1,962	\$2,529	\$2,806	\$1,907	\$1,263	\$931
Mercury Casualty Company	\$1,238	\$1,241	\$1,302	\$1,960	\$2,712	\$2,886	\$1,983	\$1,635	\$1,480
Progressive Direct Insurance Company	\$1,359	\$1,366	\$1,329	\$2,030	\$2,912	\$2,954	\$1,987	\$1,730	\$1,574
Progressive Northern Insurance Company	\$1,194	\$1,189	\$1,160	\$1,867	\$2,730	\$2,752	\$1,816	\$1,555	\$1,405
Root Insurance Company	\$1,414	\$1,220	\$1,290	\$2,190	\$2,890	\$3,290	\$2,078	\$1,688	\$1,357
Safeco Insurance Company of Illinois	\$1,220	\$1,243	\$1,108	\$2,204	\$2,882	\$3,286	\$1,890	\$1,398	\$1,134
The Standard Fire Insurance Company	\$1,114	\$1,120	\$1,025	\$1,772	\$2,204	\$2,554	\$1,564	\$1,268	\$1,544
State Farm Fire and Casualty Company	\$1,888	\$1,773	\$1,599	\$2,819	\$3,806	\$3,789	\$1,950	\$1,794	\$2,287
Trexis Insurance Corporation	<b>\$2,113</b>	<b>\$2,337</b>	<b>\$2,180</b>	\$2,876	\$3,484	\$3,940	\$2,867	\$2,249	\$2,147
United Services Automobile Association	\$951	\$957	\$836	\$1,220	\$1,377	\$1,392	\$989	\$1,013	\$957
USAA Casualty Insurance Company	\$945	\$988	\$823	\$1,227	<b>\$1,363</b>	<b>\$1,370</b>	\$994	\$942	\$949
USAA General Indemnity Company	\$1,080	\$1,085	\$948	\$1,382	\$1,559	\$1,551	\$1,138	\$1,098	\$1,099

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

**Hartford Insurance Company of the Midwest** did not offer information for this example.

**Key Insurance** did not offer information for either vehicle for Option 2.

**Nevada Capital Insurance Company** did not offer information for this example.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**State Farm Mutual Automobile Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE K - Liability OPTION 1 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,271	\$1,291	\$1,230	\$1,637	\$2,105	\$2,170	\$1,530	\$1,273	\$1,280
American Access Casualty Company	\$1,344	<b>\$3,297</b>	\$1,789	\$1,820	\$1,727	\$2,485	\$1,572	\$1,662	
American Family Insurance Company	<b>\$603</b>	<b>\$627</b>	<b>\$598</b>	<b>\$891</b>	\$1,168	\$1,230	<b>\$771</b>	<b>\$715</b>	\$741
American National General Insurance Company	\$1,144	\$1,152	\$1,076	\$1,798	\$2,336	\$2,520	\$1,682	\$1,369	\$1,160
Country Preferred Insurance Company	\$810	\$656	\$656	\$1,072	\$1,346	\$1,386	\$836	\$831	\$747
CSAA General Insurance Company	\$813	\$874	\$892	\$1,343	\$1,556	\$1,719	\$1,171	\$908	\$1,142
Esurance Property & Casualty Insurance Company	\$1,482	\$1,406	\$1,436	\$2,416	\$3,015	\$3,285	\$2,237	\$1,699	\$1,662
Farmers Insurance Exchange	\$973	\$937	\$817	\$1,784	\$1,950	\$2,189	\$1,792	\$1,000	\$1,061
Garrison Property and Casualty Insurance Company	\$1,010	\$990	\$854	\$1,263	\$1,410	\$1,409	\$1,014	\$1,054	\$1,012
GEICO Secure Insurance Company	\$680	\$727	\$727	\$986	\$1,213	\$1,283	\$867	\$727	<b>\$679</b>
Key Insurance Company	\$1,328	\$1,544	\$1,544	\$1,694	\$1,952	\$2,174	\$1,778	\$1,244	\$1,856
Liberty Mutual General Insurance Company	\$630	\$659	\$827	\$1,531	\$1,886	\$1,968	\$1,434	\$1,033	\$804
Mercury Casualty Company	\$1,175	\$1,182	\$1,219	\$1,769	\$2,386	\$2,524	\$1,822	\$1,516	\$1,387
Primero Insurance Company	<b>\$3,000</b>	\$3,000	<b>\$2,850</b>	<b>\$4,206</b>	<b>\$4,584</b>	<b>\$4,584</b>	<b>\$4,206</b>	<b>\$3,042</b>	<b>\$2,850</b>
Progressive Direct Insurance Company	\$1,302	\$1,336	\$1,285	\$1,794	\$2,464	\$2,495	\$1,794	\$1,628	\$1,547
Progressive Northern Insurance Company	\$1,148	\$1,170	\$1,126	\$1,648	\$2,298	\$2,321	\$1,637	\$1,468	\$1,394
Root Insurance Company	\$1,263	\$1,160	\$1,176	\$1,783	\$2,293	\$2,640	\$1,753	\$1,495	\$1,251
Safeco Insurance Company of Illinois	\$1,031	\$1,047	\$930	\$1,693	\$2,060	\$2,374	\$1,418	\$1,223	\$958
State Farm Fire and Casualty Company	\$1,592	\$1,509	\$1,351	\$2,287	\$3,079	\$3,008	\$1,663	\$1,516	\$1,981
Trexis Insurance Corporation	\$1,850	\$2,052	\$1,918	\$2,444	\$2,971	\$3,389	\$2,508	\$1,956	\$1,887
United Services Automobile Association	\$789	\$792	\$684	\$984	\$1,115	\$1,125	\$807	\$837	\$798
USAA Casualty Insurance Company	\$783	\$819	\$674	\$995	<b>\$1,105</b>	<b>\$1,109</b>	\$813	\$780	\$791
USAA General Indemnity Company	\$896	\$897	\$775	\$1,115	\$1,261	\$1,245	\$929	\$909	\$916

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

**Nevada Capital Insurance Company** did not offer information for this example.

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

**The Standard Fire Insurance Company** did not offer information for this example.

**State Farm Mutual Automobile Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE K - Liability OPTION 2 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, 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.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$1,471	\$1,453	\$1,408	\$2,074	\$2,763	\$2,852	\$1,912	\$1,456	\$1,469
American Family Insurance Company	<b>\$774</b>	\$801	\$772	\$1,194	\$1,614	\$1,676	\$1,005	\$922	\$963
American National General Insurance Company	\$1,310	\$1,298	\$1,229	\$2,156	\$2,811	\$3,040	\$1,987	\$1,568	\$1,322
Country Preferred Insurance Company	\$888	<b>\$720</b>	<b>\$720</b>	<b>\$1,189</b>	\$1,507	\$1,551	<b>\$913</b>	<b>\$911</b>	<b>\$818</b>
CSAA General Insurance Company	\$1,090	\$1,155	\$1,179	\$1,945	\$2,291	\$2,543	\$1,631	\$1,205	\$1,537
Esurance Property & Casualty Insurance Company	\$2,017	\$1,863	\$1,956	<b>\$3,712</b>	<b>\$4,657</b>	<b>\$5,245</b>	<b>\$3,405</b>	<b>\$2,276</b>	\$2,248
Farmers Insurance Exchange	\$957	\$933	\$821	\$1,940	\$2,042	\$2,412	\$2,020	\$1,057	\$1,057
Garrison Property and Casualty Insurance Company	\$1,208	\$1,176	\$1,025	\$1,585	\$1,768	\$1,766	\$1,227	\$1,268	\$1,200
GEICO Secure Insurance Company	\$897	\$943	\$943	\$1,530	\$1,957	\$2,114	\$1,277	\$943	\$897
Liberty Mutual General Insurance Company	\$811	\$816	\$1,040	\$2,134	\$2,738	\$2,974	\$2,039	\$1,344	\$989
Mercury Casualty Company	\$1,503	\$1,485	\$1,564	\$2,438	\$3,423	\$3,642	\$2,444	\$1,976	\$1,763
Progressive Direct Insurance Company	\$1,659	\$1,650	\$1,612	\$2,550	\$3,669	\$3,697	\$2,476	\$2,125	\$1,935
Progressive Northern Insurance Company	\$1,462	\$1,447	\$1,415	\$2,312	\$3,364	\$3,385	\$2,238	\$1,904	\$1,734
Root Insurance Company	\$1,582	\$1,401	\$1,458	\$2,384	\$3,123	\$3,571	\$2,290	\$1,891	\$1,539
Safeco Insurance Company of Illinois	\$1,183	\$1,214	\$1,076	\$2,175	\$2,744	\$3,160	\$1,796	\$1,374	\$1,103
State Farm Fire and Casualty Company	\$2,023	\$1,873	\$1,685	\$3,057	\$4,143	\$4,090	\$2,107	\$1,903	<b>\$2,435</b>
Trexis Insurance Corporation	<b>\$2,134</b>	<b>\$2,367</b>	<b>\$2,211</b>	\$2,884	\$3,500	\$3,970	\$2,906	\$2,270	\$2,181
United Services Automobile Association	\$932	\$929	\$810	\$1,221	\$1,379	\$1,391	\$969	\$995	\$928
USAA Casualty Insurance Company	\$931	\$956	\$803	\$1,237	<b>\$1,375</b>	<b>\$1,378</b>	\$981	\$926	\$927
USAA General Indemnity Company	\$1,059	\$1,052	\$919	\$1,379	\$1,559	\$1,544	\$1,113	\$1,070	\$1,069

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

**Hartford Insurance Company of the Midwest** did not offer information for this example.

**Key Insurance** did not offer information for either vehicle for Option 2.

**Nevada Capital Insurance Company** did not offer information for this example.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**The Standard Fire Insurance Company** did not offer information for this example.

**State Farm Mutual Automobile Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE L - Liability OPTION 1 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, Automatic Transmission, 4-door

### Coverages:

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

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,758	\$1,710	\$1,661	\$2,441	\$3,263	\$3,360	\$2,235	\$1,736	\$1,748
American Access Casualty Company	\$1,517	\$3,808	\$2,108	\$2,165	\$2,045	\$3,032	\$1,823	\$1,954	
American Family Insurance Company	\$1,323	\$1,353	\$1,302	\$2,000	\$2,696	\$2,872	\$1,671	\$1,558	\$1,615
American National General Insurance Company	\$1,695	\$1,733	\$1,607	\$2,522	\$3,258	\$3,555	\$2,429	\$2,022	\$1,710
Country Preferred Insurance Company	\$1,079	<b>\$867</b>	<b>\$867</b>	<b>\$870</b>	<b>\$1,418</b>	\$1,773	\$1,831	\$1,123	\$1,055
CSAA General Insurance Company	\$1,558	\$1,650	\$1,685	\$2,629	\$3,077	\$3,358	\$2,246	\$1,728	\$2,194
Esurance Property & Casualty Insurance Company	\$1,820	\$1,713	\$1,769	\$3,082	\$3,857	\$4,261	\$2,849	\$2,085	\$2,069
Farmers Insurance Exchange	\$1,558	\$1,503	\$1,311	\$2,896	\$3,095	\$3,556	\$3,054	\$1,635	\$1,649
Garrison Property and Casualty Insurance Company	\$2,202	\$2,195	\$1,891	\$2,668	\$2,983	\$2,999	\$2,219	\$2,288	\$2,229
GEICO Secure Insurance Company	<b>\$822</b>	\$903	\$903	\$1,157	\$1,428	<b>\$1,534</b>	<b>\$1,038</b>	<b>\$903</b>	<b>\$822</b>
Key Insurance Company	\$1,160	\$1,388	\$1,388	\$1,532	\$1,754	\$1,964	\$1,586	\$1,094	\$1,586
Liberty Mutual General Insurance Company	\$1,996	\$2,151	\$2,647	\$4,751	\$5,940	\$6,388	\$4,625	\$3,259	\$2,512
Mercury Casualty Company	\$1,394	\$1,426	\$1,467	\$2,042	\$2,704	\$2,863	\$2,133	\$1,816	\$1,685
Primero Insurance Company	\$2,562	\$2,562	\$2,424	\$3,834	\$4,164	\$4,164	\$3,834	\$2,556	\$2,424
Progressive Direct Insurance Company	\$1,680	\$1,756	\$1,676	\$2,251	\$3,105	\$3,172	\$2,280	\$2,102	\$1,987
Progressive Northern Insurance Company	\$1,320	\$1,362	\$1,305	\$1,873	\$2,642	\$2,673	\$1,875	\$1,688	\$1,582
Root Insurance Company	\$1,359	\$1,223	\$1,254	\$1,975	\$2,562	\$2,937	\$1,919	\$1,610	\$1,334
Safeco Insurance Company of Illinois	\$3,223	\$3,462	\$3,074	\$4,917	\$6,187	\$7,292	\$4,432	\$4,240	\$3,218
The Standard Fire Insurance Company	\$1,235	\$1,260	\$1,154	\$1,844	\$2,233	\$2,606	\$1,655	\$1,382	\$1,628
State Farm Fire and Casualty Company	<b>\$7,999</b>	<b>\$7,783</b>	<b>\$6,911</b>	<b>\$11,163</b>	<b>\$15,064</b>	<b>\$14,804</b>	<b>\$8,444</b>	<b>\$7,795</b>	<b>\$10,238</b>
Trexis Insurance Corporation	\$1,786	\$1,981	\$1,846	\$2,381	\$2,898	\$3,304	\$2,427	\$1,893	\$1,813
United Services Automobile Association	\$1,680	\$1,716	\$1,473	\$2,075	\$2,359	\$2,388	\$1,728	\$1,782	\$1,716
USAA Casualty Insurance Company	\$1,842	\$1,968	\$1,611	\$2,303	\$2,564	\$2,585	\$1,925	\$1,835	\$1,877
USAA General Indemnity Company	\$1,416	\$1,437	\$1,245	\$1,722	\$1,945	\$1,934	\$1,471	\$1,441	\$1,457

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

**Nevada Capital Insurance Company** did not offer information for this example.

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

**State Farm Mutual Automobile Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE L - Liability OPTION 2 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, Automatic Transmission, 4-door

