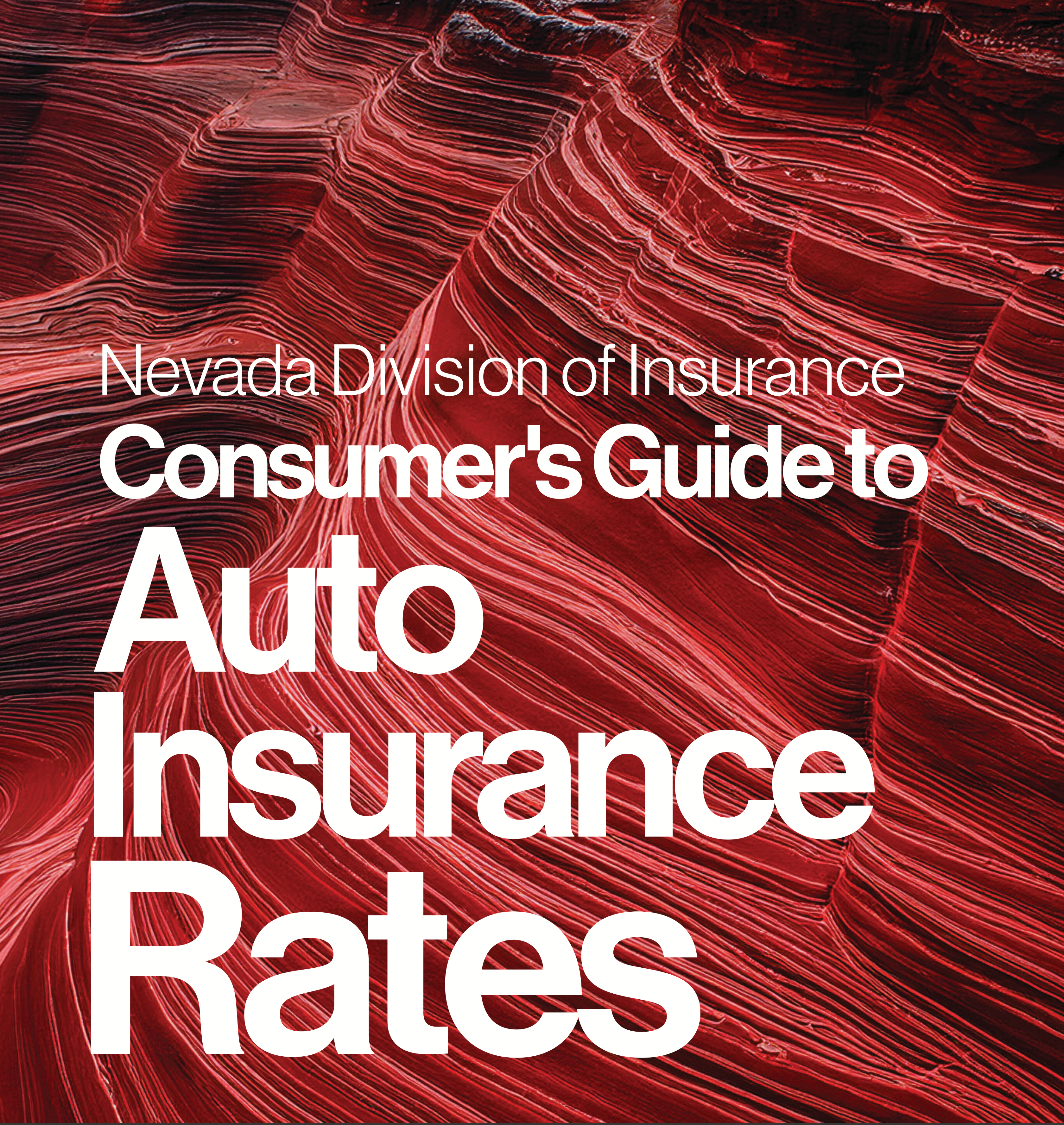

Nevada Division of Insurance

# Consumer's Guide to Auto Insurance Rates

Nevada Division of Insurance
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doi.nv.gov

2026 edition

Contents

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# Auto Insurance Rates

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# Contents

# Acknowledgments

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

**Allstate Fire & Casualty Insurance Company**

**American Economy Insurance Company**

**American Family Connect Property & Casualty Insurance Company**

**American Family Insurance Company**

**Coast National Insurance Company**

**Country Preferred Insurance Company**

**CSAA General Insurance Company**

**Farmers Insurance Exchange**

**Garrison Property & Casualty Insurance Company**

**Geico Secure Insurance Company**

**Liberty Mutual Personal Insurance Company**

**Loya Insurance Company**

**Mendakota Insurance Company**

**Mercury Casualty Company**

**Nevada Capital Insurance Company**

**Progressive Direct Insurance Company**

**Progressive Northern Insurance Company**

**Safeco Insurance Company of Illinois**

**State Farm Fire & Casualty Company**

**State Farm Mutual Automobile Insurance Company**

**United Service Automobile Association**

**USAA Casualty Insurance Company**

**USAA General Indemnity Company**

**Viking Insurance Company of WI**



# Insurance Commissioner's **Message**

I am pleased to present the Nevada Division of Insurance's 2026 Consumer's Guide to Automobile Insurance Rates. This guide is designed to help you make informed decisions when purchasing or renewing coverage for your personal vehicles. Whether you're reviewing your current policy or exploring new options, understanding how auto insurance works is an important step in protecting yourself, your passengers, and your financial well-being.

The mission of the Nevada Division of Insurance is to protect the rights of Nevada consumers in their experiences with the insurance industry and to ensure the financial solvency of insurers. This guide supports that mission by providing unbiased, accessible information that empowers consumers to make confident, well-informed decisions. By using this resource, Nevadans can navigate the state's competitive auto insurance market and select coverage that best meets their needs, preferences, and budget.

Inside this guide, you will find clear explanations of coverage types, policy terms, and consumer protections, along with information about factors that influence your rates, from vehicle type and driving history to credit-based insurance scores and usage-based programs. The guide also offers practical advice, including tips to verify that your agent and company are licensed ("check before you write a check"), information on discounts and coverage options, and guidance for comparing policies and pricing. With 120 insurers offering personal auto coverage in Nevada, reviewing your options can lead to meaningful savings and a policy that fits your circumstances.

Thank you for taking the time to become an informed insurance consumer. By using this guide and the Division's resources, you can make choices that protect yourself, your family, and your financial security while helping to maintain a fair, competitive, and financially sound insurance marketplace in Nevada.

Sincerely,

Ned Gaines
Commissioner of Insurance
Nevada Division of Insurance

# **Contact** Information

As the state agency responsible for regulating Nevada's insurance marketplace, the Nevada Division of Insurance serves as a resource for consumers. We provide unbiased information and assistance to help you understand your insurance coverage. If you have questions about your policy, please 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.

## Northern Nevada

State of Nevada
Department of Business & Industry
Division of Insurance
1818 E. College Parkway Suite 103
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## Southern Nevada

State of Nevada
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**E-mail: cscc@doi.nv.gov**

**Nevada Division of Insurance on the Web**

https://doi.nv.gov



# The Need for **Automobile** Insurance

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

**1. 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.

**2. 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.

**3. 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.

> “ The State of Nevada **has mandatory auto liability insurance requirements, subject to minimum limits** that are described later in this guide.

# Understanding Your Auto Insurance **Policy**

Automobile Insurance is mandatory in the state of Nevada. If an automobile is driven without insurance, the driver could be fined, and the vehicle could be impounded.

Your insurance policy is a contract between you and your insurance company. It spells out exactly what the company agrees to do in exchange for the premium that you pay. This contract is divided into two sections: a declarations page and the policy itself.

**The Declarations Page**

This section of the policy includes basic details of the agreement. It is important that you review this page to make sure all the information is correct and all the coverage you requested is included.

The declaration page includes the following items:
Name of the insurance company
Name(s) of the policyholder(s)
Policy Number
Policy Period
Description of the vehicle(s)
Coverages Purchased
Limits of liability and deductibles purchased
Premium charge for each coverage
List of forms that are a part of the policy.

**The Policy**

The second part of your insurance contract is the policy itself.

The policy will include the following:
- Insuring agreement
- Definitions
- When and where coverage applies
- Conditions if the vehicle is financed
- General Conditions
- Mutual Conditions
- Exceptions and endorsements of the policy

Make sure to review the declarations page to verify that your policy includes the types and amounts of coverage you requested.

Personal Auto Policy or Policy Form
The personal auto policy will detail in specific language the following items:
- What is covered
- Defined Coverages
- Conditions of Policy
- Any Exclusions (Exception pages)

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.

> "As of July 1, 2018 the minimum motor vehicle **liability insurance coverage increased to $25,000 in bodily injury per person, $50,000 in bodily injury per accident,** and $20,000 in property damage ("25/50/20").



# **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 http://doi.nv.gov/ or you can call 888-872-3234.

# Common Terms Related to **Automobile Insurance & Types of Insurance**

**1) Bodily Injury/Property Damage Liability**
**a)** Nevada law requires liability insurance.
**b)** These coverages protect you if you injure someone else or damage someone else's property while operating your vehicle.
**c)** This coverage would pay damages on your behalf to the injured party.
**d)** To activate these coverages, you must be legally liable for injuries or damages.
**e)** Can be purchased as split-limit coverage or as combined single-limit coverage.
**f)** The current minimum limits of liability required by Nevada law are 25/50/20.

**2) Collision**
**a)** This coverage protects against damage to your vehicle resulting from a collision, regardless of who is at fault.
**b)** It provides for repair of the damage to your vehicle or a monetary payment to indemnify you for your loss.

**3) Comprehensive Coverage (Other than Collision)**
**a)** This insures you against theft or other damage to your vehicle resulting from causes other than collision.
**b)** This can include wind damage, falling objects, fire, flood and vandalism.
**c)** Comprehensive and collision coverage is not required by Nevada law and, in certain cases, because of the age or condition of the automobile, may not be available.

**4) Credit-Based Insurance Scores**
**a)** 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.
**b)** http://doi.nv.gov/Consumers/Credit-Scoring-FAQs/
**c)** http://doi.nv.gov/uploadedFiles/doinvgov/_public-documents/Consumers/NV_PPA_AB120_List.pdf.

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

**6) Medical Payments**
**a)** 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.
**b)** 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.

**7) Gap Insurance**
**a)** In the event your vehicle is at a total loss, this pays the difference between the current market value of your auto and the amount you still owe the lender. Generally, this coverage is only available for brand new (or under one year) autos and motorhomes.

**8) Indemnify**
**a)** 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.

**9) Emergency Road Service**
**a)** This covers the towing when your car breaks down.

**10) Uninsured/underinsured motorist property damage**
**a)** 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 (not insured) or does not have enough insurance (underinsured) to pay all your loss.
**b)** 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.

**11) Underwriting**
**a)** 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.

**12) Rating**
**a)** 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.

**13) Driving Record**
**a)** 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.
**b)** Drivers with previous violations or "at-fault" accidents are a higher risk and are charged a higher rate.

**14) Territory**
**a)** 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.

**15) Gender & Age**
**a)** 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.

**16) Marital Status**
**a)** 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.

**17) Prior Insurance Coverage**
**a)** 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 canceled or refused to renew your coverage.

**18) Vehicle Use**
**a)** You will be asked on the application how often, how far and for what purpose you drive the vehicle that you want to insure.
**b)** The fewer miles you drive the less chance you have of getting into an accident.

**19) Usage-Based Insurance (UBI)**
**a)** This methodology allows for discounts on 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.
**b)** 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.

**20) Make & Model of Vehicle**
**a)** 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 coverage.
**b)** 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.

**21) Claim Frequency**
**a)** Claim frequency measures how often an insured event occurs within a group relative to the number of policies contained in that group.

**22) Multiple Vehicles**
**a)** 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 your business, but because it is easier for them to underwrite individuals that they already know, therefore reducing their risk and saving them money.

**23) Driver Education Courses**
**a)** 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.

**24) Auto/Home Package (Multipolicy Discount)**
**a)** 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.
**b)** Some insurers also offer a discount for the purchase of homeowners', auto and life policies from the same insurer.

## 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 are considered as extraordinary life events.

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



# Shopping for **Automobile** Coverage

Many insurers offer auto insurance in Nevada. It is recommended that you seek advice from a qualified insurance professional.

There are three primary mechanisms for purchasing insurance:

- 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- 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.

**Payment of Insurance Premiums**

There is no grace period on insurance premium payments. In other words, if an insurance premium payment is due on the 15th of the month; your payment must be received by the insurance company on or before that date.

**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 follow NRS 687B.320. That statute requires notification to 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.

**Buying Automobile Coverage**

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.

**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 people 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.

**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 allows 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/nv/r/doi/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 be 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 coverage.

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 from refusing to issue a policy to you, refuse to renew a policy or 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.

> "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.**

# Electric Vehicle (EV) Coverage in Nevada

The rise of electric vehicles (EVs) is reshaping the automotive landscape, and Nevada is at the forefront of this evolution. With increased adoption and infrastructure development, it's essential for consumers to understand the unique aspects of insuring an EV.

### Key Features of EV Insurance

EV insurance policies often differ from traditional auto insurance. Here are specific coverage elements to look for:

- **Battery Replacement:** Batteries are one of the most expensive components of an EV. Some policies offer coverage specifically for battery damage or replacement.
- **Charging Equipment Protection:** Owners can insure home charging stations against theft or damage.
- **Specialized Repairs:** EVs often require specialized repair services. Certain insurers provide coverage for these unique repair needs.
- **Roadside Assistance:** Comprehensive policies may include towing services to the nearest EV charging station.

### Nevada's Commitment to EV Infrastructure

Nevada is actively building a robust EV ecosystem:

- **National Electric Vehicle Infrastructure Program:** The state is developing a network of fast-charging stations along highways, ensuring accessibility every 50 miles.
- **NV Energy Incentives:** Consumers can benefit from rebates for installing home charging equipment.
- **Senate Bill 448:** This legislation supports transportation electrification and includes provisions for underserved communities.

### Tips for Choosing EV Insurance

- Shop for Discounts: Some insurers offer lower rates for EV owners due to their environmental benefits.
- Compare Coverage for Repairs: Look for policies that include access to specialized EV technicians.
- Understand Add-Ons: Consider optional coverage for charging stations or collision impacts on battery health.

### Resources for EV Owners

**Nevada residents have access to various programs and tools:**

- NV Energy: Information on rebates and incentives can be found at NV Energy's website.
- State Resources: The Nevada Department of Transportation provides updates on charging infrastructure and electrification projects.



# Insurers in Nevada

21st Century Centennial Insurance Company

Acuity A Mutual Insurance Company

AIG Property Casualty Company

Allstate Fire & Casualty Insurance Company

Allstate Indemnity Company

Allstate Insurance Company

Allstate North American Insurance Company

Allstate Property & Casualty 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 Property & Casualty Insurance Company

American National General Insurance Company

American National Property & Casualty Company

American Standard Insurance Company Of Wisconsin

Amica Mutual Insurance Company

Amica Property & Casualty Insurance Company

Badger Mutual Insurance Company

Berkley Insurance Company

California Casualty Indemnity Exchange

Central Mutual Insurance Company

Coast National 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 Insurance Company

Encompass Home & Auto Insurance Company

Essentia Insurance Company

Esurance Insurance Company

Esurance Property & Casualty Insurance Company

Farmers Direct Property & Casualty Insurance Company

Farmers Group Property & Casualty Insurance Company

Farmers Insurance Exchange

Farmers Property & Casualty Insurance Company

Federal Insurance Company

First Liberty Insurance Corporation

Foremost Insurance Company Grand Rapids Michigan

Foremost Property & Casualty Insurance Company

Garrison Property & Casualty Insurance Company

GEICO Advantage Insurance Company

Geico Casualty Company

GEICO Choice Insurance Company

Geico General Insurance Company
Geico Indemnity Company

GEICO Secure Insurance Company

GoAuto Insurance Company

Government Employees Insurance Company

Hartford Accident & Indemnity Company

Hartford Insurance Company Of The Midwest

Hartford Underwriters Insurance Company

Horace Mann Insurance Company

Horace Mann Property & Casualty Insurance Company

Imperial Fire & Casualty Insurance Company

Integon Indemnity Corporation

Integon National Insurance Company

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

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 Union Fire Insurance Company Of Pittsburgh PA

Nationwide General Insurance Company

Nationwide Insurance Company of America

Nationwide Mutual Insurance Company

Nevada Capital Insurance Company

Noblr Reciprocal Exchange

Pacific Indemnity Company

Permanent General Assurance Corporation

Philadelphia Indemnity Insurance Company

Primero Insurance Company

Privilege Underwriters Reciprocal Exchange

Progressive Direct Insurance Company

Progressive Northern Insurance Company

Property & Casualty Insurance Company Of Hartford

Root Insurance Company

Root Property & Casualty Insurance Company

Safeco Insurance Company Of America

Safeco Insurance Company Of Illinois

Sentry Select Insurance Company

Shelter Mutual Insurance Company

Spinnaker Insurance Company

Standard Fire Insurance Company

State Farm Fire & Casualty Company

State Farm Mutual Auto Insurance Company

State National Insurance Company Incorporated
Teachers Insurance Company

Tesla General Insurance Incorporated

The Cincinnati Casualty Company

Travco Insurance Company

Travelers Home & Marine Insurance Company

Trexis Insurance Corporation

Trumbull Insurance Company

Twin City Fire Insurance Company

United Services Automobile Association

USAA Casualty Insurance Company

USAA General Indemnity Company

Vigilant Insurance Company

Viking Insurance Company of Wisconsin

XL Specialty Insurance Company

Young America Insurance Company

# 2026 Auto Rate Survey Examples

**Example A:** 17-year-old single male. Clean driving record. Good student ("A" average) with driver's education. Drives ten miles, round trip to school daily. Drives 2,900 miles annually. Rate on father's policy from Example E. Include multi-car discount and good student discount if applicable.

**Example B:** 17-year-old single male. Average student ("C" average). One ticket 20 miles over the speed limit within the past 12 months. Drives ten miles, round trip to school daily. Drives 2,900 miles annually. Rate on father's policy from Example E. Multi-car discount applies.

**Example C:** 23-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 ten miles, round trip to school and her part-time job daily. Drives 12,000 miles annually. Include good student discount, if applicable.

**Example D:** 30-year-old divorced female. Clean driving record. No previous insurance for the past 30 days. Drives eight miles, round trip to work daily. Drives 10,000 miles annually.

**Example E:** Married couple, both 45 years old. Clean driving records. Each drive 15 miles, round trip, to work daily. Annual mileage is 15,000 on each vehicle. Multi-car discount applies. Rate the husband.

**Example F:** 45-year-old single male. DUI, second offense within past two years. SR22 required. Drives 15 miles, round trip, to work daily. Drives 15,000 miles annually.

**Example G:** 55-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.

**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. Drives 4,000 miles annually. One vehicle; no multi-car discount.

**Example I:** 78-year-old married retired female. Husband does not drive. Pleasure use of vehicle. Wife has a clean driving record. Drives 4,000 miles annually. One vehicle; no multi-car discount.

**Example J:** 30-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Drives 10,000 miles annually. Rate as best possible credit-based insurance score.

**Example K:** 30-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Drives 10,000 miles annually. Rate as average/neutral credit-based insurance score.

**Example L:** 30-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 8 miles, round trip, to work daily. Drives 10,000 miles annually. Rate as worst possible credit-based insurance score.

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

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

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

**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. Rate as best possible credit-based insurance score.

**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. Rate as average/neutral credit-based insurance score.

**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. Rate as worst possible credit-based insurance score.





# Rate Examples

## EXAMPLE A - Liability OPTION 1 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $2,374 | $2,202 | $2,189 | $3,592 | $4,827 | $4,987 | $3,216 | $2,318 | $2,339 |
| American Economy Insurance Company | $2,533 | $2,396 | $2,278 | $3,733 | $5,227 | $5,306 | $3,220 | $2,828 | $2,645 |
| American Family Connect Property & Casualty Insurance Company | $1,189 | $1,218 | $1,179 | $1,861 | $2,519 | $2,610 | $1,517 | $1,382 | $1,465 |
| American Family Insurance Company | $2,437 | $2,712 | $2,258 | $3,305 | $4,479 | $4,752 | $2,984 | $2,575 | $2,442 |
| Coast National Insurance Company | $1,623 | $1,452 | $1,613 | $2,662 | $3,126 | $3,211 | $2,368 | $1,840 | $2,030 |
| Safeco Insurance Company of Illinois | $2,533 | $2,396 | $2,278 | $3,733 | $5,227 | $5,306 | $3,220 | $2,828 | $2,645 |
| COUNTRY Preferred Insurance Company | $2,280 | $1,767 | $1,765 | $2,936 | $3,573 | $3,693 | $2,310 | $2,315 | $2,057 |
| CSAA General Insurance Company | $1,648 | $1,686 | $1,733 | $2,688 | $3,316 | $3,778 | $2,560 | $1,899 | $2,320 |
| Farmers Insurance Exchange | $3,563 | $3,498 | $3,144 | $8,416 | $8,351 | $10,474 | $9,461 | $4,467 | $4,001 |
| Garrison Property and Casualty Insurance Company | $2,317 | $2,301 | $1,933 | $2,854 | $3,178 | $3,192 | $2,311 | $2,441 | $2,360 |
| GEICO Secure Insurance Company | $928 | $999 | $999 | $1,501 | $2,226 | $2,481 | **$1,297** | **$999** | **$928** |
| Liberty Mutual Personal Insurance Company | $1,998 | $2,125 | $2,181 | $3,946 | $5,194 | $5,331 | $3,438 | $2,667 | $2,345 |
| Loya Insurance Company | $5,668 | $5,668 | ***$5,668*** | $5,567 | $5,929 | $6,119 | $5,642 | $5,668 | $5,668 |
| Mendakota Insurance Company | ***$6,837*** | ***$6,224*** | $5,494 | ***$8,787*** | ***$14,896*** | ***$17,231*** | ***$10,190*** | ***$6,866*** | ***$7,040*** |
| Mercury Casualty Company | $1,667 | $1,875 | $1,822 | $2,767 | $4,042 | $4,353 | $2,870 | $2,410 | $2,149 |
| Nevada Capital Insurance Company | $1,695 | $1,712 | $1,692 | $2,299 | $2,941 | $3,159 | $2,041 | $1,963 | $2,122 |
| Progressive Direct Insurance Company | **$914** | **$988** | **$912** | **$1,433** | **$2,032** | **$2,098** | $1,338 | $1,220 | $1,067 |
| Progressive Northern Insurance Company | $1,122 | $1,227 | $1,125 | $1,872 | $2,701 | $2,783 | $1,739 | $1,538 | $1,339 |
| State Farm Fire and Casualty Company | $3,690 | $3,626 | $3,229 | $5,388 | $7,391 | $7,850 | $4,013 | $3,777 | $4,320 |
| State Farm Mutual Automobile Insurance Company | $3,085 | $2,972 | $2,652 | $4,660 | $6,440 | $6,830 | $3,395 | $3,138 | $3,566 |
| United Services Automobile Assocation | $2,002 | $2,035 | $1,685 | $2,513 | $2,848 | $2,875 | $2,025 | $2,161 | $2,063 |
| USAA Casualty Insurance Company | $1,949 | $2,102 | $1,649 | $2,431 | $2,708 | $2,729 | $2,013 | $1,974 | $2,016 |
| USAA General Indemnity Company | $2,048 | $2,078 | $1,746 | $2,535 | $2,866 | $2,840 | $2,106 | $2,127 | $2,130 |
| Viking Insurance Company of Wisconsin | $3,277 | $3,249 | $2,880 | $5,101 | $6,936 | $6,694 | $4,502 | $3,224 | $3,120 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