### Coverages:

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

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$2,189	\$2,049	\$2,041	\$3,360	\$4,684	\$4,823	\$3,018	\$2,127	\$2,158
American Family Insurance Company	\$1,740	\$1,775	\$1,724	\$2,739	\$3,793	\$3,969	\$2,249	\$2,072	\$2,165
American National General Insurance Company	\$1,921	\$1,932	\$1,821	\$2,999	\$3,879	\$4,255	\$2,838	\$2,290	\$1,926
Country Preferred Insurance Company	\$1,165	<b>\$937</b>	<b>\$940</b>	<b>\$1,549</b>	<b>\$1,950</b>	<b>\$2,012</b>	<b>\$1,210</b>	\$1,198	<b>\$1,070</b>
CSAA General Insurance Company	\$2,156	\$2,227	\$2,274	\$3,871	\$4,596	\$5,017	\$3,185	\$2,352	\$3,015
Esurance Property & Casualty Insurance Company	\$2,629	\$2,406	\$2,560	\$5,030	\$6,290	\$7,212	\$4,605	\$2,946	\$2,957
Farmers Insurance Exchange	\$1,647	\$1,613	\$1,433	\$3,532	\$3,584	\$4,419	\$3,883	\$1,916	\$1,779
Garrison Property and Casualty Insurance Company	\$2,885	\$2,852	\$2,501	\$3,688	\$4,112	\$4,138	\$2,949	\$3,016	\$2,882
GEICO Secure Insurance Company	<b>\$1,073</b>	\$1,153	\$1,153	\$1,791	\$2,305	\$2,527	\$1,519	<b>\$1,153</b>	\$1,073
Liberty Mutual General Insurance Company	\$2,742	\$2,775	\$3,534	\$7,117	\$9,287	\$10,477	\$7,042	\$4,474	\$3,294
Mercury Casualty Company	\$1,732	\$1,737	\$1,820	\$2,730	\$3,769	\$4,011	\$2,770	\$2,289	\$2,073
Progressive Direct Insurance Company	\$2,167	\$2,188	\$2,124	\$3,274	\$4,756	\$4,846	\$3,207	\$2,780	\$2,510
Progressive Northern Insurance Company	\$1,725	\$1,719	\$1,676	\$2,732	\$4,029	\$4,069	\$2,653	\$2,253	\$2,017
Root Insurance Company	\$1,804	\$1,557	\$1,643	\$2,781	\$3,674	\$4,198	\$2,642	\$2,153	\$1,724
Safeco Insurance Company of Illinois	\$3,850	\$4,119	\$3,666	\$6,723	\$9,018	\$10,365	\$5,996	\$4,805	\$3,814
The Standard Fire Insurance Company	\$1,379	\$1,381	\$1,265	\$2,220	\$2,776	\$3,230	\$1,952	\$1,574	\$1,911
State Farm Fire and Casualty Company	<b>\$9,514</b>	<b>\$9,073</b>	<b>\$8,053</b>	<b>\$13,900</b>	<b>\$18,937</b>	<b>\$18,832</b>	<b>\$10,123</b>	<b>\$9,203</b>	<b>\$11,860</b>
Trexis Insurance Corporation	\$2,113	\$2,337	\$2,180	\$2,876	\$3,484	\$3,940	\$2,867	\$2,249	\$2,147
United Services Automobile Association	\$2,040	\$2,055	\$1,798	\$2,669	\$3,022	\$3,066	\$2,142	\$2,175	\$2,042
USAA Casualty Insurance Company	\$2,284	\$2,393	\$2,015	\$3,001	\$3,335	\$3,359	\$2,421	\$2,274	\$2,286
USAA General Indemnity Company	\$1,720	\$1,727	\$1,520	\$2,197	\$2,474	\$2,465	\$1,813	\$1,747	\$1,744

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

**Hartford Insurance Company of the Midwest** did not offer information for this example.

**Key Insurance** did not offer information for either vehicle for Option 2.

**Nevada Capital Insurance Company** did not offer information for this example.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**State Farm Mutual Automobile Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE L - Liability OPTION 1 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, Automatic Transmission, 4-door

Coverages:

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

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

\$250 deductible Comprehensive, \$500 deductible Collision

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$2,189	\$2,237	\$2,129	\$2,917	\$3,848	\$3,965	\$2,700	\$2,186	\$2,213
American Access Casualty Company	\$1,344	\$3,297	\$1,789	\$1,820	\$1,727	\$2,485	\$1,572	\$1,662	
American Family Insurance Company	\$1,204	\$1,250	\$1,194	\$1,796	\$2,396	\$2,545	\$1,548	\$1,438	\$1,480
American National General Insurance Company	\$1,579	\$1,590	\$1,485	\$2,482	\$3,228	\$3,482	\$2,323	\$1,893	\$1,603
Country Preferred Insurance Company	\$1,064	<b>\$849</b>	<b>\$851</b>	\$1,405	\$1,753	<b>\$1,809</b>	<b>\$1,106</b>	\$1,095	\$975
CSAA General Insurance Company	\$1,531	\$1,643	\$1,680	\$2,666	\$3,126	\$3,426	\$2,269	\$1,726	\$2,199
Esurance Property & Casualty Insurance Company	\$1,849	\$1,753	\$1,792	\$3,060	\$3,832	\$4,193	\$2,833	\$2,128	\$2,081
Farmers Insurance Exchange	\$1,647	\$1,599	\$1,395	\$3,072	\$3,331	\$3,784	\$3,131	\$1,717	\$1,787
Garrison Property and Casualty Insurance Company	\$2,131	\$2,096	\$1,810	\$2,643	\$2,956	\$2,959	\$2,140	\$2,218	\$2,139
GEICO Secure Insurance Company	<b>\$936</b>	\$1,006	\$1,006	<b>\$1,382</b>	<b>\$1,712</b>	\$1,814	\$1,209	<b>\$1,006</b>	<b>\$936</b>
Key Insurance Company	\$1,328	\$1,544	\$1,544	\$1,694	\$1,952	\$2,174	\$1,778	\$1,244	\$1,856
Liberty Mutual General Insurance Company	\$2,317	\$2,363	\$2,961	\$5,614	\$7,049	\$7,271	\$5,446	\$3,661	\$2,866
Mercury Casualty Company	\$1,652	\$1,668	\$1,716	\$2,478	\$3,338	\$3,534	\$2,562	\$2,134	\$1,951
Primero Insurance Company	\$3,270	\$3,270	\$3,666	\$5,388	\$5,880	\$5,880	\$5,388	\$3,912	\$3,666
Progressive Direct Insurance Company	\$2,008	\$2,080	\$1,992	\$2,769	\$3,832	\$3,894	\$2,778	\$2,526	\$2,392
Progressive Northern Insurance Company	\$1,603	\$1,646	\$1,580	\$2,312	\$3,248	\$3,279	\$2,298	\$2,053	\$1,936
Root Insurance Company	\$1,600	\$1,477	\$1,492	\$2,250	\$2,897	\$3,344	\$2,219	\$1,897	\$1,581
Safeco Insurance Company of Illinois	\$3,068	\$3,300	\$2,917	\$4,746	\$5,817	\$6,888	\$4,158	\$4,048	\$3,057
State Farm Fire and Casualty Company	<b>\$8,696</b>	<b>\$8,287</b>	<b>\$7,357</b>	<b>\$12,423</b>	<b>\$16,836</b>	<b>\$16,424</b>	<b>\$9,197</b>	<b>\$8,329</b>	<b>\$10,988</b>
Trexis Insurance Corporation	\$1,850	\$2,052	\$1,918	\$2,444	\$2,971	\$3,389	\$2,508	\$1,956	\$1,887
United Services Automobile Association	\$1,618	\$1,630	\$1,403	\$2,043	\$2,326	\$2,347	\$1,663	\$1,719	\$1,636
USAA Casualty Insurance Company	\$1,780	\$1,867	\$1,540	\$2,277	\$2,539	\$2,548	\$1,860	\$1,771	\$1,797
USAA General Indemnity Company	\$1,373	\$1,376	\$1,195	\$1,707	\$1,930	\$1,910	\$1,427	\$1,392	\$1,402

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Steline is not a current territory.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

**Nevada Capital Insurance Company** did not offer information for this example.

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

**The Standard Fire Insurance Company** did not offer information for this example.

**State Farm Mutual Automobile Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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



## EXAMPLE L - Liability OPTION 2 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, Automatic Transmission, 4-door

**Coverages:**

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

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$2,621	\$2,576	\$2,510	\$3,855	\$5,290	\$5,456	\$3,503	\$2,577	\$2,621
American Family Insurance Company	\$1,576	\$1,626	\$1,570	\$2,453	\$3,372	\$3,521	\$2,063	\$1,903	\$1,974
American National General Insurance Company	\$1,807	\$1,791	\$1,698	\$2,977	\$3,882	\$4,199	\$2,746	\$2,166	\$1,826
Country Preferred Insurance Company	<b>\$1,152</b>	<b>\$919</b>	<b>\$922</b>	<b>\$1,538</b>	<b>\$1,933</b>	<b>\$1,994</b>	<b>\$1,194</b>	<b>\$1,185</b>	<b>\$1,054</b>
CSAA General Insurance Company	\$2,172	\$2,285	\$2,336	\$4,051	\$4,816	\$5,284	\$3,317	\$2,414	\$3,106
Esurance Property & Casualty Insurance Company	\$2,563	\$2,363	\$2,487	\$4,786	\$6,009	\$6,803	\$4,386	\$2,892	\$2,864
Farmers Insurance Exchange	\$1,705	\$1,682	\$1,486	\$3,628	\$3,759	\$4,537	\$3,835	\$1,950	\$1,893
Garrison Property and Casualty Insurance Company	\$2,798	\$2,736	\$2,399	\$3,644	\$4,065	\$4,074	\$2,851	\$2,930	\$2,780
GEICO Secure Insurance Company	\$1,253	\$1,320	\$1,320	\$2,174	\$2,796	\$3,024	\$1,806	\$1,320	\$1,253
Liberty Mutual General Insurance Company	\$3,009	\$2,953	\$3,768	\$7,876	\$10,256	\$11,177	\$7,746	\$4,818	\$3,567
Mercury Casualty Company	\$2,100	\$2,081	\$2,185	\$3,391	\$4,748	\$5,054	\$3,409	\$2,758	\$2,465
Progressive Direct Insurance Company	\$2,603	\$2,605	\$2,537	\$4,024	\$5,846	\$5,920	\$3,914	\$3,353	\$3,034
Progressive Northern Insurance Company	\$2,082	\$2,068	\$2,019	\$3,326	\$4,880	\$4,917	\$3,216	\$2,720	\$2,451
Root Insurance Company	\$2,008	\$1,784	\$1,852	\$3,016	\$3,953	\$4,535	\$2,901	\$2,404	\$1,948
Safeco Insurance Company of Illinois	\$3,538	\$3,805	\$3,365	\$6,175	\$7,944	\$9,264	\$5,331	\$4,493	\$3,505
State Farm Fire and Casualty Company	<b>\$10,439</b>	<b>\$9,759</b>	<b>\$8,654</b>	<b>\$15,567</b>	<b>\$21,282</b>	<b>\$20,972</b>	<b>\$11,138</b>	<b>\$9,932</b>	<b>\$12,861</b>
Trexis Insurance Corporation	\$2,134	\$2,367	\$2,211	\$2,884	\$3,500	\$3,970	\$2,906	\$2,270	\$2,181
United Services Automobile Association	\$1,967	\$1,959	\$1,714	\$2,618	\$2,970	\$3,001	\$2,063	\$2,101	\$1,952
USAA Casualty Insurance Company	\$2,215	\$2,284	\$1,932	\$2,963	\$3,295	\$3,308	\$2,346	\$2,201	\$2,200
USAA General Indemnity Company	\$1,673	\$1,662	\$1,461	\$2,173	\$2,449	\$2,430	\$1,759	\$1,691	\$1,686

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

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

**Key Insurance** did not offer information for either vehicle for Option 2.

**Nevada Capital Insurance Company** did not offer information for this example.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**The Standard Fire Insurance Company** did not offer information for this example.

**State Farm Mutual Automobile Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

### EXAMPLE M - Liability OPTION 1 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, Automatic Transmission, 4-door

**Coverages:**

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

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

\$250 deductible Comprehensive, \$500 deductible Collision

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$514	\$498	\$490	\$661	\$856	\$874	\$607	\$505	\$515
American Access Casualty Company	\$1,272	<b>\$3,112</b>	\$1,746	\$1,791	\$1,695	\$2,489	\$1,518	\$1,621	
American Family Insurance Company	\$299	\$306	\$294	\$444	\$581	\$610	\$374	\$351	\$366
American National General Insurance Company	\$299	\$306	\$286	\$444	\$571	\$629	\$425	\$354	\$302
Country Preferred Insurance Company	\$631	\$519	\$519	\$826	\$1,043	\$1,073	\$647	\$645	\$588
CSAA General Insurance Company	\$553	\$586	\$598	\$846	\$970	\$1,062	\$755	\$606	\$749
Esurance Property & Casualty Insurance Company	\$402	\$378	\$389	\$685	\$861	\$940	\$630	\$464	\$456
Farmers Insurance Exchange	\$540	\$522	\$458	\$1,040	\$1,093	\$1,279	\$1,119	\$581	\$566
Garrison Property and Casualty Insurance Company	\$446	\$445	\$390	\$526	\$583	\$584	\$450	\$460	\$452
GEICO Secure Insurance Company	<b>\$191</b>	<b>\$212</b>	<b>\$212</b>	<b>\$283</b>	<b>\$359</b>	<b>\$396</b>	<b>\$253</b>	<b>\$212</b>	<b>\$191</b>
Key Insurance Company	<b>\$1,930</b>	\$2,320	<b>\$2,320</b>	<b>\$2,530</b>	<b>\$2,884</b>	<b>\$3,232</b>	<b>\$2,656</b>	<b>\$1,822</b>	<b>\$2,608</b>
Liberty Mutual General Insurance Company	\$318	\$362	\$420	\$733	\$900	\$965	\$700	\$518	\$400
Mercury Casualty Company	\$387	\$394	\$402	\$552	\$724	\$764	\$577	\$492	\$456
Nevada Capital Insurance Company	\$436	\$457	\$446	\$598	\$738	\$797	\$564	\$510	\$537
Primero Insurance Company	\$1,110	\$1,110	\$1,518	\$1,716	\$1,848	\$1,848	\$1,716	\$1,098	\$1,518
Progressive Direct Insurance Company	\$282	\$301	\$285	\$374	\$507	\$519	\$379	\$350	\$337
Progressive Northern Insurance Company	\$314	\$329	\$312	\$445	\$624	\$633	\$446	\$401	\$380
Root Insurance Company	\$537	\$457	\$491	\$890	\$1,194	\$1,352	\$829	\$657	\$518
Safeco Insurance Company of Illinois	\$590	\$604	\$536	\$959	\$1,196	\$1,385	\$830	\$709	\$552
The Standard Fire Insurance Company	\$375	\$384	\$354	\$554	\$665	\$769	\$497	\$418	\$493
State Farm Fire and Casualty Company	\$452	\$434	\$389	\$659	\$888	\$879	\$465	\$435	\$564
State Farm Mutual Automobile Insurance Company	\$274	\$262	\$234	\$397	\$538	\$530	\$285	\$262	\$342
Trexis Insurance Corporation	\$1,100	\$1,196	\$1,125	\$1,443	\$1,749	\$1,975	\$1,459	\$1,151	\$1,105
United Services Automobile Association	\$374	\$381	\$334	\$434	\$487	\$492	\$379	\$390	\$383
USAA Casualty Insurance Company	\$372	\$395	\$330	\$443	\$488	\$491	\$383	\$368	\$380
USAA General Indemnity Company	\$380	\$386	\$338	\$443	\$498	\$495	\$392	\$385	\$392

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

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

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE M - Liability OPTION 2 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, Automatic Transmission, 4-door

**Coverages:**

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

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$570	\$531	\$534	\$790	\$1,087	\$1,106	\$702	\$551	\$567
American Family Insurance Company	\$359	\$367	\$356	\$553	\$750	\$778	\$458	\$423	\$444
American National General Insurance Company	\$351	\$352	\$335	\$550	\$708	\$786	\$514	\$412	\$350
Country Preferred Insurance Company	\$691	\$570	\$569	\$917	\$1,168	\$1,200	\$706	\$706	\$642
CSAA General Insurance Company	\$596	\$621	\$635	\$951	\$1,101	\$1,196	\$822	\$648	\$803
Esurance Property & Casualty Insurance Company	\$564	\$514	\$547	\$1,080	\$1,360	\$1,534	\$983	\$638	\$634
Farmers Insurance Exchange	\$527	\$511	\$459	\$1,151	\$1,161	\$1,438	\$1,269	\$619	\$567
Garrison Property and Casualty Insurance Company	\$520	\$516	\$457	\$644	\$715	\$716	\$530	\$541	\$523
GEICO Secure Insurance Company	<b>\$267</b>	<b>\$288</b>	<b>\$288</b>	<b>\$478</b>	\$634	\$717	\$402	<b>\$288</b>	<b>\$267</b>
Liberty Mutual General Insurance Company	\$417	\$446	\$537	\$1,058	\$1,360	\$1,514	\$1,027	\$685	\$502
Mercury Casualty Company	\$469	\$470	\$489	\$723	\$987	\$1,046	\$734	\$607	\$552
Nevada Capital Insurance Company	\$503	\$525	\$517	\$714	\$905	\$976	\$660	\$595	\$626
Progressive Direct Insurance Company	\$354	\$363	\$349	\$531	\$760	\$769	\$522	\$451	\$413
Progressive Northern Insurance Company	\$423	\$425	\$412	\$673	\$986	\$993	\$654	\$553	\$500
Root Insurance Company	\$762	\$622	\$692	\$1,351	\$1,839	\$2,076	\$1,233	\$948	\$722
Safeco Insurance Company of Illinois	\$706	\$728	\$645	\$1,301	\$1,714	\$1,959	\$1,121	\$820	\$662
The Standard Fire Insurance Company	\$416	\$419	\$384	\$664	\$827	\$954	\$584	\$475	\$579
State Farm Fire and Casualty Company	\$638	\$590	\$538	\$987	\$1,331	\$1,331	\$640	\$597	\$756
State Farm Mutual Automobile Insurance Company	\$370	\$343	\$311	\$568	\$770	\$765	<b>\$378</b>	\$347	\$442
Trexis Insurance Corporation	<b>\$1,327</b>	<b>\$1,436</b>	<b>\$1,353</b>	<b>\$1,779</b>	<b>\$2,141</b>	<b>\$2,392</b>	<b>\$1,751</b>	<b>\$1,393</b>	<b>\$1,333</b>
United Services Automobile Association	\$430	\$435	\$386	\$522	<b>\$583</b>	\$589	\$442	\$451	\$434
USAA Casualty Insurance Company	\$428	\$447	\$380	\$531	\$586	\$588	\$446	\$425	\$432
USAA General Indemnity Company	\$428	\$432	\$381	\$525	\$590	<b>\$587</b>	\$446	\$431	\$436