## EXAMPLE A - Liability OPTION 2 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $2,659 | $2,377 | $2,416 | $4,253 | $5,967 | $6,142 | $3,717 | $2,548 | $2,610 |
| American Economy Insurance Company | $3,372 | $3,044 | $2,932 | $5,504 | $7,989 | $8,066 | $4,632 | $3,693 | $3,393 |
| American Family Connect Property & Casualty Insurance Company | $1,477 | $1,511 | $1,476 | **$2,406** | $3,344 | $3,426 | **$1,926** | $1,726 | $1,844 |
| American Family Insurance Company | $2,740 | $3,040 | $2,547 | $3,886 | $5,424 | $5,796 | $3,444 | $2,911 | $2,670 |
| Coast National Insurance Company | $2,033 | $1,797 | $2,025 | $3,624 | $4,297 | $4,414 | $3,125 | $2,257 | $2,543 |
| Safeco Insurance Company of Illinois | $3,372 | $3,044 | $2,932 | $5,504 | $7,989 | $8,066 | $4,632 | $3,693 | $3,393 |
| COUNTRY Preferred Insurance Company | $2,403 | $1,865 | $1,863 | $3,125 | $3,823 | $3,951 | $2,442 | $2,445 | $2,169 |
| CSAA General Insurance Company | $1,611 | $1,631 | $1,670 | $2,763 | $3,460 | $3,907 | $2,547 | $1,850 | $2,269 |
| Farmers Insurance Exchange | $4,373 | $4,353 | $4,012 | ***$11,806*** | $11,205 | $14,875 | ***$13,766*** | $6,062 | $4,929 |
| Garrison Property and Casualty Insurance Company | $2,650 | $2,609 | $2,224 | $3,447 | $3,845 | $3,865 | $2,682 | $2,804 | $2,662 |
| GEICO Secure Insurance Company | **$1,356** | **$1,426** | $1,426 | $2,630 | $4,181 | $4,778 | $2,174 | **$1,426** | **$1,356** |
| Liberty Mutual Personal Insurance Company | $2,597 | $2,653 | $2,773 | $5,836 | $8,103 | $8,418 | $4,937 | $3,487 | $2,910 |
| Mendakota Insurance Company | ***$8,124*** | ***$7,351*** | ***$6,690*** | $11,233 | ***$19,320*** | ***$22,498*** | $12,630 | ***$8,294*** | ***$8,590*** |
| Mercury Casualty Company | $1,907 | $2,107 | $2,069 | $3,425 | $5,318 | $5,894 | $3,605 | $2,792 | $2,427 |
| Nevada Capital Insurance Company | $1,987 | $2,010 | $2,009 | $2,810 | $3,676 | $3,947 | $2,454 | $2,334 | $2,521 |
| Progressive Direct Insurance Company | $1,436 | $1,473 | **$1,393** | $2,677 | $4,064 | $4,182 | $2,386 | $1,985 | $1,662 |
| Progressive Northern Insurance Company | $1,724 | $1,794 | $1,688 | $3,288 | $4,991 | $5,152 | $2,936 | $2,413 | $2,022 |
| State Farm Fire and Casualty Company | $4,597 | $4,410 | $3,947 | $7,071 | $9,801 | $10,410 | $5,052 | $4,664 | $5,260 |
| State Farm Mutual Automobile Insurance Company | $3,888 | $3,666 | $3,281 | $6,161 | $8,602 | $9,125 | $4,338 | $3,931 | $4,403 |
| United Services Automobile Assocation | $2,240 | $2,251 | $1,888 | $2,966 | $3,365 | $3,401 | $2,311 | $2,426 | $2,266 |
| USAA Casualty Insurance Company | $2,176 | $2,307 | $1,845 | $2,860 | **$3,192** | **$3,213** | $2,283 | $2,196 | $2,213 |
| USAA General Indemnity Company | $2,303 | $2,312 | $1,967 | $2,996 | $3,387 | $3,366 | $2,405 | $2,379 | $2,359 |
| Viking Insurance Company of Wisconsin | $4,047 | $3,902 | $3,346 | $6,494 | $10,168 | $9,644 | $6,142 | $3,879 | $3,702 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $2,634 | $2,473 | $2,441 | $3,972 | $5,305 | $5,488 | $3,559 | $2,581 | $2,605 |
| American Economy Insurance Company | $1,749 | $1,635 | $1,555 | $2,643 | $3,702 | $3,775 | $2,249 | $1,927 | $1,824 |
| American Family Connect Property & Casualty Insurance Company | $1,138 | $1,175 | $1,127 | $1,716 | $2,257 | $2,342 | $1,444 | $1,328 | $1,395 |
| American Family Insurance Company | $2,003 | $2,187 | $1,845 | $2,732 | $3,695 | $3,906 | $2,427 | $2,106 | $1,995 |
| Coast National Insurance Company | $1,911 | $1,691 | $1,900 | $3,330 | $3,942 | $4,048 | $2,893 | $2,132 | $2,391 |
| Safeco Insurance Company of Illinois | $1,749 | $1,635 | $1,555 | $2,643 | $3,702 | $3,775 | $2,249 | $1,927 | $1,824 |
| COUNTRY Preferred Insurance Company | $1,991 | $1,548 | $1,545 | $2,572 | $3,134 | $3,235 | $2,019 | $2,022 | $1,798 |
| CSAA General Insurance Company | $1,480 | $1,544 | $1,581 | $2,384 | $2,933 | $3,348 | $2,292 | $1,716 | $2,089 |
| Farmers Insurance Exchange | $2,784 | $2,728 | $2,416 | $6,196 | $6,397 | $7,694 | $6,449 | $3,248 | $3,148 |
| Garrison Property and Casualty Insurance Company | $2,270 | $2,239 | $1,882 | $2,798 | $3,117 | $3,118 | $2,251 | $2,388 | $2,302 |
| GEICO Secure Insurance Company | $939 | **$998** | $998 | $1,583 | $2,334 | $2,585 | **$1,347** | **$998** | **$939** |
| Liberty Mutual Personal Insurance Company | $2,220 | $2,335 | $2,409 | $4,455 | $5,855 | $5,976 | $3,869 | $2,972 | $2,591 |
| Loya Insurance Company | $6,793 | ***$6,793*** | ***$6,793*** | $6,686 | $7,124 | $7,337 | $6,760 | $6,793 | $6,793 |
| Mendakota Insurance Company | ***$7,104*** | $6,450 | $5,735 | ***$9,074*** | ***$15,563*** | ***$17,681*** | ***$10,377*** | ***$7,058*** | ***$7,253*** |
| Mercury Casualty Company | $1,687 | $1,877 | $1,821 | $2,768 | $3,981 | $4,245 | $2,858 | $2,408 | $2,156 |
| Nevada Capital Insurance Company | $1,725 | $1,731 | $1,709 | $2,309 | $2,924 | $3,110 | $2,049 | $1,995 | $2,149 |
| Progressive Direct Insurance Company | **$923** | $1,004 | **$920** | **$1,465** | **$2,069** | **$2,127** | $1,360 | $1,236 | $1,106 |
| Progressive Northern Insurance Company | $1,114 | $1,213 | $1,111 | $1,883 | $2,694 | $2,764 | $1,732 | $1,529 | $1,360 |
| State Farm Fire and Casualty Company | $3,538 | $3,471 | $3,085 | $5,232 | $7,210 | $7,652 | $3,885 | $3,630 | $4,131 |
| State Farm Mutual Automobile Insurance Company | $3,002 | $2,883 | $2,568 | $4,601 | $6,387 | $6,769 | $3,336 | $3,058 | $3,458 |
| United Services Automobile Assocation | $1,964 | $1,984 | $1,646 | $2,474 | $2,806 | $2,827 | $1,981 | $2,120 | $2,017 |
| USAA Casualty Insurance Company | $1,913 | $2,045 | $1,613 | $2,393 | $2,665 | $2,677 | $1,970 | $1,932 | $1,970 |
| USAA General Indemnity Company | $2,008 | $2,026 | $1,703 | $2,487 | $2,814 | $2,779 | $2,058 | $2,080 | $2,082 |
| Viking Insurance Company of Wisconsin | $3,579 | $3,522 | $3,145 | $5,101 | $7,506 | $7,256 | $4,887 | $3,514 | $3,412 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $2,914 | $2,639 | $2,665 | $4,633 | $6,447 | $6,644 | $4,062 | $2,804 | $2,869 |
| American Economy Insurance Company | $2,340 | $2,092 | $2,016 | $3,905 | $5,664 | $5,725 | $3,251 | $2,540 | $2,596 |
| American Family Connect Property & Casualty Insurance Company | **$1,361** | **$1,403** | **$1,359** | **$2,154** | **$2,927** | **$3,002** | **$1,768** | $1,600 | $1,695 |
| American Family Insurance Company | $2,253 | $2,457 | $2,082 | $3,212 | $4,470 | $4,759 | $2,804 | $2,381 | $2,183 |
| Coast National Insurance Company | $2,465 | $2,159 | $2,458 | $4,638 | $5,532 | $5,683 | $3,922 | $2,695 | $3,084 |
| Safeco Insurance Company of Illinois | $2,340 | $2,092 | $2,016 | $3,905 | $5,664 | $5,725 | $3,251 | $2,540 | $2,596 |
| COUNTRY Preferred Insurance Company | $2,108 | $1,639 | $1,637 | $2,750 | $3,369 | $3,479 | $2,143 | $2,144 | $1,904 |
| CSAA General Insurance Company | $1,417 | $1,460 | $1,490 | $2,400 | $2,995 | $3,389 | $2,232 | $1,638 | $2,003 |
| Farmers Insurance Exchange | $3,163 | $3,144 | $2,838 | $8,001 | $7,920 | $10,042 | $8,653 | $4,056 | $3,619 |
| Garrison Property and Casualty Insurance Company | $2,547 | $2,495 | $2,121 | $3,300 | $3,683 | $3,687 | $2,563 | $2,694 | $2,558 |
| GEICO Secure Insurance Company | $1,408 | $1,463 | $1,463 | $2,815 | $4,427 | $5,023 | $2,301 | **$1,463** | **$1,408** |
| Liberty Mutual Personal Insurance Company | $2,895 | $2,930 | $3,073 | $6,591 | $9,107 | $9,386 | $5,574 | $3,913 | $3,226 |
| Mendakota Insurance Company | ***$8,282*** | ***$7,483*** | ***$6,837*** | ***$11,342*** | ***$19,877*** | ***$22,696*** | ***$12,635*** | ***$8,340*** | ***$8,652*** |
| Mercury Casualty Company | $1,817 | $1,990 | $1,943 | $3,205 | $4,873 | $5,354 | $3,370 | $2,627 | $2,299 |
| Nevada Capital Insurance Company | $1,968 | $1,977 | $1,971 | $2,729 | $3,527 | $3,756 | $2,389 | $2,302 | $2,479 |
| Progressive Direct Insurance Company | $1,432 | $1,476 | $1,386 | $2,691 | $4,067 | $4,165 | $2,395 | $1,986 | $1,700 |
| Progressive Northern Insurance Company | $1,686 | $1,751 | $1,645 | $3,236 | $4,879 | $5,011 | $2,878 | $2,364 | $2,021 |
| State Farm Fire and Casualty Company | $4,388 | $4,204 | $3,752 | $6,819 | $9,493 | $10,074 | $4,880 | $4,466 | $5,016 |
| State Farm Mutual Automobile Insurance Company | $3,787 | $3,561 | $3,180 | $6,077 | $8,519 | $9,031 | $4,271 | $3,836 | $4,278 |
| United Services Automobile Assocation | $2,171 | $2,173 | $1,818 | $2,875 | $3,268 | $3,291 | $2,233 | $2,352 | $2,192 |
| USAA Casualty Insurance Company | $2,113 | $2,223 | $1,780 | $2,776 | $3,098 | $3,111 | $2,208 | $2,126 | $2,144 |
| USAA General Indemnity Company | $2,219 | $2,219 | $1,880 | $2,875 | $3,254 | $3,221 | $2,307 | $2,286 | $2,274 |
| Viking Insurance Company of Wisconsin | $4,368 | $4,192 | $3,625 | $6,955 | $10,807 | $10,269 | $6,564 | $4,187 | $4,008 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

## EXAMPLE B - Liability OPTION 1 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $2,694 | $2,498 | $2,479 | $4,088 | $5,470 | $5,658 | $3,667 | $2,636 | $2,652 |
| American Economy Insurance Company | $3,445 | $3,249 | $3,090 | $5,060 | $7,072 | $7,165 | $4,372 | $3,840 | $3,597 |
| American Family Connect Property & Casualty Insurance Company | $1,910 | $1,946 | $1,888 | $2,995 | $4,048 | $4,198 | $2,412 | $2,192 | $2,338 |
| American Family Insurance Company | $4,733 | $5,265 | $4,353 | $6,332 | $8,425 | $8,909 | $5,701 | $4,980 | $4,770 |
| Coast National Insurance Company | $1,623 | $1,452 | $1,613 | $2,662 | $3,126 | $3,211 | $2,368 | $1,840 | $2,030 |
| Safeco Insurance Company of Illinois | $3,445 | $3,249 | $3,090 | $5,060 | $7,072 | $7,165 | $4,372 | $3,840 | $3,597 |
| CSAA General Insurance Company | $2,376 | $2,422 | $2,489 | $3,892 | $4,822 | $5,472 | $3,694 | $2,739 | $3,353 |
| Farmers Insurance Exchange | $4,233 | $4,131 | $3,696 | ***$9,681*** | $9,702 | $12,008 | ***$10,795*** | $5,183 | $4,736 |
| Garrison Property and Casualty Insurance Company | $2,885 | $2,864 | $2,403 | $3,555 | $3,965 | $3,980 | $2,875 | $3,039 | $2,936 |
| GEICO Secure Insurance Company | $1,582 | $1,702 | $1,702 | $2,576 | $3,828 | $4,264 | $2,219 | $1,702 | $1,582 |
| Liberty Mutual Personal Insurance Company | $2,355 | $2,509 | $2,575 | $4,601 | $6,010 | $6,152 | $4,026 | $3,145 | $2,773 |
| Loya Insurance Company | $6,226 | $6,226 | ***$6,226*** | $6,111 | $6,513 | $6,725 | $6,197 | $6,226 | $6,226 |
| Mendakota Insurance Company | ***$7,085*** | ***$6,479*** | $5,673 | $8,973 | ***$15,123*** | ***$17,562*** | $10,514 | ***$7,131*** | ***$7,284*** |
| Mercury Casualty Company | $2,018 | $2,272 | $2,205 | $3,346 | $4,882 | $5,257 | $3,473 | $2,919 | $2,603 |
| Progressive Direct Insurance Company | **$1,151** | **$1,232** | **$1,143** | **$1,827** | **$2,605** | **$2,690** | **$1,697** | **$1,543** | **$1,338** |
| Progressive Northern Insurance Company | $1,455 | $1,574 | $1,453 | $2,447 | $3,532 | $3,638 | $2,263 | $1,995 | $1,732 |
| State Farm Fire and Casualty Company | $5,947 | $5,848 | $5,204 | $8,678 | $11,921 | $12,672 | $6,484 | $6,099 | $6,967 |
| State Farm Mutual Automobile Insurance Company | $4,526 | $4,356 | $3,885 | $6,838 | $9,454 | $10,033 | $4,990 | $4,606 | $5,235 |
| United Services Automobile Assocation | $2,579 | $2,623 | $2,165 | $3,243 | $3,677 | $3,713 | $2,606 | $2,788 | $2,659 |
| USAA Casualty Insurance Company | $2,507 | $2,706 | $2,113 | $3,134 | $3,489 | $3,516 | $2,588 | $2,540 | $2,594 |
| USAA General Indemnity Company | $2,633 | $2,669 | $2,235 | $3,263 | $3,695 | $3,657 | $2,705 | $2,738 | $2,739 |
| Viking Insurance Company of Wisconsin | $4,359 | $4,342 | $3,855 | $6,112 | $8,992 | $8,694 | $5,903 | $4,284 | $4,163 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



## EXAMPLE B - Liability OPTION 2 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $2,983 | $2,674 | $2,711 | $4,769 | $6,643 | $6,848 | $4,188 | $2,869 | $2,925 |
| American Economy Insurance Company | $4,541 | $4,097 | $3,944 | $7,373 | $10,673 | $10,764 | $6,216 | $4,973 | $4,574 |
| American Family Connect Property & Casualty Insurance Company | $2,505 | $2,553 | $2,499 | $4,100 | $5,681 | $5,823 | $3,242 | $2,880 | $3,099 |
| American Family Insurance Company | $5,275 | $5,850 | $4,867 | $7,379 | $10,117 | $10,775 | $6,521 | $5,579 | $5,174 |
| Coast National Insurance Company | $2,033 | **$1,797** | $2,025 | $3,624 | $4,297 | $4,414 | $3,125 | **$2,257** | $2,543 |
| Safeco Insurance Company of Illinois | $4,541 | $4,097 | $3,944 | $7,373 | $10,673 | $10,764 | $6,216 | $4,973 | $4,574 |
| CSAA General Insurance Company | $2,318 | $2,343 | $2,397 | $3,998 | $5,024 | $5,643 | $3,670 | $2,669 | $3,281 |
| Farmers Insurance Exchange | $5,083 | $5,035 | $4,616 | ***$13,314*** | $12,754 | $16,735 | ***$15,410*** | $6,887 | $5,724 |
| Garrison Property and Casualty Insurance Company | $3,289 | $3,239 | $2,757 | $4,287 | $4,787 | $4,812 | $3,331 | $3,482 | $3,304 |
| GEICO Secure Insurance Company | $2,319 | $2,436 | $2,436 | $4,520 | $7,194 | $8,216 | $3,731 | $2,436 | $2,319 |
| Liberty Mutual Personal Insurance Company | $3,025 | $3,100 | $3,237 | $6,701 | $9,215 | $9,530 | $5,707 | $4,074 | $3,406 |
| Mendakota Insurance Company | ***$8,425*** | ***$7,654*** | ***$6,917*** | $11,490 | ***$19,610*** | ***$22,933*** | $13,027 | ***$8,635*** | ***$8,910*** |
| Mercury Casualty Company | $2,281 | $2,519 | $2,471 | $4,085 | $6,321 | $6,993 | $4,301 | $3,338 | $2,906 |
| Progressive Direct Insurance Company | **$1,761** | $1,799 | **$1,703** | **$3,291** | $4,996 | $5,141 | $2,931 | $2,436 | **$2,040** |
| Progressive Northern Insurance Company | $2,162 | $2,231 | $2,110 | $4,146 | $6,293 | $6,489 | $3,691 | $3,027 | $2,534 |
| State Farm Fire and Casualty Company | $7,348 | $7,063 | $6,309 | $11,288 | $15,679 | $16,680 | $8,120 | $7,483 | $8,423 |
| State Farm Mutual Automobile Insurance Company | $5,658 | $5,336 | $4,768 | $8,960 | $12,528 | $13,309 | $6,341 | $5,732 | $6,415 |
| United Services Automobile Assocation | $2,868 | $2,883 | $2,410 | $3,806 | $4,324 | $4,368 | $2,959 | $3,111 | $2,904 |
| USAA Casualty Insurance Company | $2,782 | $2,953 | $2,349 | $3,666 | **$4,095** | **$4,122** | **$2,917** | $2,808 | $2,831 |
| USAA General Indemnity Company | $2,939 | $2,952 | $2,500 | $3,835 | $4,342 | $4,313 | $3,071 | $3,042 | $3,015 |
| Viking Insurance Company of Wisconsin | $5,297 | $5,138 | $4,423 | $8,320 | $12,926 | $12,284 | $7,900 | $5,082 | $4,871 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $2,993 | $2,804 | $2,766 | $4,528 | $6,025 | $6,240 | $4,063 | $2,935 | $2,955 |
| American Economy Insurance Company | $2,377 | $2,215 | $2,107 | $3,586 | $5,018 | $5,099 | $3,057 | $2,618 | $2,474 |
| American Family Connect Property & Casualty Insurance Company | $1,810 | $1,856 | $1,784 | $2,743 | $3,611 | $3,744 | $2,269 | $2,084 | $2,208 |
| American Family Insurance Company | $3,871 | $4,228 | $3,543 | $5,222 | $6,951 | $7,328 | $4,626 | $4,055 | $3,875 |
| Coast National Insurance Company | $1,911 | $1,691 | $1,900 | $3,330 | $3,942 | $4,048 | $2,893 | $2,132 | $2,391 |
| Safeco Insurance Company of Illinois | $2,377 | $2,215 | $2,107 | $3,586 | $5,018 | $5,099 | $3,057 | $2,618 | $2,474 |
| CSAA General Insurance Company | $2,121 | $2,203 | $2,257 | $3,438 | $4,243 | $4,827 | $3,291 | $2,462 | $3,002 |
| Farmers Insurance Exchange | $3,338 | $3,250 | $2,869 | $7,223 | $7,511 | $8,942 | $7,478 | $3,821 | $3,756 |
| Garrison Property and Casualty Insurance Company | $2,824 | $2,786 | $2,339 | $3,484 | $3,885 | $3,888 | $2,802 | $2,973 | $2,866 |
| GEICO Secure Insurance Company | $1,600 | $1,700 | $1,700 | $2,718 | $4,016 | $4,445 | $2,306 | $1,700 | $1,600 |
| Liberty Mutual Personal Insurance Company | $2,613 | $2,758 | $2,844 | $5,194 | $6,784 | $6,907 | $4,533 | $3,507 | $3,063 |
| Loya Insurance Company | ***$7,470*** | ***$7,470*** | ***$7,470*** | $7,346 | $7,831 | $8,071 | $7,434 | ***$7,470*** | $7,470 |
| Mendakota Insurance Company | $7,340 | $6,697 | $5,906 | ***$9,239*** | ***$15,760*** | ***$17,979*** | ***$10,680*** | $7,307 | ***$7,480*** |
| Mercury Casualty Company | $2,052 | $2,288 | $2,214 | $3,372 | $4,845 | $5,167 | $3,483 | $2,933 | $2,626 |
| Progressive Direct Insurance Company | **$1,161** | **$1,248** | **$1,151** | **$1,868** | **$2,648** | **$2,722** | **$1,723** | **$1,559** | **$1,387** |
| Progressive Northern Insurance Company | $1,446 | $1,557 | $1,435 | $2,463 | $3,526 | $3,612 | $2,255 | $1,984 | $1,764 |
| State Farm Fire and Casualty Company | $5,719 | $5,615 | $4,988 | $8,460 | $11,666 | $12,391 | $6,294 | $5,877 | $6,682 |
| State Farm Mutual Automobile Insurance Company | $4,415 | $4,232 | $3,770 | $6,772 | $9,405 | $9,972 | $4,911 | $4,497 | $5,084 |
| United Services Automobile Assocation | $2,531 | $2,556 | $2,114 | $3,192 | $3,624 | $3,652 | $2,551 | $2,733 | $2,599 |
| USAA Casualty Insurance Company | $2,459 | $2,631 | $2,064 | $3,084 | $3,435 | $3,453 | $2,531 | $2,485 | $2,535 |
| USAA General Indemnity Company | $2,582 | $2,602 | $2,180 | $3,205 | $3,630 | $3,582 | $2,643 | $2,676 | $2,678 |
| Viking Insurance Company of Wisconsin | $4,753 | $4,701 | $4,203 | $6,659 | $9,732 | $9,424 | $6,404 | $4,663 | $4,543 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $3,275 | $2,972 | $2,994 | $5,212 | $7,202 | $7,434 | $4,589 | $3,163 | $3,220 |
| American Economy Insurance Company | $3,157 | $2,818 | $2,716 | $5,251 | $7,602 | $7,671 | $4,379 | $3,428 | $3,175 |
| American Family Connect Property & Casualty Insurance Company | $2,292 | $2,348 | $2,280 | $3,648 | $4,954 | $5,079 | $2,945 | $2,644 | $2,830 |
| American Family Insurance Company | $4,323 | $4,713 | $3,969 | $6,093 | $8,351 | $8,867 | $5,303 | $4,551 | $4,212 |
| Coast National Insurance Company | $2,465 | $2,159 | $2,458 | $4,638 | $5,532 | $5,683 | $3,922 | $2,695 | $3,084 |
| Safeco Insurance Company of Illinois | $3,157 | $2,818 | $2,716 | $5,251 | $7,602 | $7,671 | $4,379 | $3,428 | $3,175 |
| CSAA General Insurance Company | $2,032 | $2,085 | $2,128 | $3,458 | $4,331 | $4,878 | $3,205 | **$2,351** | $2,878 |
| Farmers Insurance Exchange | $3,729 | $3,686 | $3,313 | $9,170 | $9,151 | $11,481 | $9,847 | $4,685 | $4,256 |
| Garrison Property and Casualty Insurance Company | $3,161 | $3,095 | $2,626 | $4,104 | $4,586 | $4,590 | $3,181 | $3,344 | $3,176 |
| GEICO Secure Insurance Company | $2,409 | $2,499 | $2,499 | $4,840 | $7,620 | $8,640 | $3,951 | $2,499 | $2,409 |
| Liberty Mutual Personal Insurance Company | $3,372 | $3,424 | $3,591 | $7,580 | $10,386 | $10,657 | $6,452 | $4,573 | $3,776 |
| Mendakota Insurance Company | ***$8,549*** | ***$7,759*** | ***$7,036*** | ***$11,548*** | ***$20,098*** | ***$23,043*** | ***$12,977*** | ***$8,636*** | ***$8,925*** |
| Mercury Casualty Company | $2,193 | $2,400 | $2,341 | $3,858 | $5,849 | $6,418 | $4,056 | $3,169 | $2,777 |
| Progressive Direct Insurance Company | **$1,757** | **$1,802** | **$1,697** | **$3,312** | $5,004 | $5,122 | $2,942 | $2,439 | **$2,088** |
| Progressive Northern Insurance Company | $2,115 | $2,182 | $2,058 | $4,081 | $6,153 | $6,311 | $3,619 | $2,967 | $2,535 |
| State Farm Fire and Casualty Company | $7,055 | $6,770 | $6,033 | $10,962 | $15,279 | $16,235 | $7,876 | $7,200 | $8,075 |
| State Farm Mutual Automobile Insurance Company | $5,543 | $5,207 | $4,647 | $8,896 | $12,484 | $13,246 | $6,268 | $5,621 | $6,264 |
| United Services Automobile Assocation | $2,782 | $2,783 | $2,321 | $3,692 | $4,199 | $4,231 | $2,859 | $3,016 | $2,811 |
| USAA Casualty Insurance Company | $2,702 | $2,843 | $2,266 | $3,559 | **$3,975** | **$3,993** | **$2,821** | $2,721 | $2,742 |
| USAA General Indemnity Company | $2,835 | $2,832 | $2,391 | $3,683 | $4,177 | $4,131 | $2,945 | $2,922 | $2,907 |
| Viking Insurance Company of Wisconsin | $5,717 | $5,518 | $4,788 | $8,920 | $13,758 | $13,099 | $8,450 | $5,484 | $5,272 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