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

**Hartford Insurance Company of the Midwest** did not offer information for this example.

**Key Insurance** did not offer information for either vehicle for Option 2.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE M - Liability OPTION 1 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, Automatic Transmission, 4-door

Coverages:

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

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

\$250 deductible Comprehensive, \$500 deductible Collision

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$611	\$619	\$597	\$767	\$986	\$1,008	\$711	\$608	\$620
American Access Casualty Company	\$1,125	<b>\$2,682</b>	\$1,479	\$1,503	\$1,429	\$2,029	\$1,306	\$1,377	
American Family Insurance Company	\$278	\$288	\$275	\$403	\$524	\$549	\$350	\$328	\$342
American National General Insurance Company	\$277	\$281	\$262	\$430	\$554	\$604	\$401	\$326	\$280
Country Preferred Insurance Company	\$628	\$512	\$511	\$826	\$1,040	\$1,069	\$643	\$643	\$583
CSAA General Insurance Company	\$542	\$579	\$591	\$849	\$973	\$1,070	\$753	\$600	\$743
Esurance Property & Casualty Insurance Company	\$411	\$388	\$397	\$684	\$862	\$933	\$631	\$476	\$462
Farmers Insurance Exchange	\$539	\$522	\$460	\$1,038	\$1,112	\$1,281	\$1,070	\$574	\$585
Garrison Property and Casualty Insurance Company	\$437	\$432	\$379	\$527	\$584	\$586	\$439	\$453	\$439
GEICO Secure Insurance Company	<b>\$214</b>	<b>\$232</b>	<b>\$232</b>	<b>\$328</b>	<b>\$416</b>	<b>\$452</b>	<b>\$287</b>	<b>\$232</b>	<b>\$214</b>
Key Insurance Company	<b>\$2,206</b>	\$2,584	<b>\$2,584</b>	<b>\$2,812</b>	<b>\$3,220</b>	<b>\$3,580</b>	<b>\$2,980</b>	<b>\$2,074</b>	<b>\$3,064</b>
Liberty Mutual General Insurance Company	\$340	\$362	\$446	\$824	\$1,012	\$1,063	\$766	\$560	\$436
Mercury Casualty Company	\$459	\$461	\$472	\$674	\$898	\$947	\$697	\$581	\$532
Nevada Capital Insurance Company	\$451	\$466	\$460	\$622	\$781	\$836	\$575	\$528	\$559
Primero Insurance Company	\$1,560	\$1,560	\$1,518	\$2,310	\$2,496	\$2,496	\$2,310	\$1,608	\$1,518
Progressive Direct Insurance Company	\$342	\$362	\$343	\$468	\$637	\$648	\$469	\$428	\$411
Progressive Northern Insurance Company	\$380	\$396	\$376	\$546	\$763	\$772	\$543	\$487	\$464
Root Insurance Company	\$611	\$533	\$565	\$977	\$1,300	\$1,481	\$923	\$745	\$595
Safeco Insurance Company of Illinois	\$567	\$584	\$518	\$951	\$1,161	\$1,348	\$795	\$684	\$534
The Standard Fire Insurance Company	\$378	\$386	\$355	\$565	\$681	\$786	\$503	\$422	\$501
State Farm Fire and Casualty Company	\$475	\$449	\$402	\$705	\$955	\$936	\$493	\$451	\$591
State Farm Mutual Automobile Insurance Company	\$293	\$277	\$246	\$435	\$592	\$578	\$307	\$277	\$365
Trexis Insurance Corporation	\$1,133	\$1,234	\$1,163	\$1,473	\$1,785	\$2,019	\$1,501	\$1,183	\$1,143
United Services Automobile Association	\$364	\$368	\$324	\$434	\$485	\$488	\$370	\$382	\$369
USAA Casualty Insurance Company	\$363	\$381	\$320	\$444	\$488	\$490	\$376	\$361	\$369
USAA General Indemnity Company	\$371	\$373	\$329	\$444	\$500	\$494	\$384	\$375	\$379

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

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

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE M - Liability OPTION 2 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, Automatic Transmission, 4-door

**Coverages:**

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

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$662	\$647	\$636	\$891	\$1,209	\$1,232	\$799	\$646	\$666
American Family Insurance Company	\$329	\$340	\$327	<b>\$500</b>	\$670	\$694	\$421	\$392	\$408
American National General Insurance Company	\$325	<b>\$321</b>	<b>\$307</b>	\$529	\$685	\$750	\$484	\$382	\$324
Country Preferred Insurance Company	\$688	\$563	\$562	\$918	\$1,166	\$1,198	\$703	\$705	\$637
CSAA General Insurance Company	\$591	\$624	\$637	\$970	\$1,126	\$1,228	\$835	\$651	\$810
Esurance Property & Casualty Insurance Company	\$556	\$510	\$537	\$1,037	\$1,314	\$1,464	\$946	\$633	\$620
Farmers Insurance Exchange	\$543	\$531	\$474	\$1,164	\$1,202	\$1,453	\$1,234	\$624	\$600
Garrison Property and Casualty Insurance Company	\$514	\$504	\$446	\$651	\$721	\$722	\$523	\$536	\$514
GEICO Secure Insurance Company	<b>\$304</b>	\$322	\$322	\$556	\$734	\$819	\$460	<b>\$322</b>	<b>\$304</b>
Liberty Mutual General Insurance Company	\$438	\$446	\$561	\$1,151	\$1,474	\$1,609	\$1,093	\$729	\$534
Mercury Casualty Company	\$569	\$563	\$587	\$898	\$1,243	\$1,320	\$904	\$734	\$657
Nevada Capital Insurance Company	\$521	\$538	\$535	\$744	\$956	\$1,026	\$673	\$618	\$654
Progressive Direct Insurance Company	\$434	\$442	\$425	\$669	\$959	\$966	\$650	\$556	\$509
Progressive Northern Insurance Company	\$510	\$511	\$497	\$816	\$1,192	\$1,194	\$792	\$667	\$607
Root Insurance Company	\$832	\$695	\$762	\$1,433	\$1,943	\$2,200	\$1,324	\$1,033	\$796
Safeco Insurance Company of Illinois	\$660	\$686	\$606	\$1,243	\$1,576	\$1,825	\$1,027	\$777	\$622
The Standard Fire Insurance Company	\$415	\$418	\$383	\$670	\$835	\$961	\$586	\$473	\$582
State Farm Fire and Casualty Company	\$659	\$603	\$548	\$1,030	\$1,394	\$1,382	\$671	\$612	\$781
State Farm Mutual Automobile Insurance Company	\$391	\$359	\$322	\$609	\$829	\$819	<b>\$403</b>	\$364	\$467
Trexis Insurance Corporation	<b>\$1,326</b>	<b>\$1,441</b>	<b>\$1,359</b>	<b>\$1,765</b>	<b>\$2,131</b>	<b>\$2,393</b>	<b>\$1,761</b>	<b>\$1,391</b>	<b>\$1,339</b>
United Services Automobile Association	\$423	\$423	\$376	\$525	<b>\$586</b>	\$590	\$435	\$446	\$424
USAA Casualty Insurance Company	\$423	\$436	\$373	\$537	\$592	\$594	\$441	\$420	\$423
USAA General Indemnity Company	\$421	\$421	\$371	\$528	\$594	<b>\$588</b>	\$441	\$425	\$426

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

**Hartford Insurance Company of the Midwest** did not offer information for this example.

**Key Insurance** did not offer information for either vehicle for Option 2.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE N - Liability OPTION 1 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, Automatic Transmission, 4-door

### Coverages:

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

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

\$250 deductible Comprehensive, \$500 deductible Collision

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$666	\$636	\$629	\$895	\$1,200	\$1,224	\$810	\$652	\$664
American Access Casualty Company	\$1,272	<b>\$3,112</b>	\$1,746	\$1,791	\$1,695	\$2,489	\$1,518	\$1,621	
American Family Insurance Company	\$428	\$438	\$421	\$637	\$844	\$889	\$536	\$502	\$524
American National General Insurance Company	\$537	\$551	\$513	\$798	\$1,025	\$1,131	\$764	\$634	\$541
Country Preferred Insurance Company	\$784	\$633	\$634	\$1,027	\$1,287	\$1,328	\$807	\$803	\$724
CSAA General Insurance Company	\$708	\$751	\$764	\$1,123	\$1,297	\$1,423	\$986	\$777	\$973
Esurance Property & Casualty Insurance Company	\$689	\$652	\$671	\$1,171	\$1,463	\$1,620	\$1,084	\$792	\$785
Farmers Insurance Exchange	\$793	\$766	\$682	\$1,643	\$1,687	\$2,035	\$1,791	\$896	\$842
Garrison Property and Casualty Insurance Company	\$643	\$642	\$560	\$757	\$844	\$849	\$646	\$663	\$652
GEICO Secure Insurance Company	<b>\$285</b>	<b>\$317</b>	<b>\$317</b>	<b>\$429</b>	<b>\$547</b>	<b>\$606</b>	<b>\$381</b>	<b>\$317</b>	<b>\$285</b>
Key Insurance Company	<b>\$1,930</b>	\$2,320	<b>\$2,320</b>	<b>\$2,530</b>	<b>\$2,884</b>	<b>\$3,232</b>	<b>\$2,656</b>	<b>\$1,822</b>	<b>\$1,830</b>
Liberty Mutual General Insurance Company	\$561	\$617	\$735	\$1,337	\$1,667	\$1,828	\$1,287	\$916	\$697
Mercury Casualty Company	\$602	\$616	\$629	\$863	\$1,132	\$1,196	\$906	\$772	\$716
Nevada Capital Insurance Company	\$604	\$631	\$619	\$839	\$1,048	\$1,131	\$785	\$710	\$747
Primero Insurance Company	\$1,284	\$1,284	\$1,758	\$1,980	\$2,124	\$2,124	\$1,980	\$1,272	\$1,758
Progressive Direct Insurance Company	\$415	\$439	\$416	\$562	\$773	\$788	\$567	\$519	\$494
Progressive Northern Insurance Company	\$480	\$498	\$476	\$684	\$966	\$979	\$684	\$615	\$575
Root Insurance Company	\$931	\$786	\$850	\$1,571	\$2,122	\$2,403	\$1,460	\$1,149	\$895
Safeco Insurance Company of Illinois	\$1,076	\$1,098	\$976	\$1,838	\$2,359	\$2,719	\$1,585	\$1,278	\$1,004
The Standard Fire Insurance Company	\$681	\$695	\$637	\$1,018	\$1,232	\$1,437	\$912	\$762	\$903
State Farm Fire and Casualty Company	\$778	\$753	\$670	\$1,115	\$1,510	\$1,492	\$812	\$754	\$987
State Farm Mutual Automobile Insurance Company	\$481	\$463	\$411	\$693	\$940	\$924	\$505	\$465	\$611
Trexis Insurance Corporation	\$1,100	\$1,196	\$1,125	\$1,443	\$1,749	\$1,975	\$1,459	\$1,151	\$1,105
United Services Automobile Association	\$501	\$512	\$449	\$588	\$661	\$669	\$510	\$526	\$513
USAA Casualty Insurance Company	\$504	\$538	\$447	\$605	\$668	\$672	\$523	\$500	\$516
USAA General Indemnity Company	\$562	\$572	\$501	\$657	\$743	\$738	\$580	\$569	\$579

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

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

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE N - Liability OPTION 2 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, Automatic Transmission, 4-door

### Coverages:

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

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$768	\$700	\$711	\$1,123	\$1,601	\$1,629	\$976	\$733	\$765
American Family Insurance Company	\$527	\$538	\$522	\$819	\$1,122	\$1,164	\$675	\$625	\$656
American National General Insurance Company	\$630	\$630	\$602	\$987	\$1,268	\$1,411	\$923	\$741	\$629
Country Preferred Insurance Company	\$850	\$687	\$690	\$1,129	\$1,425	\$1,468	\$874	\$871	\$785
CSAA General Insurance Company	\$788	\$819	\$836	\$1,313	\$1,537	\$1,689	\$1,118	\$855	\$1,078
Esurance Property & Casualty Insurance Company	\$994	\$910	\$969	\$1,915	\$2,385	\$2,737	\$1,749	\$1,116	\$1,121
Farmers Insurance Exchange	\$837	\$816	\$741	\$1,949	\$1,920	\$2,448	\$2,197	\$1,031	\$900
Garrison Property and Casualty Insurance Company	\$763	\$756	\$667	\$944	\$1,049	\$1,053	\$776	\$791	\$764
GEICO Secure Insurance Company	<b>\$404</b>	<b>\$437</b>	<b>\$437</b>	\$735	\$979	\$1,110	\$616	<b>\$437</b>	<b>\$404</b>
Liberty Mutual General Insurance Company	\$778	\$799	\$987	\$2,031	\$2,652	\$3,039	\$1,996	\$1,271	\$919
Mercury Casualty Company	\$728	\$732	\$760	\$1,121	\$1,530	\$1,625	\$1,145	\$948	\$860
Nevada Capital Insurance Company	\$698	\$728	\$721	\$1,005	\$1,288	\$1,387	\$920	\$830	\$877
Progressive Direct Insurance Company	\$538	\$546	\$528	\$831	\$1,204	\$1,215	\$808	\$692	\$625
Progressive Northern Insurance Company	\$660	\$657	\$642	\$1,064	\$1,571	\$1,578	\$1,029	\$864	\$771
Root Insurance Company	<b>\$1,354</b>	\$1,096	\$1,227	\$2,437	\$3,342	\$3,776	\$2,220	<b>\$1,700</b>	\$1,275
Safeco Insurance Company of Illinois	\$1,343	\$1,381	\$1,229	<b>\$2,624</b>	<b>\$3,569</b>	<b>\$4,047</b>	<b>\$2,253</b>	\$1,523	\$1,258
The Standard Fire Insurance Company	\$759	\$763	\$697	\$1,232	\$1,541	\$1,790	\$1,082	\$869	\$1,067
State Farm Fire and Casualty Company	\$1,021	\$958	\$861	\$1,547	\$2,101	\$2,098	\$1,052	\$971	\$1,239
State Farm Mutual Automobile Insurance Company	\$615	\$576	\$514	\$930	\$1,268	\$1,259	\$641	\$585	\$751
Trexis Insurance Corporation	\$1,327	<b>\$1,436</b>	<b>\$1,353</b>	\$1,779	\$2,141	\$2,392	\$1,751	\$1,393	<b>\$1,333</b>
United Services Automobile Association	\$584	\$592	\$523	<b>\$717</b>	<b>\$806</b>	<b>\$812</b>	<b>\$605</b>	\$615	\$591
USAA Casualty Insurance Company	\$592	\$620	\$524	\$741	\$817	\$822	\$619	\$588	\$596
USAA General Indemnity Company	\$654	\$659	\$584	\$804	\$904	\$901	\$684	\$659	\$666

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

**Hartford Insurance Company of the Midwest** did not offer information for this example.

**Key Insurance** did not offer information for either vehicle for Option 2.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE N - Liability OPTION 1 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, Automatic Transmission, 4-door

Coverages:

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

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

\$250 deductible Comprehensive, \$500 deductible Collision

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$798	\$801	\$775	\$1,038	\$1,376	\$1,407	\$950	\$790	\$808
American Access Casualty Company	\$1,125	<b>\$2,682</b>	\$1,479	\$1,503	\$1,429	\$2,029	\$1,306	\$1,377	
American Family Insurance Company	\$395	\$410	\$391	\$579	\$759	\$797	\$502	\$471	\$487
American National General Insurance Company	\$496	\$504	\$470	\$769	\$997	\$1,085	\$720	\$587	\$502
Country Preferred Insurance Company	\$779	\$528	\$626	\$1,027	\$1,284	\$1,323	\$801	\$799	\$718
CSAA General Insurance Company	\$696	\$745	\$760	\$1,135	\$1,311	\$1,445	\$990	\$774	\$971
Esurance Property & Casualty Insurance Company	\$704	\$671	\$684	\$1,164	\$1,456	\$1,598	\$1,079	\$814	\$794
Farmers Insurance Exchange	\$821	\$797	\$707	\$1,665	\$1,749	\$2,064	\$1,748	\$906	\$893
Garrison Property and Casualty Insurance Company	\$629	\$619	\$542	\$757	\$841	\$843	\$630	\$648	\$631
GEICO Secure Insurance Company	<b>\$320</b>	<b>\$349</b>	<b>\$349</b>	<b>\$500</b>	<b>\$637</b>	\$695	<b>\$434</b>	<b>\$349</b>	<b>\$320</b>
Key Insurance Company	<b>\$2,206</b>	\$2,584	<b>\$2,584</b>	<b>\$2,812</b>	<b>\$3,220</b>	<b>\$3,580</b>	<b>\$2,980</b>	<b>\$2,074</b>	<b>\$3,064</b>
Liberty Mutual General Insurance Company	\$609	\$631	\$787	\$1,504	\$1,872	\$2,005	\$1,417	\$995	\$762
Mercury Casualty Company	\$716	\$722	\$738	\$1,052	\$1,402	\$1,480	\$1,093	\$912	\$834
Nevada Capital Insurance Company	\$624	\$646	\$638	\$873	\$1,107	\$1,188	\$798	\$736	\$779
Primero Insurance Company	\$1,848	\$1,848	\$1,758	\$2,658	\$2,874	\$2,874	\$2,658	\$1,866	\$1,758
Progressive Direct Insurance Company	\$500	\$525	\$499	\$695	\$957	\$973	\$696	\$629	\$598
Progressive Northern Insurance Company	\$573	\$593	\$568	\$824	\$1,159	\$1,172	\$821	\$734	\$692
Root Insurance Company	\$1,052	\$910	\$970	\$1,712	\$2,294	\$2,616	\$1,612	\$1,293	\$1,017
Safeco Insurance Company of Illinois	\$1,016	\$1,045	\$924	\$1,772	\$2,209	\$2,562	\$1,477	\$1,220	\$952
The Standard Fire Insurance Company	\$685	\$698	\$640	\$1,042	\$1,267	\$1,469	\$925	\$768	\$917
State Farm Fire and Casualty Company	\$831	\$790	\$702	\$1,215	\$1,652	\$1,618	\$872	\$794	\$1,045
State Farm Mutual Automobile Insurance Company	\$522	\$493	\$437	\$768	\$1,046	\$1,020	\$551	\$496	\$655
Trexis Insurance Corporation	\$1,133	\$1,234	\$1,163	\$1,473	\$1,785	\$2,019	\$1,501	\$1,183	\$1,143
United Services Automobile Association	\$486	\$493	\$431	\$585	\$657	<b>\$663</b>	\$496	\$512	\$495
USAA Casualty Insurance Company	\$492	\$516	\$434	\$604	\$668	\$670	\$510	\$487	\$499
USAA General Indemnity Company	\$548	\$551	\$484	\$656	\$741	\$732	\$567	\$551	\$560

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Steline is not a current territory.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

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

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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



## EXAMPLE N - Liability OPTION 2 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, Automatic Transmission, 4-door

**Coverages:**

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

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$891	\$853	\$844	\$1,256	\$1,763	\$1,797	\$1,104	\$861	\$897
American Family Insurance Company	\$483	\$500	<b>\$481</b>	\$742	\$1,006	\$1,043	\$625	\$579	\$605
American National General Insurance Company	\$581	\$578	\$549	\$949	\$1,230	\$1,348	\$871	\$687	\$583
Country Preferred Insurance Company	\$846	\$682	\$679	\$1,130	\$1,257	\$1,416	\$1,416	\$870	\$868
CSAA General Insurance Company	\$787	\$830	\$849	\$1,360	\$1,594	\$1,761	\$1,150	\$868	\$1,096
Esurance Property & Casualty Insurance Company	\$974	\$900	\$946	\$1,822	\$2,279	\$2,585	\$1,668	\$1,100	\$1,091
Farmers Insurance Exchange	\$846	\$830	\$748	\$1,917	\$1,937	\$2,404	\$2,076	\$1,012	\$936
Garrison Property and Casualty Insurance Company	\$750	\$734	\$650	\$948	\$1,054	\$1,053	\$762	\$780	\$746
GEICO Secure Insurance Company	<b>\$461</b>	<b>\$490</b>	\$490	\$858	\$1,136	\$1,269	\$707	<b>\$490</b>	<b>\$461</b>
Liberty Mutual General Insurance Company	\$817	\$809	\$1,028	\$2,189	\$2,844	\$3,192	\$2,112	\$1,344	\$970
Mercury Casualty Company	\$883	\$878	\$914	\$1,393	\$1,928	\$2,046	\$1,409	\$1,144	\$1,026
Nevada Capital Insurance Company	\$723	\$747	\$744	\$1,045	\$1,354	\$1,452	\$938	\$861	\$913
Progressive Direct Insurance Company	\$654	\$657	\$639	\$1,032	\$1,498	\$1,505	\$998	\$845	\$764
Progressive Northern Insurance Company	\$782	\$776	\$758	\$1,267	\$1,861	\$1,866	\$1,222	\$1,023	\$921
Root Insurance Company	<b>\$1,468</b>	\$1,217	\$1,340	<b>\$2,576</b>	<b>\$3,513</b>	<b>\$3,983</b>	<b>\$2,370</b>	<b>\$1,838</b>	<b>\$1,393</b>
Safeco Insurance Company of Illinois	\$1,218	\$1,265	\$1,118	\$2,404	\$3,131	\$3,606	\$1,984	\$1,414	\$1,146
The Standard Fire Insurance Company	\$756	\$758	\$697	\$1,241	\$1,562	\$1,806	\$1,083	\$870	\$1,074
State Farm Fire and Casualty Company	\$1,082	\$1,001	\$897	\$1,662	\$2,266	\$2,243	\$1,126	\$1,017	\$1,307
State Farm Mutual Automobile Insurance Company	\$665	\$613	\$547	\$1,022	\$1,399	\$1,378	\$699	\$624	\$806
Trexis Insurance Corporation	\$1,326	<b>\$1,441</b>	<b>\$1,359</b>	\$1,765	\$2,131	\$2,393	\$1,761	\$1,391	\$1,339
United Services Automobile Association	\$573	\$573	\$509	<b>\$717</b>	<b>\$805</b>	<b>\$812</b>	<b>\$592</b>	\$602	\$573
USAA Casualty Insurance Company	\$582	\$601	\$512	\$745	\$824	\$826	\$610	\$577	\$582
USAA General Indemnity Company	\$640	\$639	\$566	\$804	\$904	\$896	\$670	\$645	\$648

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

**Hartford Insurance Company of the Midwest** did not offer information for this example.

**Key Insurance** did not offer information for either vehicle for Option 2.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE O - Liability OPTION 1 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, Automatic Transmission, 4-door

### Coverages:

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

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$1,152	\$1,073	\$1,074	\$1,666	\$2,369	\$2,413	\$1,460	\$1,106	\$1,148
American Access Casualty Company	\$1,272	\$3,112	\$1,746	\$1,791	\$1,695	\$2,489	\$1,518	\$1,621	
American Family Insurance Company	\$905	\$925	\$890	\$1,363	\$1,840	\$1,955	\$1,140	\$1,071	\$1,110
American National General Insurance Company	\$744	\$761	\$709	\$1,102	\$1,416	\$1,562	\$1,054	\$874	\$746
Country Preferred Insurance Company	\$1,030	\$824	\$826	\$1,353	\$1,681	\$1,737	\$1,068	\$1,059	\$946
CSAA General Insurance Company	\$1,297	\$1,371	\$1,397	\$2,173	\$2,546	\$2,776	\$1,859	\$1,435	\$1,818
Esurance Property & Casualty Insurance Company	\$896	\$850	\$873	\$1,526	\$1,901	\$2,118	\$1,412	\$1,029	\$1,023
Farmers Insurance Exchange	\$1,410	\$1,373	\$1,233	\$3,078	\$3,096	\$3,833	\$3,431	\$1,656	\$1,490
Garrison Property and Casualty Insurance Company	\$1,455	\$1,459	\$1,271	\$1,704	\$1,905	\$1,917	\$1,467	\$1,497	\$1,475
GEICO Secure Insurance Company	<b>\$403</b>	<b>\$449</b>	<b>\$449</b>	<b>\$613</b>	<b>\$785</b>	<b>\$871</b>	<b>\$543</b>	<b>\$449</b>	<b>\$403</b>
Key Insurance Company	\$1,930	\$2,320	\$2,320	\$2,530	\$2,884	\$3,232	\$2,656	\$1,822	\$1,830
Liberty Mutual General Insurance Company	\$1,702	\$1,811	\$2,185	\$4,082	\$5,184	\$5,867	\$4,038	\$2,714	\$2,059
Mercury Casualty Company	\$856	\$879	\$894	\$1,226	\$1,604	\$1,697	\$1,291	\$1,100	\$1,021
Nevada Capital Insurance Company	\$671	\$703	\$688	\$933	\$1,168	\$1,258	\$876	\$789	\$830
Primero Insurance Company	\$1,650	\$1,650	\$1,560	\$2,532	\$2,736	\$2,736	\$2,532	\$1,638	\$1,560
Progressive Direct Insurance Company	\$622	\$661	\$626	\$835	\$1,151	\$1,181	\$848	\$779	\$738
Progressive Northern Insurance Company	\$655	\$678	\$649	\$950	\$1,354	\$1,371	\$947	\$841	\$781
Root Insurance Company	\$1,197	\$1,009	\$1,096	\$2,027	\$2,740	\$3,111	\$1,881	\$1,483	\$1,145
Safeco Insurance Company of Illinois	\$3,467	\$3,759	\$3,346	\$5,651	\$7,364	<b>\$8,610</b>	<b>\$5,072</b>	<b>\$4,530</b>	\$3,501
The Standard Fire Insurance Company	\$845	\$862	\$789	\$1,272	\$1,544	\$1,805	\$1,138	\$947	\$1,118
State Farm Fire and Casualty Company	<b>\$4,521</b>	<b>\$4,433</b>	<b>\$3,945</b>	<b>\$6,247</b>	<b>\$8,377</b>	\$8,271	\$4,778	\$4,444	<b>\$5,752</b>
State Farm Mutual Automobile Insurance Company	\$2,971	\$2,890	\$2,585	\$4,103	\$5,477	\$5,381	\$3,138	\$2,900	\$3,735
Trexis Insurance Corporation	\$1,100	\$1,196	\$1,125	\$1,443	\$1,749	\$1,975	\$1,459	\$1,151	\$1,105
United Services Automobile Association	\$1,012	\$1,038	\$904	\$1,204	\$1,364	\$1,381	\$1,036	\$1,063	\$1,038
USAA Casualty Insurance Company	\$1,132	\$1,216	\$1,007	\$1,370	\$1,523	\$1,536	\$1,181	\$1,121	\$1,158
USAA General Indemnity Company	\$855	\$873	\$767	\$1,004	\$1,134	\$1,127	\$888	\$865	\$882

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

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

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE O - Liability OPTION 2 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, Automatic Transmission, 4-door

**Coverages:**

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

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$1,445	\$1,253	\$1,306	\$2,294	\$3,484	\$3,533	\$1,919	\$1,342	\$1,430
American Family Insurance Company	\$1,086	\$1,106	\$1,075	\$1,707	\$2,373	\$2,480	\$1,404	\$1,305	\$1,362
American National General Insurance Company	\$870	\$873	\$832	\$1,364	\$1,751	\$1,950	\$1,275	\$1,022	\$865
Country Preferred Insurance Company	\$1,106	\$885	\$887	\$1,469	\$1,837	\$1,897	\$1,147	\$1,138	\$1,014
CSAA General Insurance Company	\$1,511	\$1,561	\$1,593	\$2,670	\$3,167	\$3,466	\$2,213	\$1,643	\$2,101
Esurance Property & Casualty Insurance Company	\$1,311	\$1,204	\$1,281	\$2,530	\$3,139	\$3,629	\$2,315	\$1,466	\$1,479
Farmers Insurance Exchange	\$1,251	\$1,251	\$1,156	\$3,062	\$2,826	\$3,927	\$3,851	\$1,659	\$1,231
Garrison Property and Casualty Insurance Company	\$1,771	\$1,760	\$1,560	\$2,187	\$2,431	\$2,448	\$1,809	\$1,835	\$1,775
GEICO Secure Insurance Company	<b>\$576</b>	<b>\$624</b>	<b>\$624</b>	<b>\$1,058</b>	<b>\$1,414</b>	\$1,604	<b>\$884</b>	<b>\$624</b>	<b>\$576</b>
Liberty Mutual General Insurance Company	\$2,509	\$2,473	\$3,113	\$6,585	\$8,737	\$10,453	\$6,648	\$3,983	\$2,873
Mercury Casualty Company	\$1,028	\$1,038	\$1,074	\$1,577	\$2,148	\$2,282	\$1,617	\$1,340	\$1,220
Nevada Capital Insurance Company	\$778	\$812	\$805	\$1,120	\$1,438	\$1,547	\$1,028	\$926	\$977
Progressive Direct Insurance Company	\$813	\$829	\$801	\$1,248	\$1,821	\$1,849	\$1,220	\$1,047	\$942
Progressive Northern Insurance Company	\$925	\$918	\$898	\$1,521	\$2,271	\$2,277	\$1,465	\$1,217	\$1,072
Root Insurance Company	\$1,757	\$1,421	\$1,592	\$3,171	\$4,353	\$4,925	\$2,887	\$2,210	\$1,648
Safeco Insurance Company of Illinois	\$4,416	\$4,743	\$4,241	<b>\$8,342</b>	<b>\$11,665</b>	<b>\$13,231</b>	<b>\$7,443</b>	<b>\$5,366</b>	\$4,403
The Standard Fire Insurance Company	\$961	\$963	\$881	\$1,568	\$1,972	\$2,294	\$1,373	\$1,100	\$1,343
State Farm Fire and Casualty Company	<b>\$5,363</b>	<b>\$5,150</b>	<b>\$4,582</b>	\$7,770	\$10,532	\$10,514	\$5,707	\$5,227	<b>\$6,654</b>
State Farm Mutual Automobile Insurance Company	\$3,500	\$3,339	\$2,980	\$5,057	\$6,827	\$6,773	\$3,727	\$3,389	\$4,303
Trexis Insurance Corporation	\$1,327	\$1,436	\$1,353	\$1,779	\$2,141	\$2,392	\$1,751	\$1,393	\$1,333
United Services Automobile Association	\$1,216	\$1,232	\$1,090	\$1,525	\$1,721	\$1,744	\$1,267	\$1,283	\$1,223
USAA Casualty Insurance Company	\$1,398	\$1,471	\$1,253	\$1,774	\$1,964	\$1,980	\$1,475	\$1,387	\$1,405
USAA General Indemnity Company	\$1,030	\$1,038	\$925	\$1,269	\$1,424	<b>\$1,418</b>	\$1,080	\$1,039	\$1,045