## EXAMPLE C - Liability OPTION 1 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $2,341 | $2,255 | $2,199 | $3,392 | $4,459 | $4,617 | $3,098 | $2,316 | $2,321 |
| American Economy Insurance Company | $1,779 | $1,749 | $1,642 | $2,650 | $3,702 | $3,814 | $2,261 | $2,012 | $1,881 |
| American Family Connect Property & Casualty Insurance Company | **$1,142** | **$1,171** | **$1,127** | **$1,740** | **$2,323** | **$2,432** | **$1,445** | **$1,331** | **$1,396** |
| American Family Insurance Company | $2,312 | $2,559 | $2,176 | $3,033 | $4,058 | $4,299 | $2,804 | $2,438 | $2,327 |
| Coast National Insurance Company | $2,229 | $2,003 | $2,223 | $3,703 | $4,346 | $4,468 | $3,288 | $2,528 | $2,787 |
| Safeco Insurance Company of Illinois | $1,779 | $1,749 | $1,642 | $2,650 | $3,702 | $3,814 | $2,261 | $2,012 | $1,881 |
| CSAA General Insurance Company | $1,296 | $1,345 | $1,386 | $2,013 | $2,425 | $2,786 | $1,966 | $1,487 | $1,792 |
| Farmers Insurance Exchange | $2,414 | $2,339 | $2,058 | $4,869 | $5,069 | $5,983 | $5,292 | $2,714 | $2,660 |
| Garrison Property and Casualty Insurance Company | $2,417 | $2,403 | $2,040 | $2,932 | $3,261 | $3,274 | $2,412 | $2,532 | $2,457 |
| GEICO Secure Insurance Company | $1,882 | $2,048 | $2,048 | $2,681 | $3,588 | $3,823 | $2,389 | $2,048 | $1,882 |
| Liberty Mutual Personal Insurance Company | $1,571 | $1,731 | $1,741 | $2,890 | $3,804 | $3,984 | $2,548 | $2,058 | $1,876 |
| Loya Insurance Company | ***$6,274*** | ***$6,274*** | ***$6,274*** | ***$6,169*** | $6,572 | $6,774 | ***$6,245*** | ***$6,274*** | ***$6,274*** |
| Mendakota Insurance Company | $3,272 | $3,024 | $2,657 | $4,176 | $6,997 | ***$8,238*** | $4,891 | $3,274 | $3,338 |
| Mercury Casualty Company | $2,159 | $2,438 | $2,355 | $3,578 | $5,242 | $5,669 | $3,734 | $3,119 | $2,773 |
| Nevada Capital Insurance Company | $1,601 | $1,635 | $1,596 | $2,122 | $2,671 | $2,901 | $1,931 | $1,837 | $1,987 |
| Progressive Direct Insurance Company | $1,389 | $1,498 | $1,389 | $2,082 | $2,902 | $2,998 | $1,972 | $1,830 | $1,600 |
| Progressive Northern Insurance Company | $2,086 | $2,253 | $2,086 | $3,326 | $4,714 | $4,848 | $3,131 | $2,831 | $2,447 |
| State Farm Fire and Casualty Company | $2,899 | $2,898 | $2,579 | $4,195 | $5,753 | $6,134 | $3,149 | $2,994 | $3,398 |
| State Farm Mutual Automobile Insurance Company | $1,870 | $1,830 | $1,631 | $2,799 | $3,868 | $4,117 | $2,056 | $1,918 | $2,171 |
| United Services Automobile Assocation | $1,925 | $1,960 | $1,640 | $2,386 | $2,700 | $2,726 | $1,950 | $2,068 | $1,983 |
| USAA Casualty Insurance Company | $1,940 | $2,090 | $1,660 | $2,389 | $2,653 | $2,673 | $2,002 | $1,957 | $2,003 |
| USAA General Indemnity Company | $2,283 | $2,315 | $1,963 | $2,793 | $3,147 | $3,120 | $2,345 | $2,363 | $2,368 |
| Viking Insurance Company of Wisconsin | $3,401 | $3,405 | $3,007 | $4,822 | ***$7,158*** | $6,913 | $4,662 | $3,372 | $3,251 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



## EXAMPLE C - Liability OPTION 2 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $2,505 | $2,347 | $2,328 | $3,811 | $5,172 | $5,341 | $3,420 | $2,447 | $2,474 |
| American Economy Insurance Company | $2,394 | $2,223 | $2,122 | $3,952 | $5,744 | $5,841 | $3,300 | $2,643 | $2,429 |
| American Family Connect Property & Casualty Insurance Company | $1,376 | $1,408 | $1,369 | $2,190 | $3,011 | $3,110 | **$1,780** | $1,615 | $1,710 |
| American Family Insurance Company | $2,540 | $2,809 | $2,394 | $3,486 | $4,820 | $5,150 | $3,165 | $2,694 | $2,496 |
| Coast National Insurance Company | $2,836 | $2,516 | $2,834 | $5,135 | $6,087 | $6,259 | $4,416 | $3,145 | $3,546 |
| Safeco Insurance Company of Illinois | $2,394 | $2,223 | $2,122 | $3,952 | $5,744 | $5,841 | $3,300 | $2,643 | $2,429 |
| CSAA General Insurance Company | **$1,227** | **$1,257** | **$1,290** | **$2,006** | **$2,459** | **$2,800** | $1,893 | **$1,400** | **$1,694** |
| Farmers Insurance Exchange | $2,504 | $2,455 | $2,191 | $5,600 | $5,638 | $6,968 | $6,243 | $3,032 | $2,808 |
| Garrison Property and Casualty Insurance Company | $2,827 | $2,790 | $2,411 | $3,603 | $4,004 | $4,025 | $2,862 | $2,974 | $2,838 |
| GEICO Secure Insurance Company | $2,398 | $2,546 | $2,546 | $4,010 | $5,642 | $6,108 | $3,404 | $2,546 | $2,398 |
| Liberty Mutual Personal Insurance Company | $1,994 | $2,108 | $2,163 | $4,211 | $5,924 | $6,332 | $3,567 | $2,597 | $2,281 |
| Mendakota Insurance Company | $3,870 | $3,542 | $3,211 | $5,326 | $9,042 | ***$10,702*** | $6,039 | $3,927 | $4,050 |
| Mercury Casualty Company | $2,394 | $2,633 | $2,578 | $4,284 | $6,620 | $7,333 | $4,526 | $3,491 | $3,038 |
| Nevada Capital Insurance Company | $1,854 | $1,893 | $1,870 | $2,565 | $3,310 | $3,585 | $2,289 | $2,158 | $2,333 |
| Progressive Direct Insurance Company | $1,946 | $2,021 | $1,901 | $3,442 | $5,131 | $5,276 | $3,125 | $2,659 | $2,254 |
| Progressive Northern Insurance Company | $2,766 | $2,890 | $2,720 | $5,010 | $7,464 | $7,665 | $4,555 | $3,841 | $3,243 |
| State Farm Fire and Casualty Company | $3,752 | $3,636 | $3,265 | $5,753 | $7,961 | $8,481 | $4,081 | $3,813 | ***$4,273*** |
| State Farm Mutual Automobile Insurance Company | $2,419 | $2,303 | $2,066 | $3,812 | $5,314 | $5,655 | $2,676 | $2,451 | $2,738 |
| United Services Automobile Assocation | $2,204 | $2,219 | $1,885 | $2,863 | $3,238 | $3,269 | $2,272 | $2,370 | $2,228 |
| USAA Casualty Insurance Company | $2,221 | $2,351 | $1,913 | $2,865 | $3,184 | $3,204 | $2,325 | $2,232 | $2,256 |
| USAA General Indemnity Company | $2,634 | $2,646 | $2,280 | $3,370 | $3,791 | $3,769 | $2,750 | $2,713 | $2,695 |
| Viking Insurance Company of Wisconsin | ***$4,217*** | ***$4,098*** | ***$3,501*** | ***$6,747*** | ***$10,592*** | $10,046 | ***$6,404*** | ***$4,067*** | $3,867 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $2,615 | $2,550 | $2,473 | $3,775 | $4,940 | $5,120 | $3,449 | $2,592 | $2,604 |
| American Economy Insurance Company | $1,437 | $1,396 | $1,307 | $2,164 | $3,008 | $3,113 | $1,828 | $1,599 | $1,514 |
| American Family Connect Property & Casualty Insurance Company | **$1,110** | **$1,154** | **$1,098** | **$1,631** | **$2,105** | **$2,203** | **$1,403** | **$1,306** | **$1,356** |
| American Family Insurance Company | $1,926 | $2,095 | $1,807 | $2,522 | $3,349 | $3,531 | $2,305 | $2,020 | $1,931 |
| Coast National Insurance Company | $2,582 | $2,296 | $2,575 | $4,524 | $5,347 | $5,496 | $3,933 | $2,885 | $3,230 |
| Safeco Insurance Company of Illinois | $1,437 | $1,396 | $1,307 | $2,164 | $3,008 | $3,113 | $1,828 | $1,599 | $1,514 |
| CSAA General Insurance Company | $1,206 | $1,286 | $1,317 | $1,852 | $2,222 | $2,554 | $1,825 | $1,400 | $1,674 |
| Farmers Insurance Exchange | $2,034 | $1,970 | $1,721 | $3,900 | $4,218 | $4,797 | $3,927 | $2,147 | $2,242 |
| Garrison Property and Casualty Insurance Company | $2,372 | $2,344 | $1,993 | $2,880 | $3,202 | $3,207 | $2,357 | $2,483 | $2,405 |
| GEICO Secure Insurance Company | $1,915 | $2,053 | $2,053 | $2,879 | $3,849 | $4,075 | $2,512 | $2,053 | $1,915 |
| Liberty Mutual Personal Insurance Company | $1,709 | $1,864 | $1,887 | $3,188 | $4,186 | $4,358 | $2,802 | $2,248 | $2,038 |
| Loya Insurance Company | ***$7,527*** | ***$7,527*** | ***$7,527*** | ***$7,419*** | ***$7,906*** | $8,133 | ***$7,492*** | ***$7,527*** | ***$7,527*** |
| Mendakota Insurance Company | $3,418 | $3,180 | $2,795 | $4,256 | $7,243 | ***$8,382*** | $4,966 | $3,379 | $3,432 |
| Mercury Casualty Company | $2,185 | $2,445 | $2,355 | $3,581 | $5,173 | $5,547 | $3,726 | $3,118 | $2,781 |
| Nevada Capital Insurance Company | $1,572 | $1,601 | $1,561 | $2,064 | $2,572 | $2,775 | $1,886 | $1,803 | $1,942 |
| Progressive Direct Insurance Company | $1,415 | $1,533 | $1,413 | $2,155 | $3,000 | $3,089 | $2,027 | $1,872 | $1,667 |
| Progressive Northern Insurance Company | $2,084 | $2,260 | $2,082 | $3,372 | $4,752 | $4,872 | $3,144 | $2,836 | $2,511 |
| State Farm Fire and Casualty Company | $2,740 | $2,746 | $2,435 | $3,987 | $5,485 | $5,842 | $3,008 | $2,843 | $3,213 |
| State Farm Mutual Automobile Insurance Company | $1,793 | $1,753 | $1,557 | $2,713 | $3,765 | $4,000 | $1,991 | $1,842 | $2,077 |
| United Services Automobile Assocation | $1,891 | $1,916 | $1,604 | $2,346 | $2,657 | $2,678 | $1,911 | $2,029 | $1,942 |
| USAA Casualty Insurance Company | $1,905 | $2,038 | $1,626 | $2,350 | $2,612 | $2,626 | $1,963 | $1,918 | $1,961 |
| USAA General Indemnity Company | $2,237 | $2,259 | $1,916 | $2,738 | $3,088 | $3,051 | $2,291 | $2,310 | $2,317 |
| Viking Insurance Company of Wisconsin | $3,685 | $3,667 | $3,260 | $5,211 | $7,685 | $7,434 | $5,022 | $3,649 | $3,528 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $2,769 | $2,633 | $2,594 | $4,191 | $5,649 | $5,841 | $3,770 | $2,715 | $2,746 |
| American Economy Insurance Company | $1,892 | $1,744 | $1,662 | $3,137 | $4,530 | $4,616 | $2,600 | $2,068 | $1,924 |
| American Family Connect Property & Casualty Insurance Company | $1,290 | $1,334 | $1,284 | $1,988 | $2,660 | $2,749 | **$1,666** | $1,525 | $1,599 |
| American Family Insurance Company | $2,103 | $2,288 | $1,975 | $2,881 | $3,951 | $4,201 | $2,587 | $2,219 | $2,060 |
| Coast National Insurance Company | $3,347 | $2,943 | $3,346 | $6,335 | $7,549 | $7,761 | $5,359 | $3,663 | ***$4,186*** |
| Safeco Insurance Company of Illinois | $1,892 | $1,744 | $1,662 | $3,137 | $4,530 | $4,616 | $2,600 | $2,068 | $1,924 |
| CSAA General Insurance Company | **$1,114** | **$1,169** | **$1,195** | **$1,794** | **$2,186** | **$2,495** | $1,711 | **$1,284** | **$1,544** |
| Farmers Insurance Exchange | $2,028 | $1,985 | $1,750 | $4,285 | $4,499 | $5,322 | $4,403 | $2,285 | $2,281 |
| Garrison Property and Casualty Insurance Company | $2,730 | $2,683 | $2,311 | $3,463 | $3,851 | $3,856 | $2,749 | $2,869 | $2,742 |
| GEICO Secure Insurance Company | $2,525 | $2,640 | $2,640 | $4,447 | $6,222 | $6,687 | $3,706 | $2,640 | $2,525 |
| Liberty Mutual Personal Insurance Company | $2,163 | $2,267 | $2,337 | $4,614 | $6,451 | $6,839 | $3,906 | $2,836 | $2,470 |
| Mendakota Insurance Company | $3,949 | $3,643 | $3,291 | $5,291 | $9,185 | ***$10,659*** | $5,994 | $3,953 | $4,061 |
| Mercury Casualty Company | $2,330 | $2,541 | $2,476 | $4,108 | $6,234 | $6,855 | $4,338 | $3,361 | $2,943 |
| Nevada Capital Insurance Company | $1,774 | $1,807 | $1,780 | $2,416 | $3,078 | $3,316 | $2,171 | $2,059 | $2,218 |
| Progressive Direct Insurance Company | $1,987 | $2,069 | $1,938 | $3,565 | $5,309 | $5,431 | $3,224 | $2,726 | $2,350 |
| Progressive Northern Insurance Company | $2,753 | $2,888 | $2,705 | $5,035 | $7,463 | $7,634 | $4,553 | $3,833 | $3,306 |
| State Farm Fire and Casualty Company | $3,467 | $3,374 | $3,013 | $5,329 | $7,400 | $7,875 | $3,827 | $3,549 | $3,965 |
| State Farm Mutual Automobile Insurance Company | $2,292 | $2,183 | $1,951 | $3,640 | $5,096 | $5,414 | $2,568 | $2,332 | $2,595 |
| United Services Automobile Assocation | $2,138 | $2,144 | $1,820 | $2,774 | $3,138 | $3,164 | $2,197 | $2,299 | $2,159 |
| USAA Casualty Insurance Company | $2,160 | $2,270 | $1,850 | $2,781 | $3,090 | $3,105 | $2,252 | $2,167 | $2,191 |
| USAA General Indemnity Company | $2,540 | $2,542 | $2,184 | $3,231 | $3,638 | $3,603 | $2,635 | $2,608 | $2,598 |
| Viking Insurance Company of Wisconsin | ***$4,512*** | ***$4,370*** | ***$3,762*** | ***$7,158*** | ***$11,155*** | $10,601 | ***$6,784*** | ***$4,354*** | $4,152 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

## EXAMPLE D - Liability OPTION 1 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,981 | $1,910 | $1,862 | $2,837 | $3,730 | $3,852 | $2,578 | $1,956 | $1,970 |
| American Economy Insurance Company | $1,302 | $1,271 | $1,192 | $2,003 | $2,827 | $2,919 | $1,688 | $1,460 | $1,370 |
| American Family Connect Property & Casualty Insurance Company | $974 | **$999** | $959 | $1,466 | $1,953 | $2,061 | $1,233 | **$1,146** | $1,190 |
| American Family Insurance Company | $1,942 | $2,162 | $1,846 | $2,521 | $3,388 | $3,586 | $2,378 | $2,055 | $1,970 |
| Coast National Insurance Company | $1,333 | $1,199 | $1,332 | $2,252 | $2,645 | $2,721 | $1,990 | $1,508 | $1,667 |
| Safeco Insurance Company of Illinois | $1,302 | $1,271 | $1,192 | $2,003 | $2,827 | $2,919 | $1,688 | $1,460 | $1,370 |
| COUNTRY Preferred Insurance Company | $1,272 | $1,050 | $1,050 | $1,623 | $2,001 | $2,056 | $1,294 | $1,295 | $1,181 |
| CSAA General Insurance Company | $1,336 | $1,390 | $1,425 | $2,130 | $2,584 | $2,965 | $2,046 | $1,530 | $1,843 |
| Farmers Insurance Exchange | $1,907 | $1,855 | $1,645 | ***$4,016*** | $4,108 | $4,960 | ***$4,442*** | $2,212 | $2,096 |
| Garrison Property and Casualty Insurance Company | $1,512 | $1,510 | $1,292 | $1,791 | $1,986 | $1,998 | $1,509 | $1,577 | $1,541 |
| GEICO Secure Insurance Company | $1,232 | $1,354 | $1,354 | $1,745 | $2,389 | $2,602 | $1,572 | $1,354 | $1,232 |
| Liberty Mutual Personal Insurance Company | $947 | $1,023 | $1,033 | $1,831 | $2,510 | $2,671 | $1,582 | $1,216 | $1,105 |
| Loya Insurance Company | ***$3,866*** | ***$3,866*** | ***$3,866*** | $3,837 | $4,072 | $4,157 | $3,848 | ***$3,866*** | ***$3,866*** |
| Mendakota Insurance Company | $2,306 | $2,139 | $1,887 | $2,994 | ***$4,964*** | ***$5,946*** | $3,505 | $2,311 | $2,357 |
| Mercury Casualty Company | $1,333 | $1,498 | $1,447 | $2,236 | $3,344 | $3,655 | $2,346 | $1,913 | $1,683 |
| Progressive Direct Insurance Company | **$922** | $1,002 | **$928** | **$1,332** | $1,833 | $1,909 | $1,268 | $1,188 | **$1,045** |
| Progressive Northern Insurance Company | $1,150 | $1,255 | $1,155 | $1,870 | $2,689 | $2,794 | $1,744 | $1,565 | $1,341 |
| State Farm Fire and Casualty Company | $2,521 | $2,550 | $2,269 | $3,616 | $4,949 | $5,274 | $2,743 | $2,621 | $2,955 |
| United Services Automobile Assocation | $1,195 | $1,217 | $1,029 | $1,466 | $1,653 | $1,670 | **$1,212** | $1,276 | $1,228 |
| USAA Casualty Insurance Company | $1,200 | $1,296 | $1,042 | $1,445 | **$1,603** | **$1,616** | $1,238 | $1,206 | $1,239 |
| USAA General Indemnity Company | $1,371 | $1,399 | $1,197 | $1,633 | $1,835 | $1,821 | $1,407 | $1,417 | $1,426 |
| Viking Insurance Company of Wisconsin | $2,134 | $2,165 | $1,929 | $2,912 | $4,241 | $4,128 | $2,837 | $2,152 | $2,073 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