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

**Hartford Insurance Company of the Midwest** did not offer information for this example.

**Key Insurance** did not offer information for either vehicle for Option 2.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE O - Liability OPTION 1 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, Automatic Transmission, 4-door

Coverages:

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

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

\$250 deductible Comprehensive, \$500 deductible Collision

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$1,402	\$1,389	\$1,350	\$1,936	\$2,697	\$2,755	\$1,724	\$1,366	\$1,420
American Access Casualty Company	\$1,125	\$2,682	\$1,479	\$1,503	\$1,429	\$2,029	\$1,306	\$1,377	
American Family Insurance Company	\$831	\$860	\$823	\$1,235	\$1,652	\$1,750	\$1,064	\$997	\$1,026
American National General Insurance Company	\$686	\$695	\$648	\$1,063	\$1,376	\$1,499	\$994	\$811	\$694
Country Preferred Insurance Company	\$1,021	\$812	\$812	\$1,345	\$1,673	\$1,727	\$1,059	\$1,050	\$935
CSAA General Insurance Company	\$1,274	\$1,365	\$1,393	\$2,203	\$2,586	\$2,833	\$1,876	\$1,433	\$1,823
Esurance Property & Casualty Insurance Company	\$915	\$877	\$889	\$1,514	\$1,889	\$2,084	\$1,407	\$1,056	\$1,033
Farmers Insurance Exchange	\$1,436	\$1,404	\$1,252	\$3,025	\$3,126	\$3,767	\$3,244	\$1,632	\$1,552
Garrison Property and Casualty Insurance Company	\$1,405	\$1,391	\$1,217	\$1,682	\$1,880	\$1,885	\$1,413	\$1,448	\$1,414
GEICO Secure Insurance Company	<b>\$454</b>	<b>\$495</b>	<b>\$495</b>	<b>\$716</b>	<b>\$915</b>	<b>\$999</b>	<b>\$620</b>	<b>\$495</b>	<b>\$454</b>
Key Insurance Company	\$2,206	\$2,584	\$2,584	\$2,812	\$3,220	\$3,580	\$2,980	\$2,074	\$3,064
Liberty Mutual General Insurance Company	\$1,931	\$1,942	\$2,409	\$4,720	\$6,005	\$6,515	\$4,640	\$3,005	\$2,314
Mercury Casualty Company	\$1,019	\$1,034	\$1,050	\$1,490	\$1,982	\$2,094	\$1,556	\$1,297	\$1,187
Nevada Capital Insurance Company	\$694	\$719	\$709	\$972	\$1,232	\$1,319	\$892	\$819	\$866
Primero Insurance Company	\$2,370	\$2,370	\$2,250	\$3,408	\$3,696	\$3,696	\$3,408	\$2,394	\$2,250
Progressive Direct Insurance Company	\$741	\$784	\$743	\$1,020	\$1,409	\$1,439	\$1,027	\$933	\$887
Progressive Northern Insurance Company	\$770	\$798	\$763	\$1,123	\$1,592	\$1,610	\$1,115	\$989	\$925
Root Insurance Company	\$1,352	\$1,172	\$1,247	\$2,208	\$2,965	\$3,384	\$2,079	\$1,669	\$1,304
Safeco Insurance Company of Illinois	\$3,134	\$3,421	\$3,027	\$5,116	\$6,437	\$7,614	\$4,470	\$4,160	\$3,175
The Standard Fire Insurance Company	\$845	\$861	\$791	\$1,293	\$1,577	\$1,835	\$1,148	\$950	\$1,133
State Farm Fire and Casualty Company	<b>\$4,883</b>	<b>\$4,688</b>	<b>\$4,174</b>	<b>\$6,911</b>	<b>\$9,317</b>	<b>\$9,122</b>	<b>\$5,170</b>	<b>\$4,715</b>	<b>\$6,139</b>
State Farm Mutual Automobile Insurance Company	\$3,233	\$3,081	\$2,754	\$4,576	\$6,144	\$5,995	\$3,423	\$3,103	\$4,016
Trexis Insurance Corporation	\$1,133	\$1,234	\$1,163	\$1,473	\$1,785	\$2,019	\$1,501	\$1,183	\$1,143
United Services Automobile Association	\$972	\$988	\$860	\$1,182	\$1,342	\$1,356	\$997	\$1,023	\$988
USAA Casualty Insurance Company	\$1,095	\$1,156	\$965	\$1,356	\$1,507	\$1,513	\$1,140	\$1,083	\$1,110
USAA General Indemnity Company	\$830	\$836	\$735	\$995	\$1,124	\$1,112	\$861	\$836	\$849

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

**Hartford Insurance Company of the Midwest** did not offer information for this example.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

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

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE O - Liability OPTION 2 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, Automatic Transmission, 4-door

**Coverages:**

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

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$1,677	\$1,547	\$1,564	\$2,544	\$3,786	\$3,846	\$2,164	\$1,584	\$1,684
American Family Insurance Company	\$997	\$1,026	\$993	\$1,548	\$2,137	\$2,229	\$1,304	\$1,215	\$1,258
American National General Insurance Company	\$803	\$798	\$760	\$1,311	\$1,699	\$1,861	\$1,202	\$949	\$806
Country Preferred Insurance Company	\$779	\$1,098	\$874	<b>\$875</b>	\$1,463	\$1,889	\$1,130	\$1,131	\$1,004
CSAA General Insurance Company	\$1,519	\$1,599	\$1,635	\$2,791	\$3,313	\$3,648	\$2,300	\$1,685	\$2,160
Esurance Property & Casualty Insurance Company	\$1,279	\$1,186	\$1,245	\$2,399	\$2,990	\$2,983	\$2,199	\$1,441	\$1,433
Farmers Insurance Exchange	\$1,558	\$1,545	\$1,400	\$3,727	\$3,699	\$4,700	\$4,110	\$1,942	\$1,726
Garrison Property and Casualty Insurance Company	\$1,720	\$1,690	\$1,500	\$2,160	\$2,403	\$2,409	\$1,750	\$1,785	\$1,712
GEICO Secure Insurance Company	<b>\$659</b>	<b>\$701</b>	<b>\$701</b>	\$1,236	\$1,641	\$1,835	<b>\$1,017</b>	<b>\$701</b>	<b>\$659</b>
Liberty Mutual General Insurance Company	\$2,679	\$2,563	\$3,250	\$7,094	\$9,383	\$10,886	<b>\$7,109</b>	\$4,203	\$3,040
Mercury Casualty Company	\$1,247	\$1,244	\$1,291	\$1,957	\$2,703	\$2,872	\$1,988	\$1,616	\$1,450
Nevada Capital Insurance Company	\$804	\$832	\$827	\$1,164	\$1,508	\$1,617	\$1,048	\$959	\$1,015
Progressive Direct Insurance Company	\$976	\$990	\$958	\$1,529	\$2,232	\$2,253	\$1,487	\$1,261	\$1,138
Progressive Northern Insurance Company	\$1,075	\$1,067	\$1,043	\$1,770	\$2,624	\$2,629	\$1,700	\$1,412	\$1,256
Root Insurance Company	\$1,902	\$1,575	\$1,738	\$3,349	\$4,573	\$5,189	\$3,077	\$2,388	\$1,801
Safeco Insurance Company of Illinois	\$3,793	\$4,121	\$3,657	\$7,086	\$9,446	\$10,933	\$6,124	\$4,765	\$3,805
The Standard Fire Insurance Company	\$949	\$950	\$871	\$1,566	\$1,975	\$2,289	\$1,366	\$1,091	\$1,344
State Farm Fire and Casualty Company	<b>\$5,847</b>	<b>\$5,503</b>	<b>\$4,892</b>	<b>\$8,648</b>	<b>\$11,771</b>	<b>\$11,637</b>	\$6,239	<b>\$5,601</b>	<b>\$7,173</b>
State Farm Mutual Automobile Insurance Company	\$3,849	\$3,600	\$3,209	\$5,688	\$7,718	\$7,592	\$4,113	\$3,668	\$4,681
Trexis Insurance Corporation	\$1,326	\$1,441	\$1,359	\$1,765	\$2,131	\$2,393	\$1,761	\$1,391	\$1,339
United Services Automobile Association	\$1,175	\$1,177	\$1,042	\$1,498	\$1,691	\$1,710	\$1,223	\$1,241	\$1,172
USAA Casualty Insurance Company	\$1,360	\$1,409	\$1,206	\$1,754	\$1,944	\$1,951	\$1,433	\$1,346	\$1,356
USAA General Indemnity Company	\$1,003	\$1,002	\$891	\$1,257	<b>\$1,411</b>	<b>\$1,401</b>	\$1,051	\$1,008	\$1,014

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

**Hartford Insurance Company of the Midwest** did not offer information for this example.

**Key Insurance** did not offer information for either vehicle for Option 2.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE P - Liability OPTION 1 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, Automatic Transmission, 4-door

### Coverages:

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

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$546	\$532	\$520	\$697	\$881	\$902	\$649	\$542	\$543
American Access Casualty Company	<b>\$1,539</b>	<b>\$3,855</b>	<b>\$2,088</b>	<b>\$2,130</b>	\$2,017	<b>\$2,945</b>	\$1,823	<b>\$1,935</b>	
American Family Insurance Company	\$325	\$331	\$318	\$490	\$656	\$689	\$407	\$383	\$400
American National General Insurance Company	\$231	\$233	\$219	\$350	\$449	\$495	\$332	\$272	\$232
Country Preferred Insurance Company	\$574	\$456	\$455	\$740	\$937	\$962	\$566	\$570	\$517
CSAA General Insurance Company	\$510	\$531	\$543	\$775	\$891	\$967	\$687	\$555	\$684
Esurance Property & Casualty Insurance Company	\$521	\$484	\$503	\$860	\$1,081	\$1,152	\$785	\$596	\$583
Farmers Insurance Exchange	\$609	\$582	\$508	\$1,121	\$1,208	\$1,372	\$1,159	\$632	\$652
Garrison Property and Casualty Insurance Company	\$399	\$395	\$347	\$481	\$531	\$533	\$401	\$415	\$403
GEICO Secure Insurance Company	<b>\$198</b>	<b>\$213</b>	<b>\$213</b>	<b>\$294</b>	<b>\$369</b>	<b>\$404</b>	<b>\$259</b>	<b>\$213</b>	<b>\$198</b>
Hartford Insurance Company of the Midwest	\$463	\$458	\$434	\$627	\$783	\$773	\$579	\$463	\$514
Key Insurance Company	\$1,100	\$1,280	\$1,280	\$1,412	\$1,616	\$1,790	\$1,466	\$1,034	<b>\$1,526</b>
Liberty Mutual General Insurance Company	\$291	\$326	\$383	\$680	\$839	\$916	\$651	\$476	\$365
Mercury Casualty Company	\$386	\$387	\$404	\$559	\$734	\$771	\$579	\$498	\$465
Nevada Capital Insurance Company	\$312	\$325	\$318	\$426	\$532	\$571	\$398	\$365	\$385
Primero Insurance Company	\$1,308	\$1,308	\$1,248	\$1,998	\$2,154	\$2,154	\$1,998	\$1,308	\$1,248
Progressive Direct Insurance Company	\$452	\$460	\$446	\$616	\$829	\$837	\$611	\$554	\$527
Progressive Northern Insurance Company	\$389	\$396	\$382	\$566	\$797	\$803	\$562	\$499	\$469
Root Insurance Company	\$513	\$452	\$470	\$763	\$989	\$1,115	\$733	\$603	\$509
Safeco Insurance Company of Illinois	\$530	\$539	\$488	\$832	\$1,032	\$1,176	\$728	\$616	\$501
The Standard Fire Insurance Company	\$462	\$470	\$434	\$661	\$787	\$902	\$597	\$510	\$595
State Farm Fire and Casualty Company	\$452	\$427	\$386	\$667	\$899	\$884	\$458	\$426	\$558
State Farm Mutual Automobile Insurance Company	\$270	\$255	\$229	\$397	\$538	\$526	\$279	\$255	\$337
Trexis Insurance Corporation	\$1,499	\$1,660	\$1,547	\$2,007	<b>\$2,444</b>	\$2,782	<b>\$2,036</b>	\$1,589	\$1,520
United Services Automobile Association	\$338	\$342	\$300	\$403	\$448	\$452	\$343	\$356	\$343
USAA Casualty Insurance Company	\$350	\$369	\$308	\$426	\$470	\$473	\$363	\$350	\$357
USAA General Indemnity Company	\$372	\$375	\$326	\$448	\$501	\$499	\$384	\$378	\$382

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Steline is not a current territory.

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

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

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE P - Liability OPTION 2 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, Automatic Transmission, 4-door

**Coverages:**

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

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$582	\$552	\$548	\$783	\$1,032	\$1,057	\$715	\$569	\$577
American Family Insurance Company	\$401	\$408	\$397	\$630	\$867	\$897	\$514	\$474	\$500
American National General Insurance Company	<b>\$274</b>	<b>\$271</b>	<b>\$262</b>	<b>\$439</b>	\$563	\$626	\$406	\$323	<b>\$273</b>
Country Preferred Insurance Company	\$625	\$511	\$511	\$839	\$1,074	\$1,102	\$628	\$636	\$577
CSAA General Insurance Company	\$547	\$564	\$575	\$867	\$1,009	\$1,087	\$748	\$592	\$734
Esurance Property & Casualty Insurance Company	\$687	\$623	\$662	\$1,271	\$1,620	\$1,769	\$1,153	\$778	\$763
Farmers Insurance Exchange	\$550	\$532	\$471	\$1,139	\$1,174	\$1,417	\$1,226	\$621	\$597
Garrison Property and Casualty Insurance Company	\$470	\$464	\$409	\$595	\$658	\$658	\$478	\$493	\$471
GEICO Secure Insurance Company	\$274	\$290	\$290	\$490	\$646	\$726	\$410	<b>\$290</b>	\$274
Hartford Insurance Company of the Midwest	\$491	\$474	\$449	\$722	\$923	\$920	\$658	\$486	\$539
Liberty Mutual General Insurance Company	\$390	\$410	\$498	\$1,001	\$1,295	\$1,476	\$979	\$640	\$465
Mercury Casualty Company	\$474	\$468	\$496	\$739	\$1,012	\$1,068	\$746	\$621	\$567
Nevada Capital Insurance Company	\$359	\$371	\$367	\$508	\$649	\$697	\$463	\$424	\$447
Progressive Direct Insurance Company	\$575	\$566	\$558	\$887	\$1,265	\$1,265	\$856	\$728	\$658
Progressive Northern Insurance Company	\$525	\$515	\$506	\$870	\$1,286	\$1,283	\$832	\$691	\$615
Root Insurance Company	\$667	\$568	\$607	\$1,053	\$1,389	\$1,563	\$991	\$794	\$649
Safeco Insurance Company of Illinois	\$631	\$646	\$583	\$1,127	\$1,484	\$1,673	\$979	\$710	\$596
The Standard Fire Insurance Company	\$504	\$505	\$468	\$778	\$958	\$1,098	\$691	\$569	\$686
State Farm Fire and Casualty Company	\$665	\$606	\$558	\$1,042	\$1,403	\$1,395	\$657	\$611	\$776
State Farm Mutual Automobile Insurance Company	\$377	\$346	\$315	\$587	\$794	\$786	<b>\$381</b>	\$350	\$447
Trexis Insurance Corporation	<b>\$1,794</b>	<b>\$1,978</b>	<b>\$1,847</b>	<b>\$2,452</b>	<b>\$2,967</b>	<b>\$3,347</b>	<b>\$2,428</b>	<b>\$1,908</b>	<b>\$1,820</b>
United Services Automobile Association	\$395	\$396	\$350	\$489	<b>\$545</b>	<b>\$549</b>	\$405	\$416	\$396
USAA Casualty Insurance Company	\$409	\$424	\$360	\$519	\$570	\$573	\$428	\$407	\$410
USAA General Indemnity Company	\$426	\$425	\$376	\$540	\$603	\$599	\$445	\$431	\$431