## EXAMPLE D - Liability OPTION 2 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $2,433 | $2,270 | $2,266 | $3,833 | $5,238 | $5,416 | $3,441 | $2,371 | $2,396 |
| American Economy Insurance Company | $1,863 | $1,703 | $1,631 | $3,182 | $4,682 | $4,767 | $2,632 | $2,032 | $1,868 |
| American Family Connect Property & Casualty Insurance Company | **$1,232** | $1,264 | $1,226 | $1,945 | $2,675 | $2,778 | $1,599 | $1,464 | $1,537 |
| American Family Insurance Company | $2,129 | $2,366 | $2,025 | $2,882 | $3,998 | $4,271 | $2,672 | $2,265 | $2,111 |
| Coast National Insurance Company | $1,719 | $1,526 | $1,722 | $3,168 | $3,759 | $3,867 | $2,711 | $1,901 | $2,150 |
| Safeco Insurance Company of Illinois | $1,863 | $1,703 | $1,631 | $3,182 | $4,682 | $4,767 | $2,632 | $2,032 | $1,868 |
| COUNTRY Preferred Insurance Company | $1,335 | **$1,132** | **$1,133** | $1,791 | $2,489 | $2,266 | $1,801 | $1,419 | **$1,033** |
| CSAA General Insurance Company | $1,709 | $1,752 | $1,794 | $2,904 | $3,587 | $4,114 | $2,695 | $1,944 | $2,365 |
| Farmers Insurance Exchange | $2,028 | $1,998 | $1,805 | $4,812 | $4,723 | $6,019 | ***$5,504*** | $2,566 | $2,245 |
| Garrison Property and Casualty Insurance Company | $1,767 | $1,753 | $1,528 | $2,194 | $2,427 | $2,443 | $1,787 | $1,850 | $1,780 |
| GEICO Secure Insurance Company | $1,604 | $1,720 | $1,720 | $2,710 | $3,963 | $4,408 | $2,313 | $1,720 | $1,604 |
| Liberty Mutual Personal Insurance Company | $1,291 | $1,332 | $1,377 | $2,919 | $4,307 | $4,705 | $2,402 | $1,635 | $1,433 |
| Mendakota Insurance Company | $2,795 | $2,562 | $2,339 | $3,926 | $6,545 | ***$7,896*** | $4,439 | $2,854 | $2,947 |
| Mercury Casualty Company | $1,407 | $1,559 | $1,522 | $2,530 | $3,967 | $4,417 | $2,675 | $2,047 | $1,766 |
| Progressive Direct Insurance Company | $1,284 | $1,342 | $1,263 | $2,188 | $3,233 | $3,365 | $1,991 | $1,713 | $1,450 |
| Progressive Northern Insurance Company | $1,517 | $1,599 | $1,496 | $2,798 | $4,234 | $4,423 | $2,515 | $2,104 | $1,741 |
| State Farm Fire and Casualty Company | ***$3,287*** | ***$3,212*** | ***$2,888*** | ***$5,013*** | ***$6,913*** | $7,355 | $3,565 | ***$3,350*** | ***$3,741*** |
| United Services Automobile Assocation | $1,381 | $1,391 | $1,196 | $1,773 | $1,999 | $2,019 | **$1,425** | $1,478 | $1,393 |
| USAA Casualty Insurance Company | $1,383 | $1,466 | $1,207 | **$1,739** | **$1,926** | **$1,940** | $1,442 | **$1,386** | $1,405 |
| USAA General Indemnity Company | $1,577 | $1,593 | $1,385 | $1,955 | $2,191 | $2,181 | $1,639 | $1,621 | $1,617 |
| Viking Insurance Company of Wisconsin | $2,562 | $2,528 | $2,188 | $3,919 | $6,037 | $5,767 | $3,749 | $2,516 | $2,396 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $2,210 | $2,162 | $2,095 | $3,151 | $4,120 | $4,261 | $2,866 | $2,191 | $2,210 |
| American Economy Insurance Company | $1,227 | $1,180 | $1,107 | $1,864 | $2,600 | $2,691 | $1,571 | $1,356 | $1,290 |
| American Family Connect Property & Casualty Insurance Company | $952 | $995 | $942 | $1,378 | $1,770 | $1,863 | $1,212 | **$1,133** | $1,165 |
| American Family Insurance Company | $1,612 | $1,764 | $1,527 | $2,084 | $2,776 | $2,924 | $1,947 | $1,696 | $1,629 |
| Coast National Insurance Company | $1,560 | $1,388 | $1,559 | $2,783 | $3,293 | $3,386 | $2,407 | $1,737 | $1,951 |
| Safeco Insurance Company of Illinois | $1,227 | $1,180 | $1,107 | $1,864 | $2,600 | $2,691 | $1,571 | $1,356 | $1,290 |
| COUNTRY Preferred Insurance Company | $1,130 | **$937** | **$937** | $1,444 | $1,781 | $1,830 | **$1,147** | $1,149 | **$1,050** |
| CSAA General Insurance Company | $1,246 | $1,338 | $1,364 | $1,960 | $2,368 | $2,720 | $1,904 | $1,449 | $1,730 |
| Farmers Insurance Exchange | $1,581 | $1,536 | $1,349 | $3,116 | $3,333 | $3,846 | $3,181 | $1,702 | $1,740 |
| Garrison Property and Casualty Insurance Company | $1,484 | $1,475 | $1,263 | $1,758 | $1,950 | $1,954 | $1,475 | $1,545 | $1,508 |
| GEICO Secure Insurance Company | $1,246 | $1,352 | $1,352 | $1,847 | $2,524 | $2,733 | $1,634 | $1,352 | $1,246 |
| Liberty Mutual Personal Insurance Company | $1,255 | $1,353 | $1,377 | $2,413 | $3,240 | $3,398 | $2,101 | $1,635 | $1,482 |
| Loya Insurance Company | ***$4,612*** | ***$4,612*** | ***$4,612*** | ***$4,591*** | $4,873 | $4,995 | ***$4,592*** | ***$4,612*** | ***$4,612*** |
| Mendakota Insurance Company | $2,370 | $2,227 | $1,953 | $2,964 | ***$5,021*** | ***$5,902*** | $3,486 | $2,347 | $2,376 |
| Mercury Casualty Company | $1,321 | $1,476 | $1,416 | $2,184 | $3,206 | $3,474 | $2,288 | $1,872 | $1,654 |
| Progressive Direct Insurance Company | **$932** | $1,029 | $942 | **$1,354** | $1,851 | $1,921 | $1,285 | $1,205 | $1,082 |
| Progressive Northern Insurance Company | $1,145 | $1,259 | $1,150 | $1,878 | $2,681 | $2,776 | $1,742 | $1,562 | $1,373 |
| State Farm Fire and Casualty Company | $2,382 | $2,421 | $2,146 | $3,427 | $4,703 | $5,011 | $2,621 | $2,490 | $2,795 |
| United Services Automobile Assocation | $1,177 | $1,192 | $1,010 | $1,444 | $1,632 | $1,644 | $1,190 | $1,255 | $1,206 |
| USAA Casualty Insurance Company | $1,181 | $1,266 | $1,022 | $1,424 | **$1,578** | **$1,589** | $1,214 | $1,182 | $1,217 |
| USAA General Indemnity Company | $1,345 | $1,365 | $1,169 | $1,599 | $1,799 | $1,779 | $1,376 | $1,384 | $1,395 |
| Viking Insurance Company of Wisconsin | $2,312 | $2,331 | $2,091 | $3,148 | $4,555 | $4,440 | $3,057 | $2,328 | $2,249 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $2,683 | $2,539 | $2,518 | $4,203 | $5,702 | $5,906 | $3,782 | $2,624 | $2,654 |
| American Economy Insurance Company | $1,653 | $1,506 | $1,439 | $2,769 | $4,017 | $4,091 | $2,290 | $1,792 | $1,669 |
| American Family Connect Property & Casualty Insurance Company | **$1,162** | $1,206 | $1,157 | $1,771 | $2,362 | $2,451 | $1,506 | $1,387 | $1,442 |
| American Family Insurance Company | $1,754 | $1,919 | $1,662 | $2,365 | $3,249 | $3,453 | $2,171 | $1,855 | $1,735 |
| Coast National Insurance Company | $2,050 | $1,803 | $2,054 | $3,949 | $4,710 | $4,844 | $3,325 | $2,236 | $2,565 |
| Safeco Insurance Company of Illinois | $1,653 | $1,506 | $1,439 | $2,769 | $4,017 | $4,091 | $2,290 | $1,792 | $1,669 |
| COUNTRY Preferred Insurance Company | $1,227 | **$1,018** | **$1,018** | **$1,591** | $1,983 | $2,033 | **$1,241** | **$1,247** | **$1,140** |
| CSAA General Insurance Company | $1,545 | $1,630 | $1,662 | $2,581 | $3,175 | $3,647 | $2,425 | $1,782 | $2,152 |
| Farmers Insurance Exchange | $1,583 | $1,557 | $1,383 | $3,470 | $3,576 | $4,326 | $3,664 | $1,839 | $1,763 |
| Garrison Property and Casualty Insurance Company | $1,709 | $1,688 | $1,469 | $2,108 | $2,335 | $2,340 | $1,719 | $1,785 | $1,721 |
| GEICO Secure Insurance Company | $1,671 | $1,769 | $1,769 | $2,945 | $4,275 | $4,719 | $2,475 | $1,769 | $1,671 |
| Liberty Mutual Personal Insurance Company | $1,647 | $1,702 | $1,766 | $3,655 | $5,251 | $5,632 | $3,049 | $2,129 | $1,852 |
| Mendakota Insurance Company | $2,779 | $2,586 | $2,335 | $3,757 | ***$6,454*** | ***$7,614*** | ***$4,275*** | $2,798 | $2,869 |
| Mercury Casualty Company | $1,322 | $1,455 | $1,409 | $2,327 | $3,572 | $3,949 | $2,463 | $1,897 | $1,646 |
| Progressive Direct Insurance Company | $1,280 | $1,356 | $1,265 | $2,186 | $3,217 | $3,332 | $1,990 | $1,716 | $1,478 |
| Progressive Northern Insurance Company | $1,488 | $1,580 | $1,469 | $2,751 | $4,134 | $4,303 | $2,467 | $2,067 | $1,747 |
| State Farm Fire and Casualty Company | ***$3,022*** | ***$2,972*** | ***$2,656*** | ***$4,605*** | $6,376 | $6,780 | $3,330 | ***$3,106*** | ***$3,456*** |
| United Services Automobile Assocation | $1,342 | $1,347 | $1,157 | $1,718 | $1,940 | $1,957 | $1,381 | $1,437 | $1,355 |
| USAA Casualty Insurance Company | $1,346 | $1,418 | $1,172 | $1,689 | **$1,871** | **$1,880** | $1,401 | $1,346 | $1,368 |
| USAA General Indemnity Company | $1,524 | $1,535 | $1,331 | $1,880 | $2,107 | $2,089 | $1,576 | $1,561 | $1,564 |
| Viking Insurance Company of Wisconsin | $2,744 | $2,697 | $2,352 | $4,161 | $6,358 | $6,086 | $3,973 | $2,696 | $2,575 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

## EXAMPLE E - Liability OPTION 1 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| **Company Name** | Carson City **89701** | Elko **89801** | Fallon **89406** | Henderson **89015** | Las Vegas **89121** | North Las Vegas **89030** | Pahrump **89048** | Reno **89510** | Stateline **89449** |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,276 | $1,198 | $1,194 | $1,852 | $2,553 | $2,613 | $1,630 | $1,233 | $1,274 |
| American Economy Insurance Company | $1,204 | $1,163 | $1,100 | $1,877 | $2,666 | $2,737 | $1,581 | $1,344 | $1,260 |
| American Family Connect Property & Casualty Insurance Company | $631 | $647 | $622 | $945 | $1,262 | $1,331 | $798 | $750 | $778 |
| American Family Insurance Company | $1,459 | $1,632 | $1,396 | $1,896 | $2,577 | $2,731 | $1,808 | $1,550 | $1,484 |
| Coast National Insurance Company | $1,039 | $935 | $1,038 | $1,742 | $2,044 | $2,103 | $1,544 | $1,178 | $1,299 |
| Safeco Insurance Company of Illinois | $1,204 | $1,163 | $1,100 | $1,877 | $2,666 | $2,737 | $1,581 | $1,344 | $1,260 |
| COUNTRY Preferred Insurance Company | $1,141 | $924 | $924 | $1,473 | $1,826 | $1,881 | $1,161 | $1,163 | $1,051 |
| CSAA General Insurance Company | $775 | $815 | $834 | $1,258 | $1,537 | $1,779 | $1,207 | $894 | $1,084 |
| Farmers Insurance Exchange | $1,957 | $1,923 | $1,770 | ***$4,932*** | $4,724 | ***$6,181*** | ***$5,773*** | ***$2,584*** | $2,125 |
| Garrison Property and Casualty Insurance Company | $923 | $925 | $801 | $1,064 | $1,178 | $1,186 | $922 | $953 | $940 |
| GEICO Secure Insurance Company | $672 | $747 | $747 | $1,041 | $1,544 | $1,740 | $922 | $747 | $672 |
| Liberty Mutual Personal Insurance Company | $842 | $905 | $912 | $1,694 | $2,364 | $2,525 | $1,435 | $1,081 | $971 |
| Loya Insurance Company | ***$2,421*** | ***$2,421*** | ***$2,421*** | $2,372 | $2,515 | $2,596 | $2,410 | $2,421 | ***$2,421*** |
| Mendakota Insurance Company | $2,122 | $1,942 | $1,754 | $2,906 | ***$4,819*** | $5,796 | $3,316 | $2,128 | $2,193 |
| Mercury Casualty Company | $723 | $819 | $787 | $1,175 | $1,714 | $1,849 | $1,223 | $1,030 | $913 |
| Nevada Capital Insurance Company | $719 | $750 | $728 | $966 | $1,190 | $1,287 | $914 | $836 | $883 |
| Progressive Direct Insurance Company | **$545** | **$606** | **$554** | **$827** | $1,178 | $1,237 | $781 | **$719** | **$625** |
| Progressive Northern Insurance Company | $707 | $795 | $719 | $1,177 | $1,725 | $1,813 | $1,093 | $969 | $827 |
| State Farm Fire and Casualty Company | $1,267 | $1,290 | $1,143 | $1,835 | $2,522 | $2,690 | $1,381 | $1,322 | $1,492 |
| State Farm Mutual Automobile Insurance Company | $1,009 | $1,002 | $890 | $1,505 | $2,081 | $2,216 | $1,110 | $1,043 | $1,173 |
| United Services Automobile Assocation | $717 | $732 | $628 | $851 | **$957** | **$968** | **$725** | $758 | $738 |
| USAA Casualty Insurance Company | $742 | $802 | $654 | $868 | $959 | **$968** | $762 | $740 | $766 |
| USAA General Indemnity Company | $812 | $831 | $719 | $941 | $1,056 | $1,049 | $832 | $833 | $843 |
| Viking Insurance Company of Wisconsin | $1,326 | $1,344 | $1,196 | $1,827 | $2,674 | $2,601 | $1,778 | $1,341 | $1,288 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



## EXAMPLE E - Liability OPTION 2 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| **Company Name** | Carson City **89701** | Elko **89801** | Fallon **89406** | Henderson **89015** | Las Vegas **89121** | North Las Vegas **89030** | Pahrump **89048** | Reno **89510** | Stateline **89449** |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,537 | $1,356 | $1,400 | $2,416 | $3,555 | $3,619 | $2,047 | $1,443 | $1,524 |
| American Economy Insurance Company | $1,779 | $1,604 | $1,548 | $3,085 | $4,572 | $4,630 | $2,546 | $1,927 | $1,771 |
| American Family Connect Property & Casualty Insurance Company | $796 | $814 | $790 | $1,246 | $1,718 | $1,783 | $1,030 | $954 | $997 |
| American Family Insurance Company | $1,599 | $1,786 | $1,532 | $2,163 | $3,029 | $3,240 | $2,029 | $1,708 | $1,592 |
| Coast National Insurance Company | $1,344 | $1,194 | $1,346 | $2,465 | $2,924 | $3,007 | $2,113 | $1,488 | $1,681 |
| Safeco Insurance Company of Illinois | $1,779 | $1,604 | $1,548 | $3,085 | $4,572 | $4,630 | $2,546 | $1,927 | $1,771 |
| COUNTRY Preferred Insurance Company | $1,228 | $996 | $996 | $1,604 | $2,005 | $2,063 | $1,246 | $1,251 | $1,130 |
| CSAA General Insurance Company | **$772** | **$798** | $815 | $1,326 | $1,644 | $1,897 | $1,230 | $882 | $1,078 |
| Farmers Insurance Exchange | $2,507 | ***$2,488*** | ***$2,345*** | ***$7,109*** | ***$6,556*** | ***$8,993*** | ***$8,559*** | ***$3,618*** | $2,719 |
| Garrison Property and Casualty Insurance Company | $1,085 | $1,080 | $952 | $1,307 | $1,442 | $1,451 | $1,096 | $1,125 | $1,094 |
| GEICO Secure Insurance Company | $968 | $1,044 | $1,044 | $1,820 | $2,896 | $3,335 | $1,527 | $1,044 | $968 |
| Liberty Mutual Personal Insurance Company | $1,197 | $1,220 | $1,263 | $2,825 | $4,246 | $4,657 | $2,281 | $1,509 | $1,305 |
| Mendakota Insurance Company | ***$2,648*** | $2,395 | $2,238 | $3,911 | $6,497 | $7,883 | $4,322 | $2,710 | ***$2,828*** |
| Mercury Casualty Company | $926 | $1,028 | $1,000 | $1,644 | $2,557 | $2,837 | $1,734 | $1,341 | $1,161 |
| Nevada Capital Insurance Company | $821 | $854 | $839 | $1,144 | $1,446 | $1,562 | $1,058 | $965 | $1,023 |
| Progressive Direct Insurance Company | $896 | $933 | $877 | $1,632 | $2,483 | $2,611 | $1,452 | $1,220 | $1,004 |
| Progressive Northern Insurance Company | $1,209 | $1,266 | $1,187 | $2,322 | $3,575 | $3,773 | $2,048 | $1,682 | $1,361 |
| State Farm Fire and Casualty Company | $1,700 | $1,663 | $1,494 | $2,618 | $3,616 | $3,843 | $1,834 | $1,728 | $1,933 |
| State Farm Mutual Automobile Insurance Company | $1,338 | $1,287 | $1,155 | $2,108 | $2,933 | $3,117 | $1,470 | $1,358 | $1,512 |
| United Services Automobile Assocation | $825 | $833 | **$727** | **$1,023** | **$1,146** | $1,158 | **$848** | $875 | **$835** |
| USAA Casualty Insurance Company | $853 | $907 | $759 | $1,041 | $1,149 | **$1,156** | $887 | **$852** | $870 |
| USAA General Indemnity Company | $932 | $944 | $831 | $1,122 | $1,254 | $1,249 | $966 | $952 | $956 |
| Viking Insurance Company of Wisconsin | $1,609 | $1,584 | $1,368 | $2,494 | $3,862 | $3,685 | $2,381 | $1,582 | $1,501 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,405 | $1,347 | $1,328 | $2,021 | $2,761 | $2,830 | $1,787 | $1,366 | $1,410 |
| American Economy Insurance Company | $1,151 | $1,100 | $1,035 | $1,759 | $2,460 | $2,534 | $1,481 | $1,266 | $1,206 |
| American Family Connect Property & Casualty Insurance Company | $619 | $648 | $614 | $895 | $1,149 | $1,206 | $788 | $741 | $762 |
| American Family Insurance Company | $1,203 | $1,325 | $1,148 | $1,556 | $2,094 | $2,208 | $1,471 | $1,271 | $1,221 |
| Coast National Insurance Company | $1,159 | $1,034 | $1,157 | $2,018 | $2,382 | $2,449 | $1,760 | $1,299 | $1,450 |
| Safeco Insurance Company of Illinois | $1,151 | $1,100 | $1,035 | $1,759 | $2,460 | $2,534 | $1,481 | $1,266 | $1,206 |
| COUNTRY Preferred Insurance Company | $1,003 | $815 | $815 | $1,301 | $1,615 | $1,661 | $1,021 | $1,022 | $926 |
| CSAA General Insurance Company | $728 | $790 | $805 | $1,163 | $1,416 | $1,637 | $1,128 | $852 | $1,021 |
| Farmers Insurance Exchange | $1,473 | $1,443 | $1,302 | ***$3,335*** | $3,377 | $4,164 | ***$3,613*** | $1,755 | $1,611 |
| Garrison Property and Casualty Insurance Company | $909 | $909 | $790 | $1,047 | $1,159 | $1,165 | $905 | $938 | $924 |
| GEICO Secure Insurance Company | $677 | $745 | $745 | $1,092 | $1,610 | $1,804 | $952 | $745 | $677 |
| Liberty Mutual Personal Insurance Company | $1,110 | $1,185 | $1,208 | $2,219 | $3,028 | $3,187 | $1,903 | $1,448 | $1,289 |
| Loya Insurance Company | ***$2,854*** | ***$2,854*** | ***$2,854*** | $2,801 | $2,972 | $3,067 | $2,841 | ***$2,854*** | ***$2,854*** |
| Mendakota Insurance Company | $2,136 | $1,985 | $1,774 | $2,804 | ***$4,774*** | ***$5,613*** | $3,220 | $2,121 | $2,168 |
| Mercury Casualty Company | $729 | $819 | $784 | $1,170 | $1,679 | $1,792 | $1,212 | $1,025 | $912 |
| Nevada Capital Insurance Company | $750 | $787 | $760 | $998 | $1,206 | $1,296 | $963 | $874 | $914 |
| Progressive Direct Insurance Company | **$541** | **$611** | **$550** | **$823** | $1,162 | $1,216 | $775 | **$716** | **$635** |
| Progressive Northern Insurance Company | $682 | $767 | $692 | $1,139 | $1,655 | $1,734 | $1,053 | $936 | $814 |
| State Farm Fire and Casualty Company | $1,183 | $1,212 | $1,070 | $1,717 | $2,371 | $2,529 | $1,305 | $1,243 | $1,398 |
| State Farm Mutual Automobile Insurance Company | $961 | $958 | $848 | $1,444 | $2,007 | $2,136 | $1,072 | $999 | $1,119 |
| United Services Automobile Assocation | $708 | $720 | $619 | $843 | **$947** | $957 | **$715** | $748 | $728 |
| USAA Casualty Insurance Company | $732 | $788 | $645 | $857 | $949 | **$954** | $752 | $729 | $754 |
| USAA General Indemnity Company | $800 | $816 | $707 | $926 | $1,041 | $1,031 | $819 | $818 | $831 |
| Viking Insurance Company of Wisconsin | $1,436 | $1,447 | $1,296 | $1,973 | $2,866 | $2,793 | $1,945 | $1,451 | $1,397 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,660 | $1,499 | $1,529 | $2,580 | $3,755 | $3,827 | $2,197 | $1,569 | $1,655 |
| American Economy Insurance Company | $1,579 | $1,429 | $1,371 | $2,672 | $3,894 | $3,950 | $2,208 | $1,705 | $1,590 |
| American Family Connect Property & Casualty Insurance Company | $751 | $778 | $746 | $1,138 | $1,524 | $1,578 | $973 | $906 | $939 |
| American Family Insurance Company | $1,309 | $1,441 | $1,250 | $1,761 | $2,440 | $2,596 | $1,638 | $1,390 | $1,301 |
| Coast National Insurance Company | $1,529 | $1,351 | $1,530 | $2,859 | $3,399 | $3,496 | $2,432 | $1,682 | $1,912 |
| Safeco Insurance Company of Illinois | $1,579 | $1,429 | $1,371 | $2,672 | $3,894 | $3,950 | $2,208 | $1,705 | $1,590 |
| COUNTRY Preferred Insurance Company | $1,088 | $885 | $885 | $1,427 | $1,787 | $1,837 | $1,104 | $1,107 | $1,001 |
| CSAA General Insurance Company | **$702** | **$748** | $761 | $1,184 | $1,464 | $1,692 | $1,113 | **$813** | $985 |
| Farmers Insurance Exchange | $1,728 | $1,711 | $1,573 | ***$4,432*** | $4,296 | $5,584 | ***$4,995*** | $2,262 | $1,897 |
| Garrison Property and Casualty Insurance Company | $1,056 | $1,047 | $923 | $1,263 | $1,392 | $1,398 | $1,062 | $1,094 | $1,065 |
| GEICO Secure Insurance Company | $1,001 | $1,068 | $1,068 | $1,939 | $3,053 | $3,493 | $1,608 | $1,068 | $1,001 |
| Liberty Mutual Personal Insurance Company | $1,514 | $1,546 | $1,607 | $3,516 | $5,142 | $5,535 | $2,888 | $1,957 | $1,669 |
| Mendakota Insurance Company | ***$2,569*** | ***$2,360*** | ***$2,176*** | $3,638 | ***$6,262*** | ***$7,405*** | $4,054 | ***$2,594*** | ***$2,686*** |
| Mercury Casualty Company | $876 | $967 | $935 | $1,521 | $2,320 | $2,554 | $1,608 | $1,253 | $1,091 |
| Nevada Capital Insurance Company | $827 | $865 | $842 | $1,131 | $1,395 | $1,499 | $1,070 | $970 | $1,018 |
| Progressive Direct Insurance Company | $865 | $909 | $849 | $1,573 | $2,383 | $2,495 | $1,404 | $1,181 | $991 |
| Progressive Northern Insurance Company | $1,138 | $1,196 | $1,119 | $2,182 | $3,339 | $3,509 | $1,925 | $1,585 | $1,307 |
| State Farm Fire and Casualty Company | $1,534 | $1,514 | $1,352 | $2,360 | $3,276 | $3,484 | $1,687 | $1,578 | $1,758 |
| State Farm Mutual Automobile Insurance Company | $1,247 | $1,204 | $1,074 | $1,974 | $2,762 | $2,933 | $1,394 | $1,275 | $1,415 |
| United Services Automobile Assocation | $808 | $814 | **$709** | **$998** | **$1,120** | **$1,128** | **$826** | $856 | **$817** |
| USAA Casualty Insurance Company | $837 | $885 | $742 | $1,017 | $1,121 | $1,129 | $868 | $833 | $852 |
| USAA General Indemnity Company | $907 | $918 | $806 | $1,088 | $1,215 | $1,205 | $938 | $926 | $932 |
| Viking Insurance Company of Wisconsin | $1,720 | $1,688 | $1,469 | $2,640 | $4,055 | $3,878 | $2,517 | $1,692 | $1,611 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

## EXAMPLE F - Liability OPTION 1 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| American Economy Insurance Company | $1,501 | $1,457 | $1,373 | $2,324 | $3,288 | $3,389 | $1,955 | $1,678 | $1,578 |
| American Family Insurance Company | ***$4,466*** | ***$4,974*** | ***$4,135*** | $5,814 | ***$7,640*** | ***$8,067*** | $5,335 | ***$4,695*** | ***$4,549*** |
| Coast National Insurance Company | $2,387 | $2,131 | $2,377 | $4,030 | $4,746 | $4,877 | $3,549 | $2,690 | $2,985 |
| Safeco Insurance Company of Illinois | $1,501 | $1,457 | $1,373 | $2,324 | $3,288 | $3,389 | $1,955 | $1,678 | $1,578 |
| CSAA General Insurance Company | $2,603 | $2,693 | $2,760 | $4,270 | $5,267 | $5,975 | $4,050 | $3,016 | $3,669 |
| Farmers Insurance Exchange | $2,992 | $2,913 | $2,542 | ***$6,017*** | $6,304 | $7,380 | ***$6,477*** | $3,349 | $3,317 |
| Garrison Property and Casualty Insurance Company | $3,752 | $3,754 | $3,216 | $4,427 | $4,915 | $4,944 | $3,748 | $3,905 | $3,825 |
| Liberty Mutual Personal Insurance Company | **$1,066** | **$1,149** | **$1,158** | **$2,107** | **$2,883** | $3,045 | **$1,814** | **$1,382** | **$1,235** |
| Mendakota Insurance Company | $2,630 | $2,459 | $2,138 | $3,326 | $5,505 | $6,612 | $3,969 | $2,647 | $2,681 |
| Mercury Casualty Company | $2,130 | $2,411 | $2,331 | $3,519 | $5,149 | $5,559 | $3,666 | $3,083 | $2,743 |
| Progressive Direct Insurance Company | $1,591 | $1,717 | $1,596 | $2,351 | $3,280 | $3,402 | $2,243 | $2,098 | $1,812 |
| Progressive Northern Insurance Company | $1,945 | $2,104 | $1,948 | $3,093 | $4,389 | $4,526 | $2,915 | $2,641 | $2,272 |
| United Services Automobile Assocation | $2,108 | $2,138 | $1,802 | $2,654 | $3,012 | **$3,039** | $2,153 | $2,258 | $2,155 |
| USAA Casualty Insurance Company | $2,194 | $2,356 | $1,887 | $2,723 | $3,031 | $3,056 | $2,278 | $2,198 | $2,253 |
| USAA General Indemnity Company | $2,655 | $2,698 | $2,296 | $3,242 | $3,659 | $3,631 | $2,740 | $2,735 | $2,752 |
| Viking Insurance Company of Wisconsin | $3,314 | $3,333 | $2,967 | $4,587 | $6,715 | $6,518 | $4,449 | $3,312 | $3,198 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



## EXAMPLE F - Liability OPTION 2 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| American Economy Insurance Company | $2,171 | $1,969 | $1,896 | $3,739 | $5,520 | $5,598 | $3,085 | $2,359 | $2,176 |
| American Family Insurance Company | ***$4,894*** | ***$5,435*** | ***$4,541*** | $6,634 | $8,986 | ***$9,566*** | $5,988 | ***$5,169*** | ***$4,870*** |
| Coast National Insurance Company | $3,066 | $2,704 | $3,060 | $5,633 | $6,696 | $6,882 | $4,811 | $3,380 | $3,835 |
| Safeco Insurance Company of Illinois | $2,171 | $1,969 | $1,896 | $3,739 | $5,520 | $5,598 | $3,085 | $2,359 | $2,176 |
| CSAA General Insurance Company | $2,560 | $2,616 | $2,671 | $4,428 | $5,544 | $6,233 | $4,061 | $2,955 | $3,613 |
| Farmers Insurance Exchange | $3,038 | $2,993 | $2,646 | ***$6,732*** | $6,844 | $8,356 | ***$7,408*** | $3,645 | $3,439 |
| Garrison Property and Casualty Insurance Company | $4,461 | $4,428 | $3,871 | $5,498 | $6,084 | $6,123 | $4,512 | $4,655 | $4,490 |
| Liberty Mutual Personal Insurance Company | **$1,467** | **$1,506** | **$1,557** | $3,379 | $4,958 | $5,363 | $2,784 | **$1,885** | **$1,616** |
| Mendakota Insurance Company | $3,154 | $2,913 | $2,621 | $4,319 | $7,195 | $8,692 | $4,962 | $3,230 | $3,313 |
| Mercury Casualty Company | $2,671 | $2,946 | $2,882 | $4,812 | $7,509 | $8,351 | $5,094 | $3,898 | $3,376 |
| Progressive Direct Insurance Company | $2,193 | $2,280 | $2,149 | $3,775 | $5,604 | $5,805 | $3,455 | $2,981 | $2,502 |
| Progressive Northern Insurance Company | $2,640 | $2,764 | $2,600 | $4,771 | $7,127 | $7,360 | $4,336 | $3,663 | $3,067 |
| United Services Automobile Assocation | $2,476 | $2,484 | $2,124 | **$3,275** | **$3,710** | **$3,747** | **$2,577** | $2,661 | $2,482 |
| USAA Casualty Insurance Company | $2,576 | $2,712 | $2,230 | $3,348 | $3,727 | $3,751 | $2,709 | $2,577 | $2,601 |
| USAA General Indemnity Company | $3,108 | $3,126 | $2,703 | $3,967 | $4,465 | $4,444 | $3,254 | $3,185 | $3,177 |
| Viking Insurance Company of Wisconsin | $3,986 | $3,904 | $3,375 | $6,170 | ***$9,536*** | $9,092 | $5,881 | $3,885 | $3,705 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| American Economy Insurance Company | $1,440 | **$1,380** | **$1,300** | **$2,191** | $3,056 | $3,158 | **$1,846** | **$1,585** | **$1,516** |
| American Family Insurance Company | $3,644 | ***$3,987*** | ***$3,361*** | $4,765 | $6,250 | $6,575 | $4,312 | $3,812 | $3,690 |
| Coast National Insurance Company | $2,857 | $2,523 | $2,846 | ***$5,128*** | $6,085 | $6,252 | $4,412 | $3,165 | $3,574 |
| Safeco Insurance Company of Illinois | $1,440 | **$1,380** | **$1,300** | **$2,191** | $3,056 | $3,158 | **$1,846** | **$1,585** | **$1,516** |
| CSAA General Insurance Company | $2,396 | $2,556 | $2,607 | $3,881 | $4,769 | $5,424 | $3,726 | $2,814 | $3,397 |
| Farmers Insurance Exchange | $2,515 | $2,447 | $2,123 | $4,861 | $5,257 | $5,971 | ***$4,875*** | $2,665 | $2,789 |
| Garrison Property and Casualty Insurance Company | ***$3,684*** | $3,667 | $3,146 | $4,338 | $4,818 | $4,833 | $3,663 | ***$3,825*** | ***$3,745*** |
| Liberty Mutual Personal Insurance Company | **$1,420** | $1,520 | $1,547 | $2,807 | $3,769 | $3,926 | $2,432 | $1,868 | $1,658 |
| Mendakota Insurance Company | $2,703 | $2,560 | $2,216 | $3,305 | $5,583 | $6,592 | $3,958 | $2,689 | $2,704 |
| Mercury Casualty Company | $2,142 | $2,405 | $2,318 | $3,499 | $5,041 | $5,395 | $3,632 | $3,064 | $2,737 |
| Progressive Direct Insurance Company | $1,603 | $1,739 | $1,605 | $2,408 | $3,356 | $3,468 | $2,280 | $2,122 | $1,863 |
| Progressive Northern Insurance Company | $1,914 | $2,065 | $1,908 | $3,094 | $4,366 | $4,481 | $2,887 | $2,602 | $2,289 |
| United Services Automobile Assocation | $2,082 | $2,103 | $1,773 | $2,627 | **$2,984** | **$3,007** | $2,123 | $2,230 | $2,122 |
| USAA Casualty Insurance Company | $2,164 | $2,308 | $1,858 | $2,689 | $2,997 | $3,014 | $2,242 | $2,163 | $2,217 |
| USAA General Indemnity Company | $2,609 | $2,639 | $2,249 | $3,184 | $3,598 | $3,561 | $2,686 | $2,679 | $2,699 |
| Viking Insurance Company of Wisconsin | $3,607 | $3,604 | $3,229 | $4,990 | ***$7,258*** | ***$7,055*** | $4,820 | $3,599 | $3,484 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| American Economy Insurance Company | $1,944 | **$1,767** | **$1,694** | $3,269 | $4,749 | $4,823 | $2,705 | **$2,102** | **$1,969** |
| American Family Insurance Company | $3,986 | ***$4,355*** | $3,684 | $5,427 | $7,330 | $7,772 | $4,833 | $4,191 | $3,946 |
| Coast National Insurance Company | $3,775 | $3,300 | ***$3,772*** | ***$7,305*** | $8,731 | $8,973 | $6,126 | $4,099 | ***$4,722*** |
| Safeco Insurance Company of Illinois | $1,944 | **$1,767** | **$1,694** | $3,269 | $4,749 | $4,823 | $2,705 | **$2,102** | **$1,969** |
| CSAA General Insurance Company | $2,296 | $2,409 | $2,451 | $3,911 | $4,875 | $5,499 | $3,629 | $2,680 | $3,254 |
| Farmers Insurance Exchange | $2,474 | $2,434 | $2,130 | $5,252 | $5,531 | $6,512 | $5,346 | $2,789 | $2,809 |
| Garrison Property and Casualty Insurance Company | ***$4,311*** | $4,264 | $3,720 | $5,277 | $5,841 | $5,859 | $4,337 | ***$4,492*** | $4,341 |
| Liberty Mutual Personal Insurance Company | **$1,891** | $1,938 | $2,013 | $4,306 | $6,163 | $6,541 | $3,593 | $2,483 | $2,103 |
| Mendakota Insurance Company | $3,143 | $2,946 | $2,626 | $4,154 | $7,123 | $8,430 | $4,804 | $3,174 | $3,233 |
| Mercury Casualty Company | $2,549 | $2,791 | $2,712 | $4,516 | $6,911 | $7,631 | $4,781 | $3,679 | $3,206 |
| Progressive Direct Insurance Company | $2,210 | $2,308 | $2,164 | $3,860 | $5,726 | $5,901 | $3,517 | $3,018 | $2,570 |
| Progressive Northern Insurance Company | $2,574 | $2,694 | $2,527 | $4,697 | $6,977 | $7,170 | $4,245 | $3,577 | $3,058 |
| United Services Automobile Assocation | $2,419 | $2,417 | $2,063 | **$3,196** | **$3,623** | **$3,651** | **$2,510** | $2,598 | $2,424 |
| USAA Casualty Insurance Company | $2,518 | $2,636 | $2,169 | $3,267 | $3,637 | $3,655 | $2,641 | $2,511 | $2,539 |
| USAA General Indemnity Company | $3,014 | $3,020 | $2,606 | $3,825 | $4,308 | $4,274 | $3,140 | $3,076 | $3,078 |
| Viking Insurance Company of Wisconsin | $4,300 | $4,191 | $3,650 | $6,616 | ***$10,152*** | ***$9,697*** | ***$6,290*** | $4,189 | $4,007 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

## EXAMPLE G - Liability OPTION 1 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,574 | $1,491 | $1,469 | $2,283 | $3,018 | $3,112 | $2,062 | $1,547 | $1,560 |
| American Economy Insurance Company | $1,460 | $1,355 | $1,303 | $2,453 | $3,617 | $3,628 | $2,038 | $1,600 | $1,485 |
| American Family Connect Property & Casualty Insurance Company | $882 | **$899** | **$867** | $1,334 | $1,790 | $1,881 | **$1,107** | **$1,033** | $1,081 |
| American Family Insurance Company | $1,973 | $2,186 | $1,860 | $2,614 | $3,544 | $3,765 | $2,418 | $2,086 | $1,982 |
| Coast National Insurance Company | $1,915 | $1,706 | $1,908 | $3,302 | $3,897 | $4,005 | $2,886 | $2,147 | $2,395 |
| Safeco Insurance Company of Illinois | $1,460 | $1,355 | $1,303 | $2,453 | $3,617 | $3,628 | $2,038 | $1,600 | $1,485 |
| CSAA General Insurance Company | $1,496 | $1,552 | $1,592 | $2,438 | $2,981 | $3,477 | $2,333 | $1,704 | $2,074 |
| Farmers Insurance Exchange | $2,205 | $2,149 | $1,930 | ***$4,980*** | $4,971 | $6,183 | ***$5,616*** | $2,685 | $2,425 |
| Garrison Property and Casualty Insurance Company | $1,437 | $1,430 | $1,226 | $1,725 | $1,910 | $1,915 | $1,434 | $1,502 | $1,460 |
| GEICO Secure Insurance Company | $1,215 | $1,316 | $1,316 | $1,853 | $2,634 | $2,895 | $1,627 | $1,316 | $1,215 |
| Liberty Mutual Personal Insurance Company | **$854** | $907 | $921 | $1,792 | $2,585 | $2,817 | $1,487 | $1,076 | **$977** |
| Loya Insurance Company | ***$3,316*** | ***$3,316*** | ***$3,316*** | $3,278 | $3,478 | $3,564 | $3,302 | ***$3,316*** | ***$3,316*** |
| Mendakota Insurance Company | $2,277 | $2,040 | $1,902 | $3,289 | ***$5,592*** | ***$6,584*** | $3,616 | $2,281 | $2,388 |
| Mercury Casualty Company | $1,560 | $1,749 | $1,701 | $2,621 | $3,868 | $4,190 | $2,731 | $2,260 | $2,007 |
| Nevada Capital Insurance Company | $918 | $951 | $934 | **$1,272** | $1,615 | $1,748 | $1,168 | $1,074 | $1,145 |
| Progressive Direct Insurance Company | $1,078 | $1,143 | $1,069 | $1,703 | $2,427 | $2,522 | $1,576 | $1,419 | $1,229 |
| Progressive Northern Insurance Company | $1,272 | $1,363 | $1,265 | $2,164 | $3,150 | $3,262 | $1,989 | $1,742 | $1,490 |
| State Farm Fire and Casualty Company | $2,103 | $2,099 | $1,868 | $3,092 | $4,258 | $4,538 | $2,289 | $2,170 | $2,452 |
| State Farm Mutual Automobile Insurance Company | $1,359 | $1,328 | $1,184 | $2,061 | $2,855 | $3,038 | $1,498 | $1,393 | $1,569 |
| United Services Automobile Assocation | $1,126 | $1,142 | $968 | $1,386 | **$1,558** | **$1,573** | $1,141 | $1,205 | $1,156 |
| USAA Casualty Insurance Company | $1,168 | $1,252 | $1,011 | $1,418 | $1,568 | $1,578 | $1,202 | $1,177 | $1,203 |
| USAA General Indemnity Company | $1,288 | $1,309 | $1,120 | $1,548 | $1,735 | $1,721 | $1,320 | $1,331 | $1,337 |
| Viking Insurance Company of Wisconsin | $1,714 | $1,722 | $1,532 | $2,405 | $3,542 | $3,435 | $2,327 | $1,723 | $1,654 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



## EXAMPLE G - Liability OPTION 2 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,741 | $1,594 | $1,603 | $2,669 | $3,679 | $3,782 | $2,356 | $1,683 | $1,719 |
| American Economy Insurance Company | $2,516 | $2,158 | $2,132 | $4,690 | $7,187 | $7,127 | $3,828 | $2,661 | $2,427 |
| American Family Connect Property & Casualty Insurance Company | $1,127 | $1,149 | $1,119 | $1,788 | $2,471 | $2,556 | $1,455 | $1,334 | $1,408 |
| American Family Insurance Company | $2,207 | $2,440 | $2,084 | $3,060 | $4,293 | $4,607 | $2,782 | $2,349 | $2,161 |
| Coast National Insurance Company | $2,512 | $2,211 | ***$2,510*** | $4,717 | $5,618 | $5,775 | $4,001 | $2,755 | $3,142 |
| Safeco Insurance Company of Illinois | $2,516 | $2,158 | $2,132 | $4,690 | $7,187 | $7,127 | $3,828 | $2,661 | $2,427 |
| CSAA General Insurance Company | $1,513 | $1,546 | $1,584 | $2,621 | $3,255 | $3,801 | $2,425 | $1,707 | $2,099 |
| Farmers Insurance Exchange | $2,363 | $2,328 | $2,127 | ***$5,895*** | $5,697 | $7,404 | ***$6,812*** | ***$3,100*** | $2,632 |
| Garrison Property and Casualty Insurance Company | $1,708 | $1,688 | $1,475 | $2,138 | $2,362 | $2,372 | $1,728 | $1,789 | $1,716 |
| GEICO Secure Insurance Company | $1,686 | $1,782 | $1,782 | $3,079 | $4,685 | $5,274 | $2,574 | $1,782 | $1,686 |
| Liberty Mutual Personal Insurance Company | $1,270 | $1,282 | $1,334 | $3,148 | $4,912 | $5,503 | $2,469 | $1,553 | $1,369 |
| Mendakota Insurance Company | ***$2,911*** | $2,589 | $2,488 | $4,496 | ***$7,657*** | ***$9,122*** | $4,825 | $2,985 | $3,153 |
| Mercury Casualty Company | $2,097 | $2,294 | $2,257 | $3,814 | $5,954 | $6,618 | $4,032 | $3,068 | $2,661 |
| Nevada Capital Insurance Company | **$1,078** | **$1,115** | **$1,108** | **$1,554** | $2,020 | $2,183 | $1,396 | **$1,278** | $1,365 |
| Progressive Direct Insurance Company | $1,690 | $1,717 | $1,634 | $3,148 | $4,789 | $4,976 | $2,792 | $2,309 | $1,915 |
| Progressive Northern Insurance Company | $1,901 | $1,952 | $1,851 | $3,667 | $5,604 | $5,823 | $3,252 | $2,657 | $2,190 |
| State Farm Fire and Casualty Company | $2,830 | ***$2,726*** | $2,457 | $4,415 | $6,114 | $6,500 | $3,063 | $2,858 | ***$3,197*** |
| State Farm Mutual Automobile Insurance Company | $1,811 | $1,717 | $1,545 | $2,891 | $4,033 | $4,285 | $1,997 | $1,828 | $2,035 |
| United Services Automobile Assocation | $1,313 | $1,319 | $1,137 | $1,686 | **$1,892** | $1,911 | **$1,352** | $1,407 | **$1,326** |
| USAA Casualty Insurance Company | $1,362 | $1,434 | $1,188 | $1,719 | $1,897 | **$1,909** | $1,419 | $1,368 | $1,382 |
| USAA General Indemnity Company | $1,498 | $1,506 | $1,310 | $1,866 | $2,085 | $2,074 | $1,553 | $1,538 | $1,532 |
| Viking Insurance Company of Wisconsin | $2,106 | $2,055 | $1,769 | $3,329 | $5,189 | $4,938 | $3,163 | $2,057 | $1,950 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| **Company Name** | Carson City **89701** | Elko **89801** | Fallon **89406** | Henderson **89015** | Las Vegas **89121** | North Las Vegas **89030** | Pahrump **89048** | Reno **89510** | Stateline **89449** |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,743 | $1,673 | $1,636 | $2,519 | $3,312 | $3,420 | $2,277 | $1,717 | $1,734 |
| American Economy Insurance Company | $1,285 | $1,199 | $1,144 | $2,075 | $2,995 | $3,027 | $1,732 | $1,400 | $1,318 |
| American Family Connect Property & Casualty Insurance Company | **$851** | $880 | **$838** | **$1,243** | $1,614 | $1,692 | **$1,070** | **$1,006** | **$1,043** |
| American Family Insurance Company | $1,644 | $1,787 | $1,542 | $2,173 | $2,919 | $3,085 | $1,984 | $1,727 | $1,645 |
| Coast National Insurance Company | $2,293 | $2,022 | $2,287 | ***$4,188*** | $4,977 | $5,114 | $3,582 | $2,530 | $2,868 |
| Safeco Insurance Company of Illinois | $1,285 | $1,199 | $1,144 | $2,075 | $2,995 | $3,027 | $1,732 | $1,400 | $1,318 |
| CSAA General Insurance Company | $1,384 | $1,478 | $1,511 | $2,222 | $2,708 | $3,156 | $2,149 | $1,599 | $1,930 |
| Farmers Insurance Exchange | $1,755 | $1,707 | $1,511 | $3,670 | $3,837 | $4,546 | $3,828 | $1,970 | $1,938 |
| Garrison Property and Casualty Insurance Company | $1,417 | $1,402 | $1,203 | $1,702 | $1,883 | $1,886 | $1,408 | $1,479 | $1,435 |
| GEICO Secure Insurance Company | $1,234 | $1,320 | $1,320 | $1,968 | $2,786 | $3,043 | $1,699 | $1,320 | $1,234 |
| Liberty Mutual Personal Insurance Company | $1,112 | $1,179 | $1,206 | $2,284 | $3,203 | $3,433 | $1,922 | $1,424 | $1,287 |
| Loya Insurance Company | ***$3,944*** | ***$3,944*** | ***$3,944*** | $3,907 | $4,149 | $4,245 | ***$3,926*** | ***$3,944*** | ***$3,944*** |
| Mendakota Insurance Company | $2,311 | $2,085 | $1,933 | $3,230 | ***$5,628*** | ***$6,471*** | $3,548 | $2,289 | $2,385 |
| Mercury Casualty Company | $1,570 | $1,744 | $1,691 | $2,609 | $3,787 | $4,062 | $2,706 | $2,247 | $2,006 |
| Nevada Capital Insurance Company | $919 | $956 | $933 | $1,257 | $1,568 | $1,689 | $1,175 | $1,075 | $1,137 |
| Progressive Direct Insurance Company | $1,088 | $1,164 | $1,079 | $1,729 | $2,449 | $2,533 | $1,595 | $1,437 | $1,272 |
| Progressive Northern Insurance Company | $1,269 | $1,357 | $1,257 | $2,194 | $3,179 | $3,281 | $1,996 | $1,740 | $1,518 |
| State Farm Fire and Casualty Company | $1,969 | $1,974 | $1,748 | $2,909 | $4,021 | $4,283 | $2,170 | $2,045 | $2,302 |
| State Farm Mutual Automobile Insurance Company | $1,299 | $1,269 | $1,127 | $1,986 | $2,766 | $2,940 | $1,447 | $1,336 | $1,498 |
| United Services Automobile Assocation | $1,112 | $1,122 | $951 | $1,370 | **$1,543** | **$1,555** | $1,122 | $1,189 | $1,138 |
| USAA Casualty Insurance Company | $1,151 | $1,226 | $993 | $1,400 | $1,549 | $1,556 | $1,182 | $1,157 | $1,183 |
| USAA General Indemnity Company | $1,267 | $1,281 | $1,098 | $1,524 | $1,709 | $1,690 | $1,296 | $1,307 | $1,312 |
| Viking Insurance Company of Wisconsin | $1,861 | **$668** | $1,665 | $2,602 | $3,803 | $3,695 | $2,509 | $1,868 | $1,799 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| **Company Name** | Carson City **89701** | Elko **89801** | Fallon **89406** | Henderson **89015** | Las Vegas **89121** | North Las Vegas **89030** | Pahrump **89048** | Reno **89510** | Stateline **89449** |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,901 | $1,767 | $1,763 | $2,898 | $3,963 | $4,080 | $2,565 | $1,846 | $1,884 |
| American Economy Insurance Company | $2,008 | $1,749 | $1,710 | $3,616 | $5,444 | $5,423 | $2,963 | $2,131 | $1,966 |
| American Family Connect Property & Casualty Insurance Company | $1,051 | **$1,080** | **$1,042** | $1,616 | $2,175 | $2,247 | $1,352 | $1,249 | $1,308 |
| American Family Insurance Company | $1,822 | $1,981 | $1,712 | $2,519 | $3,497 | $3,731 | $2,262 | $1,927 | $1,780 |
| Coast National Insurance Company | ***$3,073*** | ***$2,683*** | ***$3,074*** | ***$6,043*** | $7,231 | $7,433 | ***$5,043*** | ***$3,324*** | ***$3,844*** |
| Safeco Insurance Company of Illinois | $2,008 | $1,749 | $1,710 | $3,616 | $5,444 | $5,423 | $2,963 | $2,131 | $1,966 |
| CSAA General Insurance Company | $1,359 | $1,426 | $1,453 | $2,313 | $2,861 | $3,341 | $2,166 | $1,553 | $1,893 |
| Farmers Insurance Exchange | $1,789 | $1,759 | $1,578 | $4,140 | $4,193 | $5,179 | $4,420 | $2,158 | $2,012 |
| Garrison Property and Casualty Insurance Company | $1,663 | $1,634 | $1,427 | $2,072 | $2,290 | $2,291 | $1,673 | $1,740 | $1,668 |
| GEICO Secure Insurance Company | $1,763 | $1,841 | $1,841 | $3,339 | $5,030 | $5,620 | $2,754 | $1,841 | $1,763 |
| Liberty Mutual Personal Insurance Company | $1,571 | $1,589 | $1,660 | $3,780 | $5,724 | $6,300 | $3,022 | $1,970 | $1,718 |
| Mendakota Insurance Company | $2,847 | $2,554 | $2,432 | $4,268 | ***$7,514*** | ***$8,719*** | $4,582 | $2,878 | $3,028 |
| Mercury Casualty Company | $2,016 | $2,186 | $2,140 | $3,613 | $5,533 | $6,102 | $3,815 | $2,918 | $2,548 |
| Nevada Capital Insurance Company | **$1,044** | $1,084 | $1,069 | **$1,476** | $1,883 | $2,027 | $1,352 | **$1,234** | $1,308 |
| Progressive Direct Insurance Company | $1,678 | $1,716 | $1,623 | $3,135 | $4,748 | $4,908 | $2,781 | $2,301 | $1,944 |
| Progressive Northern Insurance Company | $1,897 | $1,945 | $1,842 | $3,699 | $5,631 | $5,831 | $3,260 | $2,654 | $2,224 |
| State Farm Fire and Casualty Company | $2,569 | $2,490 | $2,227 | $4,012 | $5,583 | $5,934 | $2,831 | $2,620 | $2,919 |
| State Farm Mutual Automobile Insurance Company | $1,699 | $1,613 | $1,443 | $2,727 | $3,822 | $4,058 | $1,901 | $1,725 | $1,912 |
| United Services Automobile Assocation | $1,284 | $1,284 | $1,107 | $1,645 | **$1,848** | $1,861 | **$1,318** | $1,375 | **$1,294** |
| USAA Casualty Insurance Company | $1,331 | $1,393 | $1,156 | $1,678 | $1,853 | **$1,860** | $1,383 | $1,336 | $1,349 |
| USAA General Indemnity Company | $1,454 | $1,458 | $1,266 | $1,804 | $2,017 | $2,000 | $1,501 | $1,490 | $1,487 |
| Viking Insurance Company of Wisconsin | $2,256 | $2,193 | $1,904 | $3,530 | $5,455 | $5,203 | $3,348 | $2,205 | $2,098 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