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

**Key Insurance** did not offer information for either vehicle for Option 2.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE P - Liability OPTION 1 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, Automatic Transmission, 4-door

### Coverages:

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

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

\$250 deductible Comprehensive, \$500 deductible Collision

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$646	\$653	\$628	\$807	\$1,017	\$1,044	\$758	\$646	\$650
American Access Casualty Company	\$1,378	<b>\$3,362</b>	\$1,784	\$1,803	\$1,716	\$2,430	\$1,582	\$1,657	
American Family Insurance Company	\$298	\$307	\$295	\$443	\$590	\$614	\$380	\$355	\$369
American National General Insurance Company	<b>\$214</b>	<b>\$216</b>	<b>\$202</b>	<b>\$338</b>	\$439	\$477	\$313	\$254	<b>\$217</b>
Country Preferred Insurance Company	\$556	\$451	\$450	\$739	\$934	\$959	\$563	\$567	\$511
CSAA General Insurance Company	\$498	\$525	\$537	\$777	\$894	\$973	\$685	\$550	\$679
Esurance Property & Casualty Insurance Company	\$529	\$491	\$508	\$865	\$1,085	\$1,148	\$788	\$606	\$588
Farmers Insurance Exchange	\$651	\$627	\$548	\$1,218	\$1,326	\$1,497	\$1,222	\$678	\$716
Garrison Property and Casualty Insurance Company	\$393	\$385	\$339	\$485	\$535	\$535	\$395	\$411	\$395
GEICO Secure Insurance Company	\$221	\$234	\$234	\$340	<b>\$427</b>	\$461	<b>\$294</b>	<b>\$234</b>	\$221
Hartford Insurance Company of the Midwest	\$468	\$465	\$440	\$641	\$802	\$793	\$591	\$470	\$522
Key Insurance Company	\$1,274	\$1,448	\$1,448	\$1,592	\$1,832	\$2,006	\$1,676	\$1,196	\$1,814
Liberty Mutual General Insurance Company	\$312	\$327	\$408	\$761	\$936	\$1,003	\$709	\$513	\$397
Mercury Casualty Company	\$456	\$451	\$472	\$677	\$908	\$949	\$695	\$585	\$539
Primero Insurance Company	<b>\$1,932</b>	\$1,932	<b>\$1,836</b>	<b>\$2,742</b>	<b>\$2,976</b>	<b>\$2,976</b>	<b>\$2,742</b>	<b>\$1,776</b>	<b>\$1,836</b>
Progressive Direct Insurance Company	\$538	\$545	\$528	\$752	\$1,017	\$1,024	\$741	\$665	\$635
Progressive Northern Insurance Company	\$475	\$480	\$465	\$703	\$988	\$992	\$692	\$609	\$578
Root Insurance Company	\$596	\$536	\$550	\$857	\$1,105	\$1,254	\$833	\$700	\$594
Safeco Insurance Company of Illinois	\$528	\$539	\$486	\$847	\$1,025	\$1,171	\$716	\$616	\$500
State Farm Fire and Casualty Company	\$476	\$442	\$400	\$710	\$961	\$938	\$486	\$445	\$584
State Farm Mutual Automobile Insurance Company	\$290	\$269	\$240	\$432	\$588	\$572	\$300	\$269	\$358
Trexis Insurance Corporation	\$1,547	\$1,712	\$1,601	\$2,052	\$2,495	\$2,843	\$2,096	\$1,635	\$1,575
United Services Automobile Association	\$331	\$331	\$292	\$404	\$451	<b>\$453</b>	\$336	\$350	\$334
USAA Casualty Insurance Company	\$346	\$357	\$303	\$432	\$475	\$474	\$356	\$346	\$348
USAA General Indemnity Company	\$366	\$365	\$319	\$451	\$508	\$500	\$377	\$372	\$373

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Steline is not a current territory.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

**Nevada Capital Insurance Company** did not offer information for this example.

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

**The Standard Fire Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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



## EXAMPLE P - Liability OPTION 2 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, Automatic Transmission, 4-door

**Coverages:**

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

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$674	\$665	\$647	\$885	\$1,157	\$1,185	\$814	\$666	\$676
American Family Insurance Company	\$366	\$375	\$363	\$566	\$778	\$802	\$473	\$438	\$457
American National General Insurance Company	<b>\$254</b>	<b>\$250</b>	<b>\$240</b>	<b>\$423</b>	<b>\$549</b>	\$601	<b>\$384</b>	<b>\$301</b>	<b>\$256</b>
Country Preferred Insurance Company	\$622	\$507	\$506	\$839	\$1,073	\$1,099	\$626	\$634	\$572
CSAA General Insurance Company	\$539	\$565	\$575	\$880	\$1,025	\$1,108	\$755	\$595	\$737
Esurance Property & Casualty Insurance Company	\$681	\$618	\$653	\$1,243	\$1,586	\$1,715	\$1,125	\$775	\$752
Farmers Insurance Exchange	\$576	\$562	\$496	\$1,198	\$1,255	\$1,491	\$1,243	\$646	\$643
Garrison Property and Casualty Insurance Company	\$466	\$454	\$403	\$602	\$665	\$665	\$474	\$489	\$464
GEICO Secure Insurance Company	\$311	\$325	\$325	\$569	\$748	\$829	\$469	\$325	\$311
Hartford Insurance Company of the Midwest	\$499	\$483	\$458	\$742	\$950	\$948	\$675	\$493	\$549
Liberty Mutual General Insurance Company	\$409	\$411	\$520	\$1,083	\$1,393	\$1,561	\$1,036	\$678	\$493
Mercury Casualty Company	\$573	\$559	\$594	\$916	\$1,275	\$1,345	\$915	\$748	\$673
Progressive Direct Insurance Company	\$687	\$674	\$664	\$1,081	\$1,546	\$1,541	\$1,037	\$874	\$794
Progressive Northern Insurance Company	\$636	\$620	\$611	\$1,062	\$1,560	\$1,552	\$1,012	\$837	\$750
Root Insurance Company	\$746	\$651	\$683	\$1,146	\$1,502	\$1,698	\$1,090	\$890	\$732
Safeco Insurance Company of Illinois	\$608	\$627	\$563	\$1,096	\$1,384	\$1,579	\$915	\$694	\$576
State Farm Fire and Casualty Company	\$683	\$616	\$565	\$1,075	\$1,452	\$1,433	\$683	\$624	\$797
State Farm Mutual Automobile Insurance Company	\$397	\$360	\$326	\$623	\$846	\$832	\$406	\$365	\$470
Trexis Insurance Corporation	<b>\$1,801</b>	<b>\$1,992</b>	<b>\$1,862</b>	<b>\$2,442</b>	<b>\$2,964</b>	<b>\$3,355</b>	<b>\$2,448</b>	<b>\$1,914</b>	<b>\$1,836</b>
United Services Automobile Association	\$390	\$386	\$344	\$495	\$552	<b>\$554</b>	\$403	\$412	\$388
USAA Casualty Insurance Company	\$405	\$415	\$354	\$527	\$581	\$580	\$425	\$404	\$403
USAA General Indemnity Company	\$421	\$418	\$367	\$545	\$611	\$605	\$441	\$427	\$425

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

**Key Insurance** did not offer information for either vehicle for Option 2.

**Nevada Capital Insurance Company** did not offer information for this example.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**The Standard Fire Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE Q - Liability OPTION 1 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, Automatic Transmission, 4-door

### Coverages:

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

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$705	\$682	\$668	\$930	\$1,208	\$1,239	\$858	\$697	\$701
American Access Casualty Company	<b>\$1,539</b>	<b>\$3,855</b>	<b>\$2,088</b>	\$2,130	\$2,017	<b>\$2,945</b>	\$1,823	<b>\$1,935</b>	
American Family Insurance Company	\$469	\$478	\$462	\$713	\$963	\$1,013	\$591	\$555	\$579
American National General Insurance Company	\$415	\$422	\$394	\$626	\$807	\$889	\$595	\$489	\$416
Country Preferred Insurance Company	\$690	\$554	\$554	\$913	\$1,146	\$1,180	\$704	\$705	\$632
CSAA General Insurance Company	\$649	\$678	\$692	\$1,023	\$1,188	\$1,292	\$894	\$710	\$885
Esurance Property & Casualty Insurance Company	\$875	\$819	\$847	\$1,441	\$1,805	\$1,945	\$1,323	\$1,000	\$987
Farmers Insurance Exchange	\$817	\$786	\$690	\$1,592	\$1,680	\$1,959	\$1,678	\$882	\$879
Garrison Property and Casualty Insurance Company	\$571	\$567	\$494	\$690	\$765	\$767	\$575	\$593	\$577
GEICO Secure Insurance Company	<b>\$289</b>	<b>\$313</b>	<b>\$313</b>	<b>\$439</b>	<b>\$557</b>	<b>\$611</b>	<b>\$385</b>	<b>\$313</b>	<b>\$289</b>
Hartford Insurance Company of the Midwest	\$572	\$565	\$533	\$790	\$993	\$981	\$727	\$571	\$635
Key Insurance Company	\$1,100	\$1,280	\$1,280	\$1,412	\$1,616	\$1,790	\$1,466	\$1,034	<b>\$1,526</b>
Liberty Mutual General Insurance Company	\$521	\$565	\$679	\$1,260	\$1,583	\$1,779	\$1,221	\$851	\$642
Mercury Casualty Company	\$596	\$601	\$624	\$863	\$1,135	\$1,191	\$898	\$772	\$722
Nevada Capital Insurance Company	\$442	\$458	\$452	\$617	\$784	\$843	\$567	\$519	\$549
Primero Insurance Company	\$1,518	\$1,518	\$1,434	<b>\$2,310</b>	<b>\$2,490</b>	\$2,490	<b>\$2,310</b>	\$1,512	\$1,434
Progressive Direct Insurance Company	\$656	\$664	\$645	\$912	\$1,250	\$1,261	\$904	\$812	\$764
Progressive Northern Insurance Company	\$592	\$598	\$578	\$865	\$1,222	\$1,231	\$855	\$757	\$707
Root Insurance Company	\$836	\$736	\$765	\$1,246	\$1,619	\$1,833	\$1,197	\$989	\$826
Safeco Insurance Company of Illinois	\$919	\$934	\$841	\$1,556	\$2,007	\$2,284	\$1,348	\$1,062	\$862
The Standard Fire Insurance Company	\$840	\$854	\$784	\$1,237	\$1,486	\$1,715	\$1,114	\$934	\$1,105
State Farm Fire and Casualty Company	\$764	\$728	\$652	\$1,104	\$1,494	\$1,467	\$788	\$727	\$961
State Farm Mutual Automobile Insurance Company	\$469	\$445	\$398	\$681	\$922	\$901	\$488	\$447	\$592
Trexis Insurance Corporation	\$1,499	\$1,660	\$1,547	\$2,007	\$2,444	\$2,782	\$2,036	\$1,589	\$1,520
United Services Automobile Association	\$450	\$457	\$398	\$543	\$608	\$613	\$460	\$475	\$459
USAA Casualty Insurance Company	\$474	\$501	\$415	\$582	\$643	\$646	\$491	\$474	\$483
USAA General Indemnity Company	\$547	\$554	\$483	\$665	\$748	\$742	\$568	\$557	\$564

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Steline is not a current territory.

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

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

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE Q - Liability OPTION 2 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, Automatic Transmission, 4-door

**Coverages:**

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

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$771	\$722	\$719	\$1,083	\$1,470	\$1,503	\$974	\$750	\$765
American Family Insurance Company	\$599	\$609	\$594	\$950	\$1,320	\$1,367	\$775	\$715	\$752
American National General Insurance Company	\$492	\$489	\$470	\$787	\$1,013	\$1,126	\$730	\$581	\$490
Country Preferred Insurance Company	\$761	\$613	\$613	\$1,020	\$1,295	\$1,330	\$773	\$777	\$697
CSAA General Insurance Company	\$716	\$736	\$750	\$1,185	\$1,392	\$1,513	\$1,005	\$774	\$976
Esurance Property & Casualty Insurance Company	\$1,175	\$1,071	\$1,137	\$2,175	\$2,752	\$3,051	\$1,982	\$1,326	\$1,313
Farmers Insurance Exchange	\$854	\$831	\$743	\$1,871	\$1,888	\$2,341	\$2,056	\$1,006	\$929
Garrison Property and Casualty Insurance Company	\$684	\$675	\$595	\$866	\$959	\$963	\$697	\$713	\$684
GEICO Secure Insurance Company	<b>\$408</b>	<b>\$433</b>	<b>\$433</b>	\$746	\$991	\$1,116	\$621	<b>\$433</b>	<b>\$408</b>
Hartford Insurance Company of the Midwest	\$619	\$594	\$565	\$932	\$1,200	\$1,198	\$844	\$608	\$681
Liberty Mutual General Insurance Company	\$744	\$750	\$934	\$1,968	\$2,588	\$3,056	\$1,952	\$1,210	\$864
Mercury Casualty Company	\$727	\$722	\$762	\$1,133	\$1,551	\$1,639	\$1,148	\$956	\$874
Nevada Capital Insurance Company	\$511	\$528	\$527	\$738	\$956	\$1,028	\$665	\$607	\$643
Progressive Direct Insurance Company	\$866	\$847	\$836	\$1,373	\$1,996	\$1,993	\$1,320	\$1,106	\$989
Progressive Northern Insurance Company	\$820	\$797	\$787	\$1,372	\$2,044	\$2,038	\$1,311	\$1,079	\$950
Root Insurance Company	\$1,108	\$940	\$1,005	\$1,756	\$2,323	\$2,626	\$1,651	\$1,325	\$1,069
Safeco Insurance Company of Illinois	\$1,156	\$1,182	\$1,067	\$2,252	<b>\$3,091</b>	<b>\$3,465</b>	\$1,941	\$1,274	\$1,089
The Standard Fire Insurance Company	\$924	\$924	\$851	\$1,467	\$1,823	\$2,102	\$1,296	\$1,050	\$1,283
State Farm Fire and Casualty Company	\$1,031	\$953	\$865	\$1,578	\$2,137	\$2,124	\$1,048	\$964	\$1,238
State Farm Mutual Automobile Insurance Company	\$613	\$566	\$510	\$935	\$1,271	\$1,256	\$632	\$574	\$742
Trexis Insurance Corporation	<b>\$1,794</b>	<b>\$1,978</b>	<b>\$1,847</b>	<b>\$2,452</b>	\$2,967	\$3,347	<b>\$2,428</b>	<b>\$1,908</b>	<b>\$1,820</b>
United Services Automobile Association	\$532	\$535	\$472	<b>\$670</b>	<b>\$750</b>	<b>\$757</b>	<b>\$552</b>	\$564	\$534
USAA Casualty Insurance Company	\$563	\$584	\$495	\$722	\$797	\$801	\$591	\$562	\$565
USAA General Indemnity Company	\$649	\$648	\$572	\$825	\$926	\$921	\$680	\$658	\$657

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

**Key Insurance** did not offer information for either vehicle for Option 2.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE Q - Liability OPTION 1 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, Automatic Transmission, 4-door

Coverages:

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

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

\$250 deductible Comprehensive, \$500 deductible Collision

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$840	\$842	\$809	\$1,080	\$1,391	\$1,429	\$1,004	\$838	\$844
American Access Casualty Company	\$1,378	<b>\$3,362</b>	\$1,784	\$1,803	\$1,716	\$2,430	\$1,582	\$1,657	
American Family Insurance Company	\$430	\$442	\$426	\$645	\$866	\$907	\$549	\$514	\$534
American National General Insurance Company	\$384	\$386	\$362	\$608	\$788	\$857	\$562	\$455	\$387
Country Preferred Insurance Company	\$686	\$548	\$549	\$911	\$1,144	\$1,177	\$699	\$701	\$628
CSAA General Insurance Company	\$634	\$671	\$687	\$1,031	\$1,196	\$1,306	\$897	\$706	\$883
Esurance Property & Casualty Insurance Company	\$888	\$831	\$856	\$1,442	\$1,805	\$1,930	\$1,322	\$1,018	\$993
Farmers Insurance Exchange	\$863	\$836	\$733	\$1,696	\$1,814	\$2,093	\$1,730	\$929	\$953
Garrison Property and Casualty Insurance Company	\$560	\$550	\$480	\$693	\$767	\$766	\$561	\$584	\$561
GEICO Secure Insurance Company	<b>\$325</b>	<b>\$345</b>	<b>\$345</b>	<b>\$511</b>	\$648	\$701	<b>\$440</b>	<b>\$345</b>	<b>\$325</b>
Hartford Insurance Company of the Midwest	\$580	\$574	\$541	\$811	\$1,020	\$1,008	\$745	\$580	\$645
Key Insurance Company	\$1,274	\$1,448	\$1,448	\$1,592	\$1,832	\$2,006	\$1,676	\$1,196	\$1,814
Liberty Mutual General Insurance Company	\$564	\$578	\$725	\$1,407	\$1,760	\$1,934	\$1,333	\$921	\$700
Mercury Casualty Company	\$704	\$698	\$729	\$1,046	\$1,400	\$1,466	\$1,077	\$906	\$836
Primero Insurance Company	<b>\$2,226</b>	\$2,226	<b>\$2,118</b>	<b>\$3,168</b>	<b>\$3,432</b>	<b>\$3,432</b>	<b>\$3,168</b>	<b>\$2,256</b>	<b>\$2,118</b>
Progressive Direct Insurance Company	\$776	\$782	\$760	\$1,103	\$1,512	\$1,522	\$1,085	\$967	\$915
Progressive Northern Insurance Company	\$712	\$714	\$694	\$1,058	\$1,488	\$1,495	\$1,039	\$914	\$858
Root Insurance Company	\$973	\$876	\$897	\$1,403	\$1,808	\$2,060	\$1,365	\$1,151	\$970
Safeco Insurance Company of Illinois	\$897	\$916	\$819	\$1,534	\$1,912	\$2,188	\$1,284	\$1,048	\$842
State Farm Fire and Casualty Company	\$816	\$765	\$685	\$1,200	\$1,630	\$1,590	\$848	\$769	\$1,019
State Farm Mutual Automobile Insurance Company	\$510	\$476	\$424	\$753	\$1,026	\$996	\$533	\$478	\$637
Trexis Insurance Corporation	\$1,547	\$1,712	\$1,601	\$2,052	\$2,495	\$2,843	\$2,096	\$1,635	\$1,575
United Services Automobile Association	\$441	\$441	\$387	\$543	<b>\$609</b>	<b>\$612</b>	\$449	\$466	\$445
USAA Casualty Insurance Company	\$465	\$482	\$405	\$586	\$647	\$647	\$483	\$464	\$470
USAA General Indemnity Company	\$537	\$537	\$468	\$668	\$751	\$740	\$555	\$545	\$547

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

**Nevada Capital Insurance Company** did not offer information for this example.

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

**The Standard Fire Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE Q - Liability OPTION 2 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, Automatic Transmission, 4-door

**Coverages:**

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

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$895	\$870	\$849	\$1,219	\$1,636	\$1,676	\$1,107	\$877	\$895
American Family Insurance Company	\$546	\$559	\$543	\$856	\$1,184	\$1,223	\$710	\$659	\$689
American National General Insurance Company	<b>\$455</b>	<b>\$448</b>	<b>\$431</b>	\$758	\$984	\$1,076	\$689	\$538	<b>\$457</b>
Country Preferred Insurance Company	\$758	\$608	\$608	\$1,019	\$1,293	\$1,329	\$769	\$774	\$694
CSAA General Insurance Company	\$710	\$743	\$759	\$1,216	\$1,431	\$1,564	\$1,027	\$783	\$990
Esurance Property & Casualty Insurance Company	\$1,159	\$1,058	\$1,116	\$2,108	\$2,673	\$2,932	\$1,917	\$1,313	\$1,287
Farmers Insurance Exchange	\$882	\$864	\$768	\$1,923	\$1,979	\$2,404	\$2,033	\$1,024	\$988
Garrison Property and Casualty Insurance Company	\$675	\$659	\$582	\$872	\$966	\$964	\$685	\$707	\$671
GEICO Secure Insurance Company	\$466	\$487	\$487	\$871	\$1,150	\$1,278	\$714	<b>\$487</b>	\$466
Hartford Insurance Company of the Midwest	\$631	\$607	\$576	\$960	\$1,236	\$1,234	\$869	\$619	\$695
Liberty Mutual General Insurance Company	\$779	\$759	\$968	\$2,103	\$2,750	\$3,187	\$2,050	\$1,274	\$909
Mercury Casualty Company	\$879	\$860	\$913	\$1,403	\$1,951	\$2,061	\$1,408	\$1,151	\$1,037
Progressive Direct Insurance Company	\$1,023	\$997	\$986	\$1,646	\$2,387	\$2,378	\$1,574	\$1,314	\$1,179
Progressive Northern Insurance Company	\$973	\$944	\$934	\$1,635	\$2,419	\$2,407	\$1,558	\$1,281	\$1,137
Root Insurance Company	\$1,232	\$1,072	\$1,128	\$1,899	\$2,495	\$2,830	\$1,807	\$1,475	\$1,205
Safeco Insurance Company of Illinois	\$1,075	\$1,108	\$992	\$2,085	\$2,728	\$3,103	\$1,730	\$1,216	\$1,014
State Farm Fire and Casualty Company	\$1,087	\$993	\$897	\$1,681	\$2,287	\$2,256	\$1,117	\$1,010	\$1,302
State Farm Mutual Automobile Insurance Company	\$661	\$602	\$541	\$1,021	\$1,395	\$1,368	\$688	\$613	\$794
Trexis Insurance Corporation	<b>\$1,801</b>	<b>\$1,992</b>	<b>\$1,862</b>	<b>\$2,442</b>	<b>\$2,964</b>	<b>\$3,355</b>	<b>\$2,448</b>	<b>\$1,914</b>	<b>\$1,836</b>
United Services Automobile Association	\$524	\$521	\$461	<b>\$674</b>	<b>\$754</b>	<b>\$759</b>	<b>\$543</b>	\$558	\$522
USAA Casualty Insurance Company	\$557	\$570	\$488	\$731	\$805	\$807	\$585	\$556	\$555
USAA General Indemnity Company	\$639	\$632	\$558	\$827	\$929	\$921	\$669	\$645	\$643

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

**Key Insurance** did not offer information for either vehicle for Option 2.

**Nevada Capital Insurance Company** did not offer information for this example

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**The Standard Fire Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE R - Liability OPTION 1 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, Automatic Transmission, 4-door

### Coverages:

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

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
<b>Company Name</b>	<b>89701</b>	<b>89801</b>	<b>89406</b>	<b>89015</b>	<b>89121</b>	<b>89030</b>	<b>89048</b>	<b>89510</b>	<b>89449</b>
Allstate Fire and Casualty Insurance Company	\$1,172	\$1,118	\$1,101	\$1,640	\$2,225	\$2,281	\$1,484	\$1,148	\$1,164
American Access Casualty Company	\$1,539	\$3,855	\$2,088	\$2,130	\$2,017	\$2,945	\$1,823	\$1,935	
American Family Insurance Company	\$1,017	\$1,031	\$999	\$1,564	\$2,155	\$2,284	\$1,292	\$1,213	\$1,260
American National General Insurance Company	\$572	\$581	\$546	\$867	\$1,114	\$1,228	\$821	\$677	\$574
Country Preferred Insurance Company	\$906	\$719	\$723	\$1,197	\$1,491	\$1,538	\$934	\$929	\$827
CSAA General Insurance Company	\$1,187	\$1,235	\$1,259	\$1,986	\$2,338	\$2,525	\$1,686	\$1,308	\$1,658
Esurance Property & Casualty Insurance Company	\$1,100	\$1,027	\$1,065	\$1,815	\$2,271	\$2,456	\$1,667	\$1,255	\$1,240
Farmers Insurance Exchange	\$1,410	\$1,367	\$1,205	\$2,853	\$2,963	\$3,529	\$3,070	\$1,566	\$1,509
Garrison Property and Casualty Insurance Company	\$1,275	\$1,270	\$1,102	\$1,536	\$1,710	\$1,717	\$1,284	\$1,324	\$1,289
GEICO Secure Insurance Company	<b>\$403</b>	<b>\$437</b>	<b>\$437</b>	<b>\$621</b>	<b>\$793</b>	<b>\$872</b>	<b>\$543</b>	<b>\$437</b>	<b>\$403</b>
Hartford Insurance Company of the Midwest	\$1,232	\$1,192	\$1,127	\$1,864	\$2,405	\$2,397	\$1,689	\$1,214	\$1,367
Key Insurance Company	\$1,100	\$1,280	\$1,280	\$1,412	\$1,616	\$1,790	\$1,466	\$1,034	\$1,526
Liberty Mutual General Insurance Company	\$1,576	\$1,655	\$2,010	\$3,840	\$4,911	\$5,705	\$3,817	\$2,515	\$1,887
Mercury Casualty Company	\$835	\$844	\$876	\$1,207	\$1,588	\$1,665	\$1,261	\$1,083	\$1,015
Nevada Capital Insurance Company	\$490	\$507	\$499	\$685	\$867	\$933	\$629	\$577	\$610
Primero Insurance Company	\$1,950	\$1,950	\$1,848	\$2,958	\$3,192	\$3,192	\$2,958	\$1,938	\$1,848
Progressive Direct Insurance Company	\$964	\$984	\$952	\$1,333	\$1,837	\$1,858	\$1,325	\$1,198	\$1,123
Progressive Northern Insurance Company	\$800	\$809	\$783	\$1,183	\$1,686	\$1,696	\$1,167	\$1,026	\$949
Root Insurance Company	\$1,054	\$931	\$968	\$1,565	\$2,037	\$2,314	\$1,507	\$1,250	\$1,040
Safeco Insurance Company of Illinois	\$2,793	\$2,999	\$2,690	\$4,679	\$6,200	\$7,155	\$4,181	\$3,537	\$2,803
The Standard Fire Insurance Company	\$1,021	\$1,032	\$949	\$1,516	\$1,833	\$2,123	\$1,360	\$1,136	\$1,342
State Farm Fire and Casualty Company	<b>\$4,345</b>	<b>\$4,208</b>	<b>\$3,760</b>	<b>\$6,024</b>	<b>\$8,077</b>	<b>\$7,919</b>	<b>\$4,562</b>	<b>\$4,211</b>	<b>\$5,510</b>
State Farm Mutual Automobile Insurance Company	\$2,864	\$2,757	\$2,472	\$3,963	\$5,286	\$5,163	\$3,007	\$2,762	\$3,589
Trexis Insurance Corporation	\$1,499	\$1,660	\$1,547	\$2,007	\$2,444	\$2,782	\$2,036	\$1,589	\$1,520
United Services Automobile Association	\$899	\$915	\$792	\$1,105	\$1,245	\$1,259	\$923	\$953	\$916
USAA Casualty Insurance Company	\$1,061	\$1,127	\$932	\$1,321	\$1,462	\$1,472	\$1,106	\$1,058	\$1,078
USAA General Indemnity Company	\$834	\$843	\$736	\$1,015	\$1,141	\$1,133	\$866	\$848	\$856

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

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

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE R - Liability OPTION 2 - TOYOTA RAV4 HYBRID

Vehicle 1: 2020 Toyota RAV4 Hybrid LE, 4-cyl, 2.5L, 4WD/AWD, Automatic Transmission, 4-door

### Coverages:

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

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,353	\$1,232	\$1,247	\$2,041	\$2,923	\$2,984	\$1,786	\$1,297	\$1,339
American Family Insurance Company	\$1,273	\$1,290	\$1,262	\$2,035	\$2,881	\$2,999	\$1,659	\$1,548	\$1,613
American National General Insurance Company	\$681	\$675	\$651	\$1,087	\$1,398	\$1,557	\$1,007	\$802	\$676
Country Preferred Insurance Company	\$985	\$783	\$786	\$1,315	\$1,654	\$1,704	\$1,012	\$1,009	\$898
CSAA General Insurance Company	\$1,364	\$1,396	\$1,423	\$2,402	\$2,861	\$3,097	\$1,981	\$1,484	\$1,899
Esurance Property & Casualty Insurance Company	\$1,493	\$1,360	\$1,446	\$2,781	\$3,506	\$3,911	\$2,535	\$1,681	\$1,670
Farmers Insurance Exchange	\$1,560	\$1,534	\$1,381	\$3,622	\$3,583	\$4,560	\$4,052	\$1,919	\$1,702
Garrison Property and Casualty Insurance Company	\$1,577	\$1,557	\$1,379	\$1,996	\$2,212	\$2,226	\$1,610	\$1,644	\$1,575
GEICO Secure Insurance Company	\$576	\$612	\$612	\$1,068	\$1,424	\$1,606	\$886	<b>\$612</b>	<b>\$576</b>
Hartford Insurance Company of the Midwest	\$1,447	\$1,354	\$1,290	\$2,415	\$3,192	\$3,214	\$2,146	\$1,402	\$1,586
Liberty Mutual General Insurance Company	\$2,401	\$2,325	\$2,942	\$6,380	\$8,523	\$10,479	<b>\$6,488</b>	\$3,795	\$2,700
Mercury Casualty Company	\$1,014	\$1,009	\$1,064	\$1,575	\$2,156	\$2,276	\$1,602	\$1,335	\$1,221
Nevada Capital Insurance Company	<b>\$567</b>	<b>\$587</b>	<b>\$585</b>	<b>\$820</b>	<b>\$1,061</b>	<b>\$1,142</b>	<b>\$739</b>	\$676	\$715
Progressive Direct Insurance Company	\$1,291	\$1,270	\$1,250	\$2,049	\$2,995	\$3,002	\$1,972	\$1,655	\$1,471
Progressive Northern Insurance Company	\$1,153	\$1,119	\$1,106	\$1,964	\$2,948	\$2,940	\$1,871	\$1,523	\$1,326
Root Insurance Company	\$1,406	\$1,196	\$1,276	\$2,220	\$2,941	\$3,335	\$2,092	\$1,684	\$1,352
Safeco Insurance Company of Illinois	\$3,652	\$3,886	\$3,510	\$7,123	\$10,136	<b>\$11,366</b>	\$6,330	\$4,280	\$3,628
The Standard Fire Insurance Company	\$1,143	\$1,141	\$1,047	\$1,838	\$2,293	\$2,654	\$1,617	\$1,302	\$1,585
State Farm Fire and Casualty Company	<b>\$5,186</b>	<b>\$4,923</b>	<b>\$4,397</b>	<b>\$7,539</b>	<b>\$10,210</b>	\$10,130	\$5,479	<b>\$4,988</b>	<b>\$6,407</b>
State Farm Mutual Automobile Insurance Company	\$3,387	\$3,198	\$2,862	\$4,903	\$6,612	\$6,525	\$3,583	\$3,241	\$4,148
Trexis Insurance Corporation	\$1,794	\$1,978	\$1,847	\$2,452	\$2,967	\$3,347	\$2,428	\$1,908	\$1,820
United Services Automobile Association	\$1,103	\$1,107	\$978	\$1,423	\$1,600	\$1,620	\$1,152	\$1,171	\$1,103
USAA Casualty Insurance Company	\$1,334	\$1,389	\$1,184	\$1,735	\$1,917	\$1,931	\$1,409	\$1,330	\$1,333
USAA General Indemnity Company	\$1,021	\$1,024	\$907	\$1,303	\$1,458	\$1,454	\$1,076	\$1,037	\$1,034