## EXAMPLE H - Liability OPTION 1 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,318 | $1,253 | $1,235 | $1,881 | $2,495 | $2,568 | $1,697 | $1,293 | $1,310 |
| American Economy Insurance Company | $1,044 | $963 | $928 | $1,726 | $2,529 | $2,537 | $1,442 | $1,140 | $1,064 |
| American Family Connect Property & Casualty Insurance Company | $705 | $719 | $695 | $1,079 | $1,470 | $1,546 | $897 | $842 | $875 |
| American Family Insurance Company | $1,457 | $1,622 | $1,389 | $1,905 | $2,587 | $2,748 | $1,796 | $1,545 | $1,472 |
| Coast National Insurance Company | $1,085 | $968 | $1,081 | $1,840 | $2,168 | $2,228 | $1,618 | $1,222 | $1,358 |
| Safeco Insurance Company of Illinois | $1,044 | $963 | $928 | $1,726 | $2,529 | $2,537 | $1,442 | $1,140 | $1,064 |
| COUNTRY Preferred Insurance Company | $1,101 | $903 | $904 | $1,403 | $1,724 | $1,770 | $1,107 | $1,117 | $1,017 |
| CSAA General Insurance Company | $933 | $961 | $988 | $1,502 | $1,832 | $2,128 | $1,437 | $1,058 | $1,282 |
| Farmers Insurance Exchange | $1,803 | $1,766 | $1,587 | ***$4,142*** | $4,122 | $5,152 | ***$4,672*** | $2,222 | $1,998 |
| Garrison Property and Casualty Insurance Company | $823 | $820 | $710 | $968 | $1,068 | $1,074 | $821 | $855 | $836 |
| GEICO Secure Insurance Company | $619 | $672 | $672 | $966 | $1,420 | $1,587 | $846 | $672 | **$619** |
| Liberty Mutual Personal Insurance Company | $746 | $798 | $808 | $1,526 | $2,161 | $2,334 | $1,278 | $947 | $860 |
| Loya Insurance Company | ***$2,754*** | ***$2,754*** | ***$2,754*** | $2,699 | $2,864 | $2,958 | $2,743 | ***$2,754*** | ***$2,754*** |
| Mendakota Insurance Company | $2,016 | $1,828 | $1,642 | $2,709 | ***$4,379*** | ***$5,273*** | $3,099 | $2,019 | $2,083 |
| Mercury Casualty Company | $716 | $813 | $784 | $1,166 | $1,698 | $1,832 | $1,213 | $1,029 | $917 |
| Nevada Capital Insurance Company | **$557** | **$574** | $564 | **$764** | $963 | $1,038 | $700 | **$649** | $691 |
| Progressive Direct Insurance Company | $712 | $757 | $710 | $1,078 | $1,507 | $1,563 | $1,006 | $918 | $802 |
| Progressive Northern Insurance Company | $747 | $802 | $744 | $1,263 | $1,842 | $1,922 | $1,157 | $1,017 | $863 |
| State Farm Fire and Casualty Company | $1,340 | $1,339 | $1,195 | $1,959 | $2,684 | $2,852 | $1,441 | $1,377 | $1,564 |
| State Farm Mutual Automobile Insurance Company | $988 | $967 | $865 | $1,487 | $2,050 | $2,176 | $1,075 | $1,010 | $1,141 |
| United Services Automobile Assocation | $650 | $660 | **$563** | $789 | **$884** | **$892** | **$657** | $692 | $667 |
| USAA Casualty Insurance Company | $695 | $745 | $607 | $833 | $919 | $926 | $716 | $698 | $716 |
| USAA General Indemnity Company | $806 | $819 | $704 | $959 | $1,072 | $1,063 | $825 | $831 | $835 |
| Viking Insurance Company of Wisconsin | $1,244 | $1,245 | $1,108 | $1,749 | $2,575 | $2,496 | $1,690 | $1,244 | $1,198 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



## EXAMPLE H - Liability OPTION 2 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,479 | $1,351 | $1,363 | $2,244 | $3,124 | $3,200 | $1,971 | $1,424 | $1,463 |
| American Economy Insurance Company | $1,754 | $1,505 | $1,485 | $3,232 | $4,934 | $4,891 | $2,647 | $1,854 | $1,699 |
| American Family Connect Property & Casualty Insurance Company | $924 | $939 | $917 | $1,473 | $2,065 | $2,138 | $1,204 | $1,119 | $1,169 |
| American Family Insurance Company | $1,605 | $1,785 | $1,532 | $2,189 | $3,068 | $3,289 | $2,030 | $1,712 | $1,586 |
| Coast National Insurance Company | $1,415 | $1,246 | $1,412 | $2,618 | $3,114 | $3,201 | $2,231 | $1,557 | $1,770 |
| Safeco Insurance Company of Illinois | $1,754 | $1,505 | $1,485 | $3,232 | $4,934 | $4,891 | $2,647 | $1,854 | $1,699 |
| COUNTRY Preferred Insurance Company | $1,194 | $980 | $980 | $1,545 | $1,917 | $1,967 | $1,198 | $1,210 | $1,102 |
| CSAA General Insurance Company | $940 | $957 | $980 | $1,605 | $1,990 | $2,310 | $1,487 | $1,058 | $1,293 |
| Farmers Insurance Exchange | $2,001 | $1,982 | $1,815 | ***$5,124*** | $4,915 | $6,447 | ***$5,955*** | ***$2,675*** | $2,230 |
| Garrison Property and Casualty Insurance Company | $977 | $968 | $852 | $1,198 | $1,317 | $1,326 | $987 | $1,019 | $982 |
| GEICO Secure Insurance Company | $888 | $942 | $942 | $1,675 | $2,647 | $3,032 | $1,396 | $942 | $888 |
| Liberty Mutual Personal Insurance Company | $1,079 | $1,095 | $1,140 | $2,600 | $3,983 | $4,425 | $2,065 | $1,336 | $1,174 |
| Mendakota Insurance Company | ***$2,496*** | ***$2,237*** | ***$2,081*** | $3,616 | ***$5,850*** | ***$7,121*** | $4,004 | $2,547 | ***$2,661*** |
| Mercury Casualty Company | $900 | $996 | $977 | $1,605 | $2,496 | $2,772 | $1,695 | $1,313 | $1,139 |
| Nevada Capital Insurance Company | **$643** | **$663** | **$658** | **$915** | $1,181 | $1,271 | $823 | **$759** | $809 |
| Progressive Direct Insurance Company | $1,097 | $1,120 | $1,067 | $1,962 | $2,947 | $3,069 | $1,748 | $1,471 | $1,224 |
| Progressive Northern Insurance Company | $1,213 | $1,244 | $1,180 | $2,341 | $3,593 | $3,770 | $2,057 | $1,684 | $1,365 |
| State Farm Fire and Casualty Company | $1,839 | $1,765 | $1,600 | $2,858 | $3,931 | $4,159 | $1,952 | $1,839 | $2,072 |
| State Farm Mutual Automobile Insurance Company | $1,344 | $1,272 | $1,150 | $2,134 | $2,957 | $3,128 | $1,453 | $1,344 | $1,506 |
| United Services Automobile Assocation | $759 | $762 | $662 | $960 | **$1,073** | **$1,084** | **$779** | $808 | **$765** |
| USAA Casualty Insurance Company | $811 | $853 | $715 | $1,009 | $1,112 | $1,119 | $843 | $813 | $822 |
| USAA General Indemnity Company | $934 | $941 | $824 | $1,155 | $1,287 | $1,281 | $969 | $958 | $955 |
| Viking Insurance Company of Wisconsin | $1,530 | $1,488 | $1,281 | $2,422 | $3,774 | $3,590 | $2,298 | $1,487 | $1,414 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,452 | $1,400 | $1,368 | $2,064 | $2,722 | $2,804 | $1,864 | $1,430 | $1,449 |
| American Economy Insurance Company | $930 | $866 | $824 | $1,473 | $2,112 | $2,133 | $1,239 | $1,011 | $955 |
| American Family Connect Property & Casualty Insurance Company | $669 | $692 | $661 | $990 | $1,304 | $1,366 | $854 | $805 | $831 |
| American Family Insurance Company | $1,206 | $1,320 | $1,146 | $1,568 | $2,107 | $2,226 | $1,465 | $1,271 | $1,215 |
| Coast National Insurance Company | $1,242 | $1,097 | $1,236 | $2,200 | $2,607 | $2,678 | $1,900 | $1,380 | $1,553 |
| Safeco Insurance Company of Illinois | $930 | $866 | $824 | $1,473 | $2,112 | $2,133 | $1,239 | $1,011 | $955 |
| COUNTRY Preferred Insurance Company | $983 | $810 | $810 | $1,256 | $1,541 | $1,581 | $988 | $997 | $909 |
| CSAA General Insurance Company | $859 | $910 | $930 | $1,364 | $1,655 | $1,922 | $1,318 | $987 | $1,187 |
| Farmers Insurance Exchange | $1,434 | $1,402 | $1,241 | $3,060 | $3,189 | $3,798 | $3,186 | $1,629 | $1,596 |
| Garrison Property and Casualty Insurance Company | $808 | $803 | $694 | $951 | $1,049 | $1,052 | $803 | $840 | $820 |
| GEICO Secure Insurance Company | $622 | $669 | $669 | $1,012 | $1,480 | $1,645 | $873 | $669 | **$622** |
| Liberty Mutual Personal Insurance Company | $980 | $1,044 | $1,065 | $1,970 | $2,721 | $2,892 | $1,673 | $1,264 | $1,139 |
| Loya Insurance Company | ***$3,259*** | ***$3,259*** | ***$3,259*** | ***$3,199*** | $3,398 | $3,505 | ***$3,244*** | ***$3,259*** | ***$3,259*** |
| Mendakota Insurance Company | $2,000 | $1,833 | $1,633 | $2,577 | ***$4,275*** | ***$5,010*** | $2,958 | $1,983 | $2,034 |
| Mercury Casualty Company | $713 | $804 | $773 | $1,145 | $1,641 | $1,754 | $1,188 | $1,013 | $907 |
| Nevada Capital Insurance Company | **$570** | **$589** | $576 | **$771** | $956 | $1,023 | $718 | **$664** | $702 |
| Progressive Direct Insurance Company | $714 | $765 | $711 | $1,087 | $1,509 | $1,559 | $1,010 | $921 | $823 |
| Progressive Northern Insurance Company | $740 | $794 | $735 | $1,267 | $1,841 | $1,915 | $1,152 | $1,009 | $871 |
| State Farm Fire and Casualty Company | $1,240 | $1,248 | $1,107 | $1,818 | $2,502 | $2,659 | $1,355 | $1,285 | $1,451 |
| State Farm Mutual Automobile Insurance Company | $932 | $914 | $815 | $1,413 | $1,958 | $2,079 | $1,030 | $957 | $1,078 |
| United Services Automobile Assocation | $641 | $647 | $556 | $781 | **$875** | **$882** | **$647** | $683 | $655 |
| USAA Casualty Insurance Company | $686 | $730 | $599 | $823 | $906 | $911 | $704 | $687 | $703 |
| USAA General Indemnity Company | $791 | $801 | $691 | $941 | $1,053 | $1,042 | $809 | $814 | $818 |
| Viking Insurance Company of Wisconsin | $1,354 | $1,346 | **$427** | $1,897 | $2,770 | $2,690 | $1,825 | $1,352 | $1,305 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,606 | $1,490 | $1,489 | $2,420 | $3,340 | $3,427 | $2,133 | $1,552 | $1,592 |
| American Economy Insurance Company | $1,416 | $1,236 | $1,205 | $2,507 | $3,758 | $3,741 | $2,065 | $1,502 | $1,391 |
| American Family Connect Property & Casualty Insurance Company | $848 | $872 | $843 | $1,314 | $1,798 | $1,855 | $1,105 | $1,030 | $1,071 |
| American Family Insurance Company | $1,317 | $1,443 | $1,253 | $1,787 | $2,476 | $2,639 | $1,641 | $1,397 | $1,300 |
| Coast National Insurance Company | $1,626 | $1,422 | $1,623 | $3,110 | $3,714 | $3,816 | $2,617 | $1,771 | $2,034 |
| Safeco Insurance Company of Illinois | $1,416 | $1,236 | $1,205 | $2,507 | $3,758 | $3,741 | $2,065 | $1,502 | $1,391 |
| COUNTRY Preferred Insurance Company | $1,073 | $887 | $886 | $1,393 | $1,731 | $1,773 | $1,074 | $1,089 | $992 |
| CSAA General Insurance Company | $842 | $878 | $895 | $1,415 | $1,746 | $2,026 | $1,324 | $958 | $1,164 |
| Farmers Insurance Exchange | $1,494 | $1,478 | $1,327 | ***$3,542*** | $3,562 | $4,438 | ***$3,808*** | $1,834 | $1,683 |
| Garrison Property and Casualty Insurance Company | $945 | $934 | $822 | $1,153 | $1,270 | $1,273 | $951 | $986 | $951 |
| GEICO Secure Insurance Company | $918 | $963 | $963 | $1,784 | $2,792 | $3,178 | $1,470 | $963 | $918 |
| Liberty Mutual Personal Insurance Company | $1,350 | $1,377 | $1,433 | $3,171 | $4,720 | $5,147 | $2,566 | $1,715 | $1,489 |
| Mendakota Insurance Company | ***$2,386*** | ***$2,165*** | ***$1,988*** | $3,311 | ***$5,545*** | ***$6,553*** | $3,689 | ***$2,404*** | ***$2,493*** |
| Mercury Casualty Company | $852 | $937 | $911 | $1,489 | $2,267 | $2,500 | $1,572 | $1,226 | $1,072 |
| Nevada Capital Insurance Company | **$637** | **$657** | $648 | **$887** | $1,122 | $1,201 | $811 | **$749** | $793 |
| Progressive Direct Insurance Company | $1,081 | $1,111 | $1,051 | $1,936 | $2,892 | $2,999 | $1,726 | $1,452 | $1,232 |
| Progressive Northern Insurance Company | $1,197 | $1,225 | $1,162 | $2,330 | $3,565 | $3,731 | $2,038 | $1,664 | $1,367 |
| State Farm Fire and Casualty Company | $1,637 | $1,587 | $1,425 | $2,541 | $3,516 | $3,724 | $1,777 | $1,659 | $1,858 |
| State Farm Mutual Automobile Insurance Company | $1,233 | $1,172 | $1,054 | $1,967 | $2,740 | $2,901 | $1,361 | $1,244 | $1,389 |
| United Services Automobile Assocation | $741 | $741 | **$644** | $935 | **$1,046** | **$1,055** | **$759** | $789 | **$745** |
| USAA Casualty Insurance Company | $793 | $830 | $696 | $985 | $1,084 | $1,089 | $822 | $793 | $802 |
| USAA General Indemnity Company | $906 | $910 | $794 | $1,113 | $1,242 | $1,231 | $935 | $926 | $926 |
| Viking Insurance Company of Wisconsin | $1,641 | $1,589 | $1,381 | $2,571 | $3,970 | $3,785 | $2,435 | $1,596 | $1,522 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

## EXAMPLE I - Liability OPTION 1 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,944 | $1,796 | $1,784 | $2,901 | $3,831 | $3,962 | $2,617 | $1,906 | $1,908 |
| American Economy Insurance Company | $1,199 | $1,125 | $1,070 | $1,829 | $2,591 | $2,630 | $1,558 | $1,319 | $1,242 |
| American Family Connect Property & Casualty Insurance Company | $915 | $931 | $899 | $1,394 | $1,875 | $1,956 | $1,150 | $1,073 | $1,128 |
| American Family Insurance Company | $1,854 | $2,054 | $1,743 | $2,419 | $3,234 | $3,431 | $2,243 | $1,955 | $1,876 |
| Coast National Insurance Company | $1,325 | $1,186 | $1,319 | $2,198 | $2,583 | $2,655 | $1,949 | $1,499 | $1,657 |
| Safeco Insurance Company of Illinois | $1,199 | $1,125 | $1,070 | $1,829 | $2,591 | $2,630 | $1,558 | $1,319 | $1,242 |
| COUNTRY Preferred Insurance Company | $1,287 | $1,029 | $1,029 | $1,651 | $2,017 | $2,074 | $1,299 | $1,308 | $1,172 |
| CSAA General Insurance Company | $1,170 | $1,195 | $1,228 | $1,872 | $2,280 | $2,614 | $1,792 | $1,331 | $1,614 |
| Farmers Insurance Exchange | $1,619 | $1,585 | $1,423 | ***$3,677*** | $3,674 | $4,571 | ***$4,136*** | $1,980 | $1,796 |
| Garrison Property and Casualty Insurance Company | $1,201 | $1,190 | $1,014 | $1,469 | $1,624 | $1,629 | $1,197 | $1,263 | $1,220 |
| GEICO Secure Insurance Company | $787 | $843 | $843 | $1,218 | $1,735 | $1,896 | $1,059 | $843 | $787 |
| Liberty Mutual Personal Insurance Company | $927 | $983 | $1,012 | $1,847 | $2,505 | $2,636 | $1,587 | $1,208 | $1,083 |
| Loya Insurance Company | ***$3,363*** | ***$3,363*** | ***$3,363*** | $3,289 | $3,495 | $3,619 | $3,347 | ***$3,363*** | ***$3,363*** |
| Mendakota Insurance Company | $1,918 | $1,734 | $1,569 | $2,621 | ***$4,350*** | ***$5,167*** | $2,971 | $1,921 | $1,989 |
| Mercury Casualty Company | $1,003 | $1,121 | $1,097 | $1,702 | $2,533 | $2,756 | $1,773 | $1,457 | $1,293 |
| Nevada Capital Insurance Company | **$565** | **$585** | **$577** | **$789** | **$1,006** | **$1,086** | **$721** | **$663** | **$705** |
| Progressive Direct Insurance Company | $1,019 | $1,065 | $1,005 | $1,565 | $2,191 | $2,259 | $1,457 | $1,331 | $1,159 |
| Progressive Northern Insurance Company | $1,032 | $1,077 | $1,015 | $1,728 | $2,483 | $2,558 | $1,587 | $1,402 | $1,199 |
| State Farm Fire and Casualty Company | $1,672 | $1,648 | $1,472 | $2,459 | $3,371 | $3,582 | $1,802 | $1,707 | $1,947 |
| State Farm Mutual Automobile Insurance Company | $1,254 | $1,213 | $1,085 | $1,900 | $2,622 | $2,781 | $1,369 | $1,275 | $1,444 |
| United Services Automobile Assocation | $860 | $866 | $730 | $1,083 | $1,217 | $1,226 | $870 | $924 | $876 |
| USAA Casualty Insurance Company | $941 | $1,001 | $805 | $1,170 | $1,290 | $1,299 | $970 | $952 | $965 |
| USAA General Indemnity Company | $1,085 | $1,098 | $933 | $1,334 | $1,496 | $1,481 | $1,112 | $1,127 | $1,125 |
| Viking Insurance Company of Wisconsin | $1,691 | $1,696 | $1,508 | $2,353 | $2,217 | $3,348 | $2,279 | $1,683 | $1,627 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