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

**Key Insurance** did not offer information for either vehicle for Option 2.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## EXAMPLE R - Liability OPTION 1 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, Automatic Transmission, 4-door

### Coverages:

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

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

\$250 deductible Comprehensive, \$500 deductible Collision

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,421	\$1,422	\$1,369	\$1,915	\$2,560	\$2,629	\$1,752	\$1,407	\$1,430
American Access Casualty Company	\$1,378	\$3,362	\$1,784	\$1,803	\$1,716	\$2,430	\$1,582	\$1,657	
American Family Insurance Company	\$929	\$951	\$918	\$1,412	\$1,934	\$2,041	\$1,191	\$1,121	\$1,157
American National General Insurance Company	\$531	\$534	\$500	\$839	\$1,087	\$1,184	\$778	\$629	\$537
Country Preferred Insurance Company	\$899	\$709	\$710	\$1,190	\$1,480	\$1,527	\$923	\$920	\$816
CSAA General Insurance Company	\$1,159	\$1,232	\$1,256	\$2,005	\$2,365	\$2,564	\$1,696	\$1,303	\$1,659
Esurance Property & Casualty Insurance Company	\$1,114	\$1,044	\$1,074	\$1,813	\$2,266	\$2,431	\$1,664	\$1,274	\$1,246
Farmers Insurance Exchange	\$1,472	\$1,437	\$1,263	\$2,964	\$3,133	\$3,671	\$3,075	\$1,615	\$1,617
Garrison Property and Casualty Insurance Company	\$1,238	\$1,217	\$1,059	\$1,524	\$1,696	\$1,696	\$1,241	\$1,288	\$1,240
GEICO Secure Insurance Company	<b>\$455</b>	<b>\$485</b>	<b>\$485</b>	<b>\$726</b>	<b>\$926</b>	<b>\$1,003</b>	<b>\$622</b>	<b>\$485</b>	<b>\$455</b>
Hartford Insurance Company of the Midwest	\$1,257	\$1,220	\$1,155	\$1,922	\$2,484	\$2,476	\$1,742	\$1,239	\$1,399
Key Insurance Company	\$1,274	\$1,448	\$1,448	\$1,592	\$1,832	\$2,006	\$1,676	\$1,196	\$1,814
Liberty Mutual General Insurance Company	\$1,762	\$1,758	\$2,191	\$4,360	\$5,574	\$6,231	\$4,301	\$2,751	\$2,095
Mercury Casualty Company	\$986	\$981	\$1,022	\$1,462	\$1,955	\$2,049	\$1,512	\$1,271	\$1,175
Primero Insurance Company	\$2,862	\$2,862	\$2,724	\$4,056	\$4,404	\$4,404	\$4,056	\$2,892	\$2,724
Progressive Direct Insurance Company	\$1,129	\$1,147	\$1,110	\$1,593	\$2,194	\$2,215	\$1,574	\$1,410	\$1,330
Progressive Northern Insurance Company	\$948	\$955	\$925	\$1,418	\$2,012	\$2,021	\$1,392	\$1,217	\$1,134
Root Insurance Company	\$1,226	\$1,109	\$1,133	\$1,761	\$2,272	\$2,597	\$1,719	\$1,453	\$1,217
Safeco Insurance Company of Illinois	\$2,584	\$2,782	\$2,478	\$4,286	\$5,456	\$6,366	\$3,729	\$3,323	\$2,588
State Farm Fire and Casualty Company	<b>\$4,715</b>	<b>\$4,481</b>	<b>\$4,000</b>	<b>\$6,687</b>	<b>\$9,010</b>	<b>\$8,774</b>	<b>\$4,963</b>	<b>\$4,500</b>	<b>\$5,911</b>
State Farm Mutual Automobile Insurance Company	\$3,127	\$2,954	\$2,646	\$4,432	\$5,945	\$5,774	\$3,294	\$2,971	\$3,875
Trexis Insurance Corporation	\$1,547	\$1,712	\$1,601	\$2,052	\$2,495	\$2,843	\$2,096	\$1,635	\$1,575
United Services Automobile Association	\$870	\$875	\$759	\$1,094	\$1,235	\$1,245	\$893	\$924	\$879
USAA Casualty Insurance Company	\$1,031	\$1,075	\$897	\$1,312	\$1,453	\$1,459	\$1,075	\$1,027	\$1,040
USAA General Indemnity Company	\$814	\$813	\$712	\$1,012	\$1,139	\$1,126	\$845	\$825	\$829

**American Access Casualty Company** Collision only writes minimum limits and does not split deductibles. \$500 used for Comprehensive and Collision. Stateline is not a current territory.

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

Option 1 PD Liability Rate includes the \$12 billing fee.

**Nevada Capital Insurance Company** did not offer information for this example.

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

**The Standard Fire Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

**USAA Group** is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and

Selected Reserve officers and enlisted personnel; and retired or separated military personnel.



## EXAMPLE R - Liability OPTION 2 - DODGE RAM 1500 BIGHORN

Vehicle 2: 2017 Dodge Ram 1500 Bighorn, 8-cyl, Gas, 5.7L, 4WD/AWD, Automatic Transmission, 4-door

### Coverages:

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

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

\$250 deductible Comprehensive, \$500 deductible Collision

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

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,580	\$1,512	\$1,493	\$2,288	\$3,222	\$3,295	\$2,030	\$1,533	\$1,583
American Family Insurance Company	\$1,165	\$1,189	\$1,160	\$1,846	\$2,603	\$2,702	\$1,534	\$1,434	\$1,487
American National General Insurance Company	<b>\$629</b>	<b>\$618</b>	<b>\$595</b>	<b>\$1,048</b>	<b>\$1,358</b>	\$1,487	<b>\$952</b>	\$744	<b>\$631</b>
Country Preferred Insurance Company	\$978	\$774	\$775	\$1,310	\$1,644	\$1,694	\$1,002	\$1,002	\$889
CSAA General Insurance Company	\$1,357	\$1,420	\$1,452	\$2,483	\$2,961	\$3,223	\$2,040	\$1,511	\$1,939
Esurance Property & Casualty Insurance Company	\$1,469	\$1,342	\$1,416	\$2,683	\$3,392	\$3,741	\$2,444	\$1,662	\$1,632
Farmers Insurance Exchange	\$1,591	\$1,578	\$1,408	\$3,649	\$3,693	\$4,588	\$3,921	\$1,918	\$1,789
Garrison Property and Casualty Insurance Company	\$1,534	\$1,502	\$1,327	\$1,975	\$2,192	\$2,197	\$1,562	\$1,603	\$1,525
GEICO Secure Insurance Company	\$661	\$691	\$691	\$1,250	\$1,657	\$1,843	\$1,021	<b>\$691</b>	\$661
Hartford Insurance Company of the Midwest	\$1,483	\$1,390	\$1,325	\$2,498	\$3,303	\$3,326	\$2,222	\$1,434	\$1,630
Liberty Mutual General Insurance Company	\$2,531	\$2,392	\$3,041	\$6,778	\$9,021	\$10,804	<b>\$6,839</b>	\$3,964	\$2,826
Mercury Casualty Company	\$1,224	\$1,200	\$1,272	\$1,949	\$2,705	\$2,859	\$1,962	\$1,604	\$1,448
Progressive Direct Insurance Company	\$1,502	\$1,473	\$1,452	\$2,410	\$3,512	\$3,516	\$2,311	\$1,934	\$1,727
Progressive Northern Insurance Company	\$1,340	\$1,298	\$1,284	\$2,287	\$3,411	\$3,395	\$2,171	\$1,768	\$1,554
Root Insurance Company	\$1,559	\$1,360	\$1,428	\$2,398	\$3,152	\$3,585	\$2,286	\$1,871	\$1,521
Safeco Insurance Company of Illinois	\$3,180	\$3,411	\$3,052	\$6,057	\$8,194	\$9,364	\$5,222	\$3,859	\$3,162
State Farm Fire and Casualty Company	<b>\$5,670</b>	<b>\$5,286</b>	<b>\$4,715</b>	<b>\$8,406</b>	<b>\$11,430</b>	<b>\$11,243</b>	\$6,014	<b>\$5,374</b>	<b>\$6,934</b>
State Farm Mutual Automobile Insurance Company	\$3,733	\$3,464	\$3,095	\$5,523	\$7,485	\$7,333	\$3,970	\$3,525	\$4,527
Trexis Insurance Corporation	\$1,801	\$1,992	\$1,862	\$2,442	\$2,964	\$3,355	\$2,448	\$1,914	\$1,836
United Services Automobile Association	\$1,071	\$1,064	\$939	\$1,405	\$1,582	\$1,598	\$1,119	\$1,141	\$1,063
USAA Casualty Insurance Company	\$1,301	\$1,335	\$1,144	\$1,721	\$1,904	\$1,909	\$1,373	\$1,295	\$1,292
USAA General Indemnity Company	\$999	\$991	\$877	\$1,294	\$1,451	<b>\$1,439</b>	\$1,050	\$1,011	\$1,006

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

**Key Insurance** did not offer information for either vehicle for Option 2.

**Nevada Capital Insurance Company** did not offer information for this example.

**Primero Insurance Company** did not offer information for either vehicle for Option 2.

**The Standard Fire Insurance Company** did not offer information for this example.

**Trexis Insurance Corporation** does not offer \$100k/\$300k limits - used \$50k/\$100k limits instead. Also does not offer BI or UM.

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

## List of Insurers Offering Auto Insurance in Nevada

The following is a list of the 164 insurers who wrote business for personal auto insurance in Nevada in 2022. Please contact the Division of Insurance if you have any questions.

### Company Name

21st Century Advantage Insurance Company  
21st Century Premier Insurance Company  
Acuity A Mutual Insurance Company  
AIG Property Casualty Company  
Allstate Fire & Casualty Insurance Company  
Allstate Indemnity Company  
Allstate Insurance Company  
Allstate Property & Casualty Insurance Company  
Amco Insurance Company  
American Access Casualty Company  
American Bankers Insurance Company of Florida  
American European Insurance Company  
American Family Connect Property & Casualty Insurance Company  
American Family Home Insurance Company  
American Family Insurance Company  
American Family Mutual Insurance Company, S.I.  
American Hallmark Insurance Company of Texas  
American Modern Home Insurance Company  
American Modern Property & Casualty Insurance Company  
American Modern Select Insurance Company  
American National General Insurance Company  
American National Property & Casualty Company  
American Reliable Insurance Company  
American Standard Insurance Company of Wisconsin  
American States Preferred 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  
Civil Service Employees Insurance Company  
Coast National Insurance Company

### Company Name

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  
Dairyland America Insurance Company  
Dairyland Insurance Company  
Electric Insurance Company  
Encompass Home & Auto Insurance Company  
Encompass Indemnity Company  
Encompass Insurance Company of America  
Essentia Insurance Company  
Esurance Insurance Company  
Esurance Property & Casualty Insurance Company  
Farmers Group Property & Casualty Insurance Company  
Farmers Insurance Exchange  
Farmers Property & Casualty Insurance Company  
Federal Insurance Company  
Financial Indemnity Company  
First Colonial Insurance Company  
First Liberty Insurance Corporation  
First National Insurance Company of America  
Foremost Insurance Company Grand Rapids Michigan  
Foremost Property & Casualty Insurance Company  
Fortegra Specialty 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 Indemnity Corporation  
Ironshore Indemnity, Inc.  
Key Insurance Company  
Liberty Insurance Corporation  
Liberty Mutual Fire Insurance Company  
Liberty Mutual Insurance Company  
Liberty Mutual Personal Insurance Company  
LM General Insurance Company  
LM Insurance Corporation  
Loya Insurance Company  
Markel American Insurance Company  
Mendakota Insurance Company  
Mendota Insurance Company  
Merastar Insurance Company  
Mercury Casualty Company  
MIC General Insurance Corporation  
Mid Century Insurance Company  
Midvale Indemnity Company  
Midwest Family Mutual Insurance Company  
National General Assurance Company  
National General Insurance Company  
National General Insurance Online, Inc  
National Interstate Insurance Company  
Nationwide General Insurance Company  
Nationwide Insurance Company of America  
Nationwide Mutual Insurance Company  
Nevada Capital Insurance Company  
Nevada General Insurance Company  
Pacific Indemnity Company  
Pacific Specialty Insurance Company  
Permanent General Assurance Corporation

**Company Name**

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  
Public Service Insurance Company  
QBE Insurance Corporation  
Regent Insurance Company  
Response Insurance Company  
Response Worldwide Insurance Company  
Root Insurance Company  
Safe Auto Insurance Company  
Safeco Insurance Company of America  
Safeco Insurance Company of Illinois  
Sentinel Insurance Company Ltd  
Sentry Select Insurance Company  
Shelter Mutual Insurance Company  
Standard Fire Insurance Company  
State Farm Fire & Casualty Company  
State Farm Mutual Auto Insurance Company  
State National Insurance Company, Inc  
Teachers Insurance Company  
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  
Triumpher Casualty Company  
Trumbull Insurance Company  
Twin City Fire Insurance Company  
United Automobile Insurance Company  
United Financial Casualty Company  
United Services Automobile Association

**Company Name**

Unitrin Direct Property & Casualty Company  
USAA Casualty Insurance Company  
USAA General Indemnity Company  
Valley Forge Insurance Company  
Vanliner Insurance Company

**Company Name**

Vigilant Insurance Company  
Viking Insurance Company of Wisconsin  
Wilshire Insurance Company  
XL Specialty Insurance Company  
Young American Insurance Company

## Vehicle Insurance Shopping List

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

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

## Vehicle Accident Guide

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

Where and when accident occurred:

Date \_\_\_\_\_ Time \_\_\_\_\_

Place \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

Weather and Street Conditions:

\_\_\_\_\_

Were others involved in the accident?:    ☐ Driver    ☐ Passenger    ☐ Pedestrian

Name \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_

Zip \_\_\_\_\_ Phone \_\_\_\_\_

Insured with \_\_\_\_\_ Phone Number \_\_\_\_\_

Vehicle (Year/Make/Model) \_\_\_\_\_

Vehicle Plate Number \_\_\_\_\_ State Registered \_\_\_\_\_

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

Name \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_

Phone \_\_\_\_\_

Damage to My Vehicle:

Exterior \_\_\_\_\_

\_\_\_\_\_

Interior \_\_\_\_\_

Damage to Other Vehicle:

Exterior \_\_\_\_\_

\_\_\_\_\_

Interior \_\_\_\_\_

\_\_\_\_\_

**Property Damage:**

\_\_\_\_\_  
\_\_\_\_\_

**Witness:**

**Name** \_\_\_\_\_

**Address** \_\_\_\_\_ **City** \_\_\_\_\_ **State** \_\_\_\_\_

**Phone** \_\_\_\_\_

**Police Involvement:**

**Name** \_\_\_\_\_ **Badge Number** \_\_\_\_\_

**Address** \_\_\_\_\_ **City** \_\_\_\_\_ **State** \_\_\_\_\_

**Phone** \_\_\_\_\_

**Towing Service:**

**Name** \_\_\_\_\_

**Address** \_\_\_\_\_ **City** \_\_\_\_\_ **State** \_\_\_\_\_

**Phone** \_\_\_\_\_

**Draw accident scene, including street names and addresses:**

**Notes:**