## EXAMPLE I - Liability OPTION 2 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $2,127 | $1,913 | $1,933 | $3,332 | $4,557 | $4,700 | $2,952 | $2,058 | $2,082 |
| American Economy Insurance Company | $1,742 | $1,544 | $1,493 | $2,957 | $4,365 | $4,408 | $2,462 | $1,869 | $1,724 |
| American Family Connect Property & Casualty Insurance Company | $1,124 | $1,143 | $1,115 | $1,787 | $2,478 | $2,553 | $1,449 | $1,336 | $1,412 |
| American Family Insurance Company | $2,039 | ***$2,255*** | $1,920 | $2,772 | $3,829 | $4,101 | $2,532 | $2,163 | $2,017 |
| Coast National Insurance Company | $1,687 | $1,491 | $1,683 | $3,052 | $3,621 | $3,722 | $2,621 | $1,868 | $2,110 |
| Safeco Insurance Company of Illinois | $1,742 | $1,544 | $1,493 | $2,957 | $4,365 | $4,408 | $2,462 | $1,869 | $1,724 |
| COUNTRY Preferred Insurance Company | $1,385 | $1,111 | $1,112 | $1,802 | $2,221 | $2,283 | $1,397 | $1,409 | $1,264 |
| CSAA General Insurance Company | $1,155 | $1,167 | $1,195 | $1,954 | $2,420 | $2,760 | $1,808 | $1,307 | $1,596 |
| Farmers Insurance Exchange | $2,034 | $2,013 | $1,821 | ***$5,055*** | $4,927 | $6,334 | ***$5,771*** | ***$2,652*** | $2,292 |
| Garrison Property and Casualty Insurance Company | $1,418 | $1,396 | $1,211 | $1,815 | $2,006 | $2,015 | $1,434 | $1,495 | $1,423 |
| GEICO Secure Insurance Company | $1,095 | $1,147 | $1,147 | $2,023 | $3,077 | $3,451 | $1,680 | $1,147 | $1,095 |
| Liberty Mutual Personal Insurance Company | $1,261 | $1,280 | $1,345 | $2,903 | $4,216 | $4,537 | $2,394 | $1,630 | $1,400 |
| Mendakota Insurance Company | ***$2,359*** | $2,112 | ***$1,974*** | $3,466 | ***$5,790*** | ***$6,943*** | $3,817 | $2,401 | $2,514 |
| Mercury Casualty Company | $1,362 | $1,491 | $1,474 | $2,517 | $3,979 | $4,446 | $2,661 | $2,005 | $1,732 |
| Nevada Capital Insurance Company | **$653** | **$675** | **$673** | **$944** | **$1,229** | **$1,325** | **$847** | **$775** | **$826** |
| Progressive Direct Insurance Company | $1,524 | $1,540 | $1,473 | $2,742 | $4,105 | $4,241 | $2,450 | $2,063 | $1,725 |
| Progressive Northern Insurance Company | $1,533 | $1,551 | $1,484 | $2,919 | $4,421 | $4,576 | $2,590 | $2,131 | $1,763 |
| State Farm Fire and Casualty Company | $2,243 | $2,138 | $1,934 | $3,498 | $4,822 | $5,109 | $2,404 | $2,244 | ***$2,532*** |
| State Farm Mutual Automobile Insurance Company | $1,677 | $1,575 | $1,421 | $2,672 | $3,711 | $3,929 | $1,829 | $1,675 | $1,877 |
| United Services Automobile Assocation | $1,002 | $1,001 | $859 | $1,320 | $1,484 | $1,498 | $1,037 | $1,081 | $1,007 |
| USAA Casualty Insurance Company | $1,094 | $1,146 | $943 | $1,419 | $1,567 | $1,576 | $1,143 | $1,103 | $1,106 |
| USAA General Indemnity Company | $1,250 | $1,253 | $1,082 | $1,601 | $1,791 | $1,781 | $1,300 | $1,291 | $1,280 |
| Viking Insurance Company of Wisconsin | $2,060 | $2,010 | $1,732 | $3,223 | $5,004 | $4,763 | $3,066 | $1,998 | $1,906 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $2,141 | $1,993 | $1,971 | $3,196 | $4,202 | $4,349 | $2,881 | $2,104 | $2,107 |
| American Economy Insurance Company | $1,163 | $1,085 | $1,030 | $1,737 | $2,424 | $2,464 | $1,482 | $1,269 | $1,212 |
| American Family Connect Property & Casualty Insurance Company | $882 | $908 | $869 | $1,299 | $1,696 | $1,768 | $1,106 | $1,042 | $1,087 |
| American Family Insurance Company | $1,540 | $1,674 | $1,442 | $2,004 | $2,655 | $2,802 | $1,835 | $1,614 | $1,552 |
| Coast National Insurance Company | $1,527 | $1,353 | $1,520 | $2,666 | $3,154 | $3,240 | $2,316 | $1,704 | $1,910 |
| Safeco Insurance Company of Illinois | $1,163 | $1,085 | $1,030 | $1,737 | $2,424 | $2,464 | $1,482 | $1,269 | $1,212 |
| COUNTRY Preferred Insurance Company | $1,142 | $917 | $917 | $1,571 | $1,720 | $1,842 | $1,150 | $1,125 | $1,176 |
| CSAA General Insurance Company | $1,057 | $1,095 | $1,124 | $1,665 | $2,017 | $2,317 | $1,609 | $1,208 | $1,457 |
| Farmers Insurance Exchange | $1,513 | $1,474 | $1,295 | $3,209 | $3,364 | $3,967 | $3,293 | $1,707 | $1,703 |
| Garrison Property and Casualty Insurance Company | $1,179 | $1,160 | $990 | $1,443 | $1,595 | $1,595 | $1,168 | $1,237 | $1,192 |
| GEICO Secure Insurance Company | $797 | $842 | $842 | $1,293 | $1,834 | $1,993 | $1,105 | $842 | $797 |
| Liberty Mutual Personal Insurance Company | $1,261 | $1,335 | $1,378 | $2,491 | $3,319 | $3,446 | $2,160 | $1,663 | $1,483 |
| Loya Insurance Company | ***$3,995*** | ***$3,995*** | ***$3,995*** | ***$3,914*** | $4,165 | $4,305 | ***$3,976*** | ***$3,995*** | ***$3,995*** |
| Mendakota Insurance Company | $1,932 | $1,758 | $1,585 | $2,554 | ***$4,337*** | ***$5,027*** | $2,892 | $1,914 | $1,973 |
| Mercury Casualty Company | $989 | $1,097 | $1,071 | $1,661 | $2,425 | $2,611 | $1,723 | $1,424 | $1,271 |
| Nevada Capital Insurance Company | **$569** | **$591** | **$580** | **$784** | **$981** | **$1,054** | **$729** | **$668** | **$705** |
| Progressive Direct Insurance Company | $1,030 | $1,083 | $1,014 | $1,601 | $2,228 | $2,289 | $1,481 | $1,348 | $1,200 |
| Progressive Northern Insurance Company | $1,029 | $1,070 | $1,007 | $1,753 | $2,511 | $2,576 | $1,595 | $1,400 | $1,226 |
| State Farm Fire and Casualty Company | $1,563 | $1,542 | $1,373 | $2,310 | $3,181 | $3,377 | $1,705 | $1,604 | $1,820 |
| State Farm Mutual Automobile Insurance Company | $1,192 | $1,152 | $1,029 | $1,825 | $2,531 | $2,684 | $1,317 | $1,216 | $1,374 |
| United Services Automobile Assocation | $847 | $849 | $717 | $1,070 | $1,205 | $1,211 | $857 | $911 | $862 |
| USAA Casualty Insurance Company | $926 | $976 | $788 | $1,154 | $1,274 | $1,279 | $951 | $936 | $948 |
| USAA General Indemnity Company | $1,064 | $1,071 | $910 | $1,310 | $1,469 | $1,451 | $1,088 | $1,102 | $1,101 |
| Viking Insurance Company of Wisconsin | $1,836 | $1,830 | $1,639 | $2,548 | $3,711 | $3,679 | $2,459 | $1,825 | $1,769 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | ***$2,315*** | $2,099 | ***$2,110*** | $3,621 | $4,920 | $5,082 | $3,213 | $2,247 | $2,271 |
| American Economy Insurance Company | $1,571 | $1,398 | $1,348 | $2,596 | $3,766 | $3,798 | $2,167 | $1,687 | $1,575 |
| American Family Connect Property & Casualty Insurance Company | $1,045 | $1,070 | $1,035 | $1,614 | $2,186 | $2,249 | $1,341 | $1,245 | $1,310 |
| American Family Insurance Company | $1,680 | $1,826 | $1,575 | $2,277 | $3,113 | $3,314 | $2,054 | $1,771 | $1,658 |
| Coast National Insurance Company | $1,976 | $1,732 | $1,971 | $3,725 | $4,442 | $4,565 | $3,150 | $2,160 | ***$2,471*** |
| Safeco Insurance Company of Illinois | $1,571 | $1,398 | $1,348 | $2,596 | $3,766 | $3,798 | $2,167 | $1,687 | $1,575 |
| COUNTRY Preferred Insurance Company | $1,237 | $999 | $997 | $1,613 | $1,991 | $2,044 | $1,244 | $1,257 | $1,331 |
| CSAA General Insurance Company | $1,018 | $1,044 | $1,068 | $1,698 | $2,093 | $2,391 | $1,586 | $1,160 | $1,409 |
| Farmers Insurance Exchange | $1,539 | $1,521 | $1,352 | $3,608 | $3,658 | $4,504 | ***$3,819*** | $1,867 | $1,753 |
| Garrison Property and Casualty Insurance Company | $1,369 | $1,342 | $1,161 | $1,744 | $1,929 | $1,930 | $1,378 | $1,443 | $1,372 |
| GEICO Secure Insurance Company | $1,144 | $1,183 | $1,183 | $2,194 | $3,305 | $3,679 | $1,798 | $1,183 | $1,144 |
| Liberty Mutual Personal Insurance Company | $1,658 | $1,687 | $1,771 | ***$3,749*** | $5,310 | $5,611 | $3,135 | $2,184 | $1,857 |
| Mendakota Insurance Company | $2,300 | $2,079 | $1,929 | $3,271 | ***$5,640*** | ***$6,584*** | $3,607 | ***$2,315*** | $2,411 |
| Mercury Casualty Company | $1,270 | $1,377 | $1,354 | $2,308 | $3,574 | $3,966 | $2,441 | $1,849 | $1,609 |
| Nevada Capital Insurance Company | **$638** | **$661** | **$654** | **$904** | **$1,153** | **$1,238** | **$826** | **$755** | **$798** |
| Progressive Direct Insurance Company | $1,521 | $1,544 | $1,467 | $2,755 | $4,106 | $4,222 | $2,456 | $2,065 | $1,760 |
| Progressive Northern Insurance Company | $1,530 | $1,545 | $1,476 | $2,948 | $4,450 | $4,590 | $2,599 | $2,130 | $1,792 |
| State Farm Fire and Casualty Company | $2,034 | $1,949 | $1,750 | $3,177 | $4,404 | $4,667 | $2,222 | $2,054 | $2,306 |
| State Farm Mutual Automobile Insurance Company | $1,563 | $1,470 | $1,320 | $2,508 | $3,502 | $3,709 | $1,734 | $1,573 | $1,756 |
| United Services Automobile Assocation | $978 | $972 | $832 | $1,287 | $1,447 | $1,457 | $1,007 | $1,054 | $980 |
| USAA Casualty Insurance Company | $1,065 | $1,107 | $914 | $1,382 | $1,525 | $1,530 | $1,110 | $1,073 | $1,076 |
| USAA General Indemnity Company | $1,210 | $1,206 | $1,038 | $1,542 | $1,727 | $1,710 | $1,250 | $1,245 | $1,236 |
| Viking Insurance Company of Wisconsin | $2,208 | ***$2,146*** | $1,865 | $3,422 | $5,266 | $5,024 | $3,249 | $2,142 | $2,050 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

## EXAMPLE J - Liability OPTION 1 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,408 | $1,374 | $1,334 | $1,939 | $2,509 | $2,589 | $1,777 | $1,396 | $1,405 |
| American Economy Insurance Company | $692 | $707 | $661 | $1,065 | $1,489 | $1,526 | $892 | $799 | $739 |
| American Family Connect Property & Casualty Insurance Company | $652 | $671 | $643 | $973 | $1,287 | $1,357 | $822 | $766 | $795 |
| American Family Insurance Company | $1,189 | $1,326 | $1,141 | $1,581 | $2,194 | $2,337 | $1,494 | $1,267 | $1,195 |
| Coast National Insurance Company | $985 | $887 | $984 | $1,629 | $1,910 | $1,965 | $1,450 | $1,120 | $1,232 |
| Safeco Insurance Company of Illinois | $692 | $707 | $661 | $1,065 | $1,489 | $1,526 | $892 | $799 | $739 |
| COUNTRY Preferred Insurance Company | $1,050 | $883 | $882 | $1,333 | $1,648 | $1,690 | $1,067 | $1,067 | $981 |
| CSAA General Insurance Company | $881 | $915 | $937 | $1,389 | $1,682 | $1,923 | $1,335 | $1,008 | $1,209 |
| Farmers Insurance Exchange | $1,175 | $1,144 | $997 | $2,364 | $2,485 | $2,899 | $2,528 | $1,314 | $1,314 |
| Garrison Property and Casualty Insurance Company | $1,022 | $1,019 | $874 | $1,212 | $1,344 | $1,351 | $1,019 | $1,066 | $1,041 |
| GEICO Secure Insurance Company | $846 | $924 | $924 | $1,173 | $1,584 | $1,719 | $1,063 | $924 | $846 |
| Liberty Mutual Personal Insurance Company | **$447** | **$491** | **$489** | **$818** | **$1,082** | **$1,131** | **$722** | **$578** | **$525** |
| Loya Insurance Company | ***$3,866*** | ***$3,866*** | ***$3,866*** | ***$3,837*** | $4,072 | $4,157 | ***$3,848*** | ***$3,866*** | ***$3,866*** |
| Mendakota Insurance Company | $2,306 | $2,139 | $1,887 | $2,994 | ***$4,964*** | ***$5,946*** | $3,505 | $2,311 | $2,357 |
| Mercury Casualty Company | $938 | $1,058 | $1,018 | $1,560 | $2,311 | $2,515 | $1,635 | $1,343 | $1,185 |
| Progressive Direct Insurance Company | $714 | $778 | $721 | $1,008 | $1,368 | $1,421 | $965 | $908 | $808 |
| Progressive Northern Insurance Company | $744 | $820 | $751 | $1,198 | $1,713 | $1,782 | $1,121 | $1,013 | $872 |
| State Farm Fire and Casualty Company | $1,417 | $1,418 | $1,266 | $2,077 | $2,844 | $3,019 | $1,519 | $1,454 | $1,650 |
| United Services Automobile Assocation | $870 | $884 | $748 | $1,059 | $1,193 | $1,204 | $879 | $926 | $893 |
| USAA Casualty Insurance Company | $864 | $930 | $749 | $1,037 | $1,148 | $1,157 | $888 | $868 | $892 |
| USAA General Indemnity Company | $938 | $954 | $815 | $1,114 | $1,252 | $1,242 | $959 | $968 | $976 |
| Viking Insurance Company of Wisconsin | $1,952 | $1,976 | $1,758 | $2,657 | $3,870 | $3,762 | $2,590 | $1,950 | $1,888 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



## EXAMPLE J - Liability OPTION 2 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,683 | $1,595 | $1,580 | $2,546 | $3,422 | $3,537 | $2,304 | $1,647 | $1,663 |
| American Economy Insurance Company | $963 | $917 | $874 | $1,644 | $2,395 | $2,425 | $1,353 | $1,081 | $981 |
| American Family Connect Property & Casualty Insurance Company | $819 | $839 | $813 | $1,284 | $1,752 | $1,817 | $1,058 | $968 | $1,017 |
| American Family Insurance Company | $1,317 | $1,468 | $1,266 | $1,826 | $2,609 | $2,803 | $1,696 | $1,412 | $1,295 |
| Coast National Insurance Company | $1,247 | $1,108 | $1,247 | $2,247 | $2,662 | $2,737 | $1,937 | $1,386 | $1,560 |
| Safeco Insurance Company of Illinois | $963 | $917 | $874 | $1,644 | $2,395 | $2,425 | $1,353 | $1,081 | $981 |
| COUNTRY Preferred Insurance Company | $1,142 | $960 | $960 | $1,473 | $1,839 | $1,884 | $1,150 | $1,159 | $1,067 |
| CSAA General Insurance Company | $1,115 | $1,143 | $1,168 | $1,875 | $2,312 | $2,636 | $1,741 | $1,269 | $1,537 |
| Farmers Insurance Exchange | $1,277 | $1,253 | $1,119 | $2,853 | $2,861 | $3,551 | $3,207 | $1,547 | $1,414 |
| Garrison Property and Casualty Insurance Company | $1,181 | $1,170 | $1,018 | $1,467 | $1,624 | $1,631 | $1,192 | $1,237 | $1,190 |
| GEICO Secure Insurance Company | $1,083 | $1,157 | $1,157 | $1,788 | $2,587 | $2,871 | $1,535 | $1,157 | $1,083 |
| Liberty Mutual Personal Insurance Company | **$575** | **$605** | **$616** | **$1,215** | $1,715 | $1,832 | $1,029 | **$743** | **$647** |
| Mendakota Insurance Company | ***$2,795*** | ***$2,562*** | ***$2,339*** | ***$3,926*** | ***$6,545*** | ***$7,896*** | ***$4,439*** | ***$2,854*** | ***$2,947*** |
| Mercury Casualty Company | $971 | $1,077 | $1,046 | $1,725 | $2,682 | $2,978 | $1,825 | $1,408 | $1,217 |
| Progressive Direct Insurance Company | $970 | $1,019 | $958 | $1,616 | $2,364 | $2,454 | $1,478 | $1,283 | $1,097 |
| Progressive Northern Insurance Company | $969 | $1,029 | $959 | $1,769 | $2,666 | $2,785 | $1,595 | $1,343 | $1,117 |
| State Farm Fire and Casualty Company | $1,992 | $1,909 | $1,735 | $3,109 | $4,265 | $4,502 | $2,095 | $1,981 | $2,234 |
| United Services Automobile Assocation | $991 | $998 | $858 | $1,263 | $1,421 | $1,434 | $1,020 | $1,060 | $1,003 |
| USAA Casualty Insurance Company | $978 | $1,035 | $852 | $1,225 | **$1,354** | **$1,363** | **$1,018** | $981 | $996 |
| USAA General Indemnity Company | $1,049 | $1,059 | $915 | $1,299 | $1,458 | $1,448 | $1,086 | $1,079 | $1,079 |
| Viking Insurance Company of Wisconsin | $2,342 | $2,307 | $1,994 | $3,576 | $5,509 | $5,257 | $3,422 | $2,282 | $2,182 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| **Company Name** | Carson City **89701** | Elko **89801** | Fallon **89406** | Henderson **89015** | Las Vegas **89121** | North Las Vegas **89030** | Pahrump **89048** | Reno **89510** | Stateline **89449** |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,570 | $1,556 | $1,500 | $2,156 | $2,775 | $2,868 | $1,975 | $1,560 | $1,575 |
| American Economy Insurance Company | $599 | **$605** | **$561** | **$907** | $1,258 | $1,289 | **$763** | **$678** | **$634** |
| American Family Connect Property & Casualty Insurance Company | $647 | $678 | $640 | $930 | $1,184 | $1,246 | $822 | $768 | $790 |
| American Family Insurance Company | $988 | $1,083 | $944 | $1,305 | $1,787 | $1,893 | $1,220 | $1,046 | $991 |
| Coast National Insurance Company | $1,142 | $1,018 | $1,140 | $1,994 | $2,355 | $2,421 | $1,737 | $1,278 | $1,429 |
| Safeco Insurance Company of Illinois | $599 | **$605** | **$561** | **$907** | $1,258 | $1,289 | **$763** | **$678** | **$634** |
| COUNTRY Preferred Insurance Company | $941 | $793 | $793 | $1,196 | $1,479 | $1,514 | $948 | $955 | $879 |
| CSAA General Insurance Company | $825 | $884 | $900 | $1,281 | $1,545 | $1,767 | $1,244 | $954 | $1,136 |
| Farmers Insurance Exchange | $1,053 | $1,020 | $891 | $1,984 | $2,157 | $2,441 | $1,996 | $1,100 | $1,154 |
| Garrison Property and Casualty Insurance Company | $1,007 | $998 | $856 | $1,195 | $1,325 | $1,327 | $1,001 | $1,048 | $1,022 |
| GEICO Secure Insurance Company | $855 | $923 | $923 | $1,238 | $1,670 | $1,803 | $1,103 | $923 | $855 |
| Liberty Mutual Personal Insurance Company | **$597** | $650 | $655 | $1,100 | $1,436 | $1,484 | $974 | $780 | $707 |
| Loya Insurance Company | ***$4,612*** | ***$4,612*** | ***$4,612*** | ***$4,591*** | $4,873 | $4,965 | ***$4,592*** | ***$4,612*** | ***$4,612*** |
| Mendakota Insurance Company | $2,370 | $2,227 | $1,953 | $2,964 | ***$5,021*** | ***$5,902*** | $3,486 | $2,347 | $2,376 |
| Mercury Casualty Company | $940 | $1,051 | $1,007 | $1,540 | $2,245 | $2,423 | $1,610 | $1,329 | $1,176 |
| Progressive Direct Insurance Company | $727 | $805 | $737 | $1,033 | $1,395 | $1,446 | $987 | $928 | $845 |
| Progressive Northern Insurance Company | $743 | $825 | $749 | $1,205 | $1,714 | $1,776 | $1,122 | $1,013 | $895 |
| State Farm Fire and Casualty Company | $1,302 | $1,312 | $1,166 | $1,908 | $2,625 | $2,790 | $1,418 | $1,349 | $1,523 |
| United Services Automobile Assocation | $859 | $870 | $738 | $1,049 | $1,183 | $1,192 | $868 | $916 | $881 |
| USAA Casualty Insurance Company | $851 | $912 | $738 | $1,025 | **$1,135** | **$1,142** | $874 | $856 | $879 |
| USAA General Indemnity Company | $922 | $936 | $800 | $1,098 | $1,234 | $1,220 | $942 | $950 | $956 |
| Viking Insurance Company of Wisconsin | $2,111 | $2,125 | $1,902 | $2,868 | $4,150 | $4,040 | $2,786 | $2,107 | $2,045 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| **Company Name** | Carson City **89701** | Elko **89801** | Fallon **89406** | Henderson **89015** | Las Vegas **89121** | North Las Vegas **89030** | Pahrump **89048** | Reno **89510** | Stateline **89449** |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,856 | $1,787 | $1,757 | $2,798 | $3,735 | $3,866 | $2,536 | $1,824 | $1,844 |
| American Economy Insurance Company | $799 | **$758** | **$717** | $1,338 | $1,930 | $1,952 | $1,104 | **$886** | **$815** |
| American Family Connect Property & Casualty Insurance Company | $781 | $811 | $776 | **$1,181** | $1,564 | $1,624 | $1,010 | $930 | $968 |
| American Family Insurance Company | $1,086 | $1,191 | $1,038 | $1,495 | $2,108 | $2,251 | $1,375 | $1,156 | $1,066 |
| Coast National Insurance Company | $1,476 | $1,300 | $1,476 | $2,785 | $3,316 | $3,410 | $2,359 | $1,618 | $1,846 |
| Safeco Insurance Company of Illinois | $799 | **$758** | **$717** | $1,338 | $1,930 | $1,952 | $1,104 | **$886** | **$815** |
| COUNTRY Preferred Insurance Company | $1,029 | $870 | $869 | $1,330 | $1,666 | $1,703 | $1,034 | $1,044 | $963 |
| CSAA General Insurance Company | $1,013 | $1,067 | $1,085 | $1,670 | $2,050 | $2,341 | $1,570 | $1,165 | $1,400 |
| Farmers Insurance Exchange | $1,031 | $1,011 | $891 | $2,147 | $2,255 | $2,666 | $2,224 | $1,154 | $1,146 |
| Garrison Property and Casualty Insurance Company | $1,149 | $1,133 | $984 | $1,422 | $1,574 | $1,577 | $1,156 | $1,203 | $1,156 |
| GEICO Secure Insurance Company | $1,126 | $1,188 | $1,188 | $1,938 | $2,786 | $3,069 | $1,638 | $1,188 | $1,126 |
| Liberty Mutual Personal Insurance Company | **$749** | $783 | $805 | $1,573 | $2,175 | $2,285 | $1,345 | $982 | $850 |
| Mendakota Insurance Company | ***$2,779*** | ***$2,586*** | ***$2,335*** | $3,757 | ***$6,454*** | ***$7,614*** | ***$4,275*** | ***$2,798*** | ***$2,869*** |
| Mercury Casualty Company | $923 | $1,017 | $984 | $1,610 | $2,455 | $2,705 | $1,703 | $1,322 | $1,152 |
| Progressive Direct Insurance Company | $973 | $1,036 | $964 | $1,625 | $2,364 | $2,444 | $1,486 | $1,290 | $1,126 |
| Progressive Northern Insurance Company | $953 | $1,024 | $946 | $1,741 | $2,608 | $2,714 | $1,568 | $1,324 | $1,124 |
| State Farm Fire and Casualty Company | $1,747 | $1,694 | $1,525 | $2,719 | $3,754 | $3,971 | $1,884 | $1,765 | $1,979 |
| United Services Automobile Assocation | $971 | $974 | $836 | $1,236 | $1,393 | $1,403 | $996 | $1,038 | $981 |
| USAA Casualty Insurance Company | $958 | $1,009 | $832 | $1,200 | **$1,327** | **$1,333** | **$995** | $959 | $974 |
| USAA General Indemnity Company | $1,021 | $1,028 | $887 | $1,261 | $1,414 | $1,402 | $1,055 | $1,048 | $1,050 |
| Viking Insurance Company of Wisconsin | $2,503 | $2,457 | $2,140 | ***$3,788*** | $5,788 | $5,535 | $3,618 | $2,440 | $2,341 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

## EXAMPLE K - Liability OPTION 1 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,981 | $1,910 | $1,862 | $2,837 | $3,730 | $3,852 | $2,578 | $1,956 | $1,970 |
| American Economy Insurance Company | $1,348 | $1,325 | $1,246 | $2,083 | $2,939 | $3,025 | $1,754 | $1,522 | $1,424 |
| American Family Connect Property & Casualty Insurance Company | $974 | **$999** | $959 | $1,466 | $1,953 | $2,061 | $1,233 | **$1,146** | $1,190 |
| American Family Insurance Company | $1,942 | $2,162 | $1,846 | $2,521 | $3,388 | $3,586 | $2,378 | $2,055 | $1,970 |
| Coast National Insurance Company | $1,362 | $1,225 | $1,361 | $2,292 | $2,692 | $2,769 | $2,028 | $1,542 | $1,703 |
| Safeco Insurance Company of Illinois | $1,348 | $1,325 | $1,246 | $2,083 | $2,939 | $3,025 | $1,754 | $1,522 | $1,424 |
| COUNTRY Preferred Insurance Company | $1,272 | $1,050 | $1,050 | $1,623 | $2,001 | $2,056 | $1,294 | $1,295 | $1,181 |
| CSAA General Insurance Company | $1,336 | $1,390 | $1,425 | $2,130 | $2,584 | $2,965 | $2,046 | $1,530 | $1,843 |
| Farmers Insurance Exchange | $1,907 | $1,855 | $1,645 | ***$4,016*** | $4,108 | $4,960 | ***$4,442*** | $2,212 | $2,096 |
| Garrison Property and Casualty Insurance Company | $1,512 | $1,510 | $1,292 | $1,791 | $1,986 | $1,998 | $1,509 | $1,577 | $1,541 |
| GEICO Secure Insurance Company | $1,232 | $1,354 | $1,354 | $1,745 | $2,389 | $2,602 | $1,572 | $1,354 | $1,232 |
| Liberty Mutual Personal Insurance Company | $947 | $1,023 | $1,033 | $1,831 | $2,510 | $2,671 | $1,582 | $1,216 | $1,105 |
| Loya Insurance Company | ***$3,866*** | ***$3,866*** | ***$3,866*** | $3,837 | $4,072 | $4,157 | $3,848 | ***$3,866*** | ***$3,866*** |
| Mendakota Insurance Company | $2,306 | $2,139 | $1,887 | $2,994 | ***$4,964*** | ***$5,946*** | $3,505 | $2,311 | $2,357 |
| Mercury Casualty Company | $1,333 | $1,498 | $1,447 | $2,236 | $3,344 | $3,655 | $2,346 | $1,913 | $1,683 |
| Progressive Direct Insurance Company | **$922** | $1,002 | **$928** | **$1,332** | $1,833 | $1,909 | $1,268 | $1,188 | **$1,045** |
| Progressive Northern Insurance Company | $1,150 | $1,255 | $1,155 | $1,870 | $2,689 | $2,794 | $1,744 | $1,565 | $1,341 |
| State Farm Fire and Casualty Company | $2,521 | $2,550 | $2,269 | $3,616 | $4,949 | $5,274 | $2,743 | $2,621 | $2,955 |
| United Services Automobile Assocation | $1,195 | $1,217 | $1,029 | $1,466 | $1,653 | $1,670 | **$1,212** | $1,276 | $1,228 |
| USAA Casualty Insurance Company | $1,200 | $1,296 | $1,042 | $1,445 | **$1,603** | **$1,616** | $1,238 | $1,206 | $1,239 |
| USAA General Indemnity Company | $1,371 | $1,399 | $1,197 | $1,633 | $1,835 | $1,821 | $1,407 | $1,417 | $1,426 |
| Viking Insurance Company of Wisconsin | $2,105 | $2,131 | $1,895 | $2,890 | $4,224 | $4,106 | $2,813 | $2,115 | $2,039 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



## EXAMPLE K - Liability OPTION 2 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $2,433 | $2,270 | $2,266 | $3,833 | $5,238 | $5,416 | $3,441 | $2,371 | $2,396 |
| American Economy Insurance Company | $1,931 | $1,773 | $1,700 | $3,311 | $4,867 | $4,945 | $2,733 | $2,116 | $1,942 |
| American Family Connect Property & Casualty Insurance Company | **$1,232** | $1,264 | $1,226 | $1,945 | $2,675 | $2,778 | $1,599 | $1,464 | $1,537 |
| American Family Insurance Company | $2,129 | $2,366 | $2,025 | $2,882 | $3,998 | $4,271 | $2,672 | $2,265 | $2,111 |
| Coast National Insurance Company | $1,751 | $1,554 | $1,753 | $3,214 | $3,813 | $3,922 | $2,754 | $1,938 | $2,190 |
| Safeco Insurance Company of Illinois | $1,931 | $1,773 | $1,700 | $3,311 | $4,867 | $4,945 | $2,733 | $2,116 | $1,942 |
| COUNTRY Preferred Insurance Company | $1,371 | **$1,132** | **$1,133** | $1,774 | $2,207 | $2,266 | **$1,392** | $1,397 | **$1,271** |
| CSAA General Insurance Company | $1,709 | $1,752 | $1,794 | $2,904 | $3,587 | $4,114 | $2,695 | $1,944 | $2,365 |
| Farmers Insurance Exchange | $2,028 | $1,998 | $1,805 | $4,812 | $4,723 | $6,019 | ***$5,504*** | $2,566 | $2,245 |
| Garrison Property and Casualty Insurance Company | $1,767 | $1,753 | $1,528 | $2,194 | $2,427 | $2,443 | $1,787 | $1,850 | $1,780 |
| GEICO Secure Insurance Company | $1,604 | $1,720 | $1,720 | $2,710 | $3,963 | $4,408 | $2,313 | $1,720 | $1,604 |
| Liberty Mutual Personal Insurance Company | $1,291 | $1,332 | $1,377 | $2,919 | $4,307 | $4,705 | $2,402 | $1,635 | $1,433 |
| Mendakota Insurance Company | $2,795 | $2,562 | $2,339 | $3,926 | $6,545 | ***$7,896*** | $4,439 | $2,854 | $2,947 |
| Mercury Casualty Company | $1,407 | $1,559 | $1,522 | $2,530 | $3,967 | $4,417 | $2,675 | $2,047 | $1,766 |
| Progressive Direct Insurance Company | $1,284 | $1,342 | $1,263 | $2,188 | $3,233 | $3,365 | $1,991 | $1,713 | $1,450 |
| Progressive Northern Insurance Company | $1,517 | $1,599 | $1,496 | $2,798 | $4,234 | $4,423 | $2,515 | $2,104 | $1,741 |
| State Farm Fire and Casualty Company | ***$3,287*** | ***$3,212*** | ***$2,888*** | ***$5,013*** | ***$6,913*** | $7,355 | $3,565 | ***$3,350*** | ***$3,741*** |
| United Services Automobile Assocation | $1,381 | $1,391 | $1,196 | $1,773 | $1,999 | $2,019 | $1,425 | $1,478 | $1,393 |
| USAA Casualty Insurance Company | $1,383 | $1,466 | $1,207 | **$1,739** | **$1,926** | **$1,940** | $1,442 | **$1,386** | $1,405 |
| USAA General Indemnity Company | $1,577 | $1,593 | $1,385 | $1,955 | $2,191 | $2,181 | $1,639 | $1,621 | $1,617 |
| Viking Insurance Company of Wisconsin | $2,550 | $2,508 | $2,164 | $3,938 | $6,092 | $5,810 | $3,761 | $2,493 | $2,374 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| **Company Name** | Carson City **89701** | Elko **89801** | Fallon **89406** | Henderson **89015** | Las Vegas **89121** | North Las Vegas **89030** | Pahrump **89048** | Reno **89510** | Stateline **89449** |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $2,210 | $2,162 | $2,095 | $3,151 | $4,120 | $4,261 | $2,866 | $2,191 | $2,210 |
| American Economy Insurance Company | $1,438 | $1,404 | $1,310 | $2,193 | $3,060 | $3,208 | $1,841 | $1,606 | $1,518 |
| American Family Connect Property & Casualty Insurance Company | $952 | $995 | $942 | $1,378 | $1,770 | $1,863 | $1,212 | **$1,133** | $1,165 |
| American Family Insurance Company | $1,612 | $1,764 | $1,527 | $2,084 | $2,776 | $2,924 | $1,947 | $1,696 | $1,629 |
| Coast National Insurance Company | $1,590 | $1,415 | $1,589 | $2,826 | $3,343 | $3,437 | $2,447 | $1,773 | $1,989 |
| Safeco Insurance Company of Illinois | $1,438 | $1,404 | $1,310 | $2,193 | $3,060 | $3,208 | $1,841 | $1,606 | $1,518 |
| COUNTRY Preferred Insurance Company | $1,130 | **$937** | **$937** | $1,444 | $1,781 | $1,830 | **$1,147** | $1,149 | $1,050 |
| CSAA General Insurance Company | $1,246 | $1,338 | $1,364 | $1,960 | $2,368 | $2,720 | $1,904 | $1,449 | $1,730 |
| Farmers Insurance Exchange | $1,581 | $1,536 | $1,349 | $3,116 | $3,333 | $3,846 | $3,181 | $1,702 | $1,740 |
| Garrison Property and Casualty Insurance Company | $1,484 | $1,475 | $1,263 | $1,758 | $1,950 | $1,954 | $1,475 | $1,545 | $1,508 |
| GEICO Secure Insurance Company | $1,246 | $1,352 | $1,352 | $1,847 | $2,524 | $2,733 | $1,634 | $1,352 | $1,246 |
| Liberty Mutual Personal Insurance Company | $1,255 | $1,353 | $1,377 | $2,413 | $3,240 | $3,398 | $2,101 | $1,635 | $1,482 |
| Loya Insurance Company | ***$4,612*** | ***$4,612*** | ***$4,612*** | ***$4,591*** | $4,873 | $4,965 | ***$4,592*** | ***$4,612*** | ***$4,612*** |
| Mendakota Insurance Company | $2,370 | $2,227 | $1,953 | $2,964 | ***$5,021*** | ***$5,902*** | $3,486 | $2,347 | $2,376 |
| Mercury Casualty Company | $1,321 | $1,476 | $1,416 | $2,184 | $3,206 | $3,474 | $2,288 | $1,872 | $1,654 |
| Progressive Direct Insurance Company | **$932** | $1,029 | $942 | **$1,354** | $1,851 | $1,921 | $1,285 | $1,205 | $1,082 |
| Progressive Northern Insurance Company | $1,145 | $1,259 | $1,150 | $1,878 | $2,681 | $2,776 | $1,742 | $1,562 | $1,373 |
| State Farm Fire and Casualty Company | $2,382 | $2,421 | $2,146 | $3,427 | $4,703 | $5,011 | $2,621 | $2,490 | $2,795 |
| United Services Automobile Assocation | $1,177 | $1,192 | $1,010 | $1,444 | $1,632 | $1,644 | $1,190 | $1,255 | $1,206 |
| USAA Casualty Insurance Company | $1,181 | $1,266 | $1,022 | $1,424 | **$1,578** | **$1,589** | $1,214 | $1,182 | $1,217 |
| USAA General Indemnity Company | $1,345 | $1,365 | $1,169 | $1,599 | $1,799 | $1,779 | $1,376 | $1,384 | $1,395 |
| Viking Insurance Company of Wisconsin | $2,277 | $2,291 | $2,052 | $3,117 | $4,522 | $4,403 | $3,023 | $2,285 | **$756** |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| **Company Name** | Carson City **89701** | Elko **89801** | Fallon **89406** | Henderson **89015** | Las Vegas **89121** | North Las Vegas **89030** | Pahrump **89048** | Reno **89510** | Stateline **89449** |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $2,683 | $2,539 | $2,518 | $4,203 | $5,702 | $5,906 | $3,782 | $2,624 | $2,654 |
| American Economy Insurance Company | $1,901 | $1,758 | $1,671 | $3,187 | $4,614 | $4,741 | $2,630 | $2,084 | $1,934 |
| American Family Connect Property & Casualty Insurance Company | **$1,162** | $1,206 | $1,157 | $1,771 | $2,362 | $2,451 | $1,506 | $1,387 | $1,442 |
| American Family Insurance Company | $1,754 | $1,919 | $1,662 | $2,365 | $3,249 | $3,453 | $2,171 | $1,855 | $1,735 |
| Coast National Insurance Company | $2,084 | $1,833 | $2,087 | $3,998 | $4,767 | $4,902 | $3,369 | $2,275 | $2,606 |
| Safeco Insurance Company of Illinois | $1,901 | $1,758 | $1,671 | $3,187 | $4,614 | $4,741 | $2,630 | $2,084 | $1,934 |
| COUNTRY Preferred Insurance Company | $1,227 | **$1,018** | **$1,018** | **$1,591** | $1,983 | $2,033 | **$1,241** | **$1,247** | **$1,140** |
| CSAA General Insurance Company | $1,545 | $1,630 | $1,662 | $2,581 | $3,175 | $3,647 | $2,425 | $1,782 | $2,152 |
| Farmers Insurance Exchange | $1,583 | $1,557 | $1,383 | $3,470 | $3,576 | $4,326 | $3,664 | $1,839 | $1,763 |
| Garrison Property and Casualty Insurance Company | $1,709 | $1,688 | $1,469 | $2,108 | $2,335 | $2,340 | $1,719 | $1,785 | $1,721 |
| GEICO Secure Insurance Company | $1,671 | $1,769 | $1,769 | $2,945 | $4,275 | $4,719 | $2,475 | $1,769 | $1,671 |
| Liberty Mutual Personal Insurance Company | $1,647 | $1,702 | $1,766 | $3,655 | $5,251 | $5,632 | $3,049 | $2,129 | $1,852 |
| Mendakota Insurance Company | $2,779 | $2,586 | $2,335 | $3,757 | ***$6,454*** | ***$7,614*** | ***$4,275*** | $2,798 | $2,869 |
| Mercury Casualty Company | $1,322 | $1,455 | $1,409 | $2,327 | $3,572 | $3,949 | $2,463 | $1,897 | $1,646 |
| Progressive Direct Insurance Company | $1,280 | $1,356 | $1,265 | $2,186 | $3,217 | $3,332 | $1,990 | $1,716 | $1,478 |
| Progressive Northern Insurance Company | $1,488 | $1,580 | $1,469 | $2,751 | $4,134 | $4,303 | $2,467 | $2,067 | $1,747 |
| State Farm Fire and Casualty Company | ***$3,022*** | ***$2,972*** | ***$2,656*** | ***$4,605*** | $6,376 | $6,780 | $3,330 | ***$3,106*** | ***$3,456*** |
| United Services Automobile Assocation | $1,342 | $1,347 | $1,157 | $1,718 | $1,940 | $1,957 | $1,381 | $1,437 | $1,355 |
| USAA Casualty Insurance Company | $1,346 | $1,418 | $1,172 | $1,689 | **$1,871** | **$1,880** | $1,401 | $1,346 | $1,368 |
| USAA General Indemnity Company | $1,524 | $1,535 | $1,331 | $1,880 | $2,107 | $2,089 | $1,576 | $1,561 | $1,564 |
| Viking Insurance Company of Wisconsin | $2,721 | $2,668 | $2,321 | $4,161 | $6,382 | $6,100 | $3,968 | $2,663 | $2,544 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

## EXAMPLE L - Liability OPTION 1 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $3,614 | $3,468 | $3,396 | $5,368 | $7,254 | $7,493 | $4,832 | $3,548 | $3,595 |
| American Economy Insurance Company | $3,512 | $3,439 | $3,231 | $5,211 | $7,304 | $7,616 | $4,471 | $3,981 | $3,696 |
| American Family Connect Property & Casualty Insurance Company | $1,985 | $2,031 | $1,957 | $3,020 | $4,107 | $4,370 | $2,531 | $2,363 | $2,440 |
| American Family Insurance Company | $2,422 | $2,690 | $2,295 | $3,127 | $4,162 | $4,400 | $2,940 | $2,556 | $2,454 |
| Coast National Insurance Company | $1,934 | $1,755 | $1,942 | $3,258 | $3,815 | $3,930 | $2,895 | $2,200 | $2,417 |
| Safeco Insurance Company of Illinois | $3,512 | $3,439 | $3,231 | $5,211 | $7,304 | $7,616 | $4,471 | $3,981 | $3,696 |
| COUNTRY Preferred Insurance Company | **$1,521** | **$1,238** | **$1,238** | **$1,241** | **$1,948** | **$2,394** | $2,465 | **$1,556** | **$1,476** |
| CSAA General Insurance Company | $5,648 | $5,911 | $6,090 | $9,447 | $11,548 | $13,533 | $9,071 | $6,530 | $8,012 |
| Farmers Insurance Exchange | $3,340 | $3,273 | $2,924 | $7,366 | $7,396 | $9,141 | $8,304 | $4,006 | $3,647 |
| Garrison Property and Casualty Insurance Company | $3,262 | $3,266 | $2,802 | $3,849 | $4,272 | $4,302 | $3,260 | $3,392 | $3,324 |
| GEICO Secure Insurance Company | $1,718 | $1,895 | $1,895 | $2,464 | $3,401 | $3,711 | $2,212 | $1,895 | $1,718 |
| Liberty Mutual Personal Insurance Company | $3,693 | $4,013 | $4,080 | $7,034 | $9,582 | $10,171 | $6,197 | $4,748 | $4,388 |
| Loya Insurance Company | $3,866 | $3,866 | $3,866 | $3,837 | $4,072 | $4,157 | $3,848 | $3,866 | $3,866 |
| Mendakota Insurance Company | $2,306 | $2,139 | $1,887 | $2,994 | $4,964 | $5,946 | $3,505 | $2,311 | $2,357 |
| Mercury Casualty Company | $2,264 | $2,551 | $2,461 | $3,799 | $5,692 | $6,220 | $3,983 | $3,244 | $2,850 |
| Progressive Direct Insurance Company | $1,676 | $1,837 | $1,692 | $2,481 | $3,483 | $3,655 | $2,360 | $2,191 | $1,895 |
| Progressive Northern Insurance Company | $2,101 | $2,277 | $2,104 | $3,467 | $5,031 | $5,246 | $3,217 | $2,857 | $2,419 |
| State Farm Fire and Casualty Company | ***$15,979*** | ***$16,143*** | ***$14,212*** | ***$23,651*** | ***$33,269*** | ***$36,211*** | ***$18,248*** | ***$16,998*** | ***$18,629*** |
| United Services Automobile Assocation | $2,495 | $2,544 | $2,155 | $3,094 | $3,504 | $3,547 | $2,544 | $2,669 | $2,561 |
| USAA Casualty Insurance Company | $2,794 | $3,021 | $2,444 | $3,391 | $3,765 | $3,800 | $2,893 | $2,800 | $2,878 |
| USAA General Indemnity Company | $2,125 | $2,166 | $1,863 | $2,528 | $2,836 | $2,817 | **$2,182** | $2,191 | $2,205 |
| Viking Insurance Company of Wisconsin | $3,031 | $3,088 | $2,755 | $4,126 | $6,007 | $6,267 | $4,027 | $3,087 | $2,960 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



## EXAMPLE L - Liability OPTION 2 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $4,627 | $4,255 | $4,290 | $7,579 | $10,671 | $11,019 | $6,711 | $4,463 | $4,556 |
| American Economy Insurance Company | $4,783 | $4,424 | $4,222 | $7,866 | $11,471 | $11,798 | $6,597 | $5,278 | $4,820 |
| American Family Connect Property & Casualty Insurance Company | $2,564 | $2,617 | $2,546 | $4,074 | $5,693 | $5,944 | $3,346 | $3,090 | $3,219 |
| American Family Insurance Company | $2,656 | $2,945 | $2,518 | $3,588 | $4,942 | $5,278 | $3,311 | $2,820 | $2,627 |
| Coast National Insurance Company | $2,507 | $2,242 | $2,521 | $4,623 | $5,474 | $5,637 | $3,970 | $2,783 | $3,135 |
| Safeco Insurance Company of Illinois | $4,783 | $4,424 | $4,222 | $7,866 | $11,471 | $11,798 | $6,597 | $5,278 | $4,820 |
| COUNTRY Preferred Insurance Company | **$1,627** | **$1,326** | **$1,330** | **$2,111** | **$2,615** | **$2,692** | **$1,663** | **$1,664** | **$1,500** |
| CSAA General Insurance Company | $7,572 | $7,803 | $8,017 | $13,483 | $16,776 | $19,726 | $12,503 | $8,644 | $10,722 |
| Farmers Insurance Exchange | $3,782 | $3,765 | $3,429 | $9,520 | $9,168 | $11,974 | $11,059 | $4,998 | $4,192 |
| Garrison Property and Casualty Insurance Company | $4,230 | $4,199 | $3,688 | $5,235 | $5,791 | $5,841 | $4,286 | $4,412 | $4,247 |
| GEICO Secure Insurance Company | $2,259 | $2,428 | $2,428 | $3,868 | $5,693 | $6,340 | $3,291 | $2,428 | $2,259 |
| Liberty Mutual Personal Insurance Company | $4,910 | $5,096 | $5,299 | $10,815 | $15,807 | $17,242 | $9,071 | $6,227 | $5,554 |
| Mendakota Insurance Company | $2,795 | $2,562 | $2,339 | $3,926 | $6,545 | $7,896 | $4,439 | $2,854 | $2,947 |
| Mercury Casualty Company | $2,406 | $2,671 | $2,607 | $4,326 | $6,799 | $7,576 | $4,569 | $3,497 | $3,010 |
| Progressive Direct Insurance Company | $2,461 | $2,572 | $2,419 | $4,307 | $6,471 | $6,803 | $3,903 | $3,325 | $2,758 |
| Progressive Northern Insurance Company | $2,904 | $3,027 | $2,850 | $5,445 | $8,306 | $8,722 | $4,854 | $4,024 | $3,279 |
| State Farm Fire and Casualty Company | ***$20,188*** | ***$19,942*** | ***$17,570*** | ***$31,548*** | ***$45,216*** | ***$49,715*** | ***$23,671*** | ***$21,526*** | ***$23,005*** |
| United Services Automobile Assocation | $2,979 | $3,001 | $2,597 | $3,900 | $4,409 | $4,470 | $3,106 | $3,197 | $2,996 |
| USAA Casualty Insurance Company | $3,392 | $3,597 | $3,007 | $4,324 | $4,786 | $4,828 | $3,566 | $3,398 | $3,430 |
| USAA General Indemnity Company | $2,526 | $2,549 | $2,239 | $3,131 | $3,499 | $3,486 | $2,631 | $2,594 | $2,582 |
| Viking Insurance Company of Wisconsin | $3,658 | $3,621 | $3,134 | $5,604 | $8,642 | $8,262 | $5,364 | $3,621 | $3,433 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $4,050 | $3,960 | $3,845 | $5,961 | $7,996 | $8,267 | $5,381 | $3,992 | $4,051 |
| American Economy Insurance Company | $3,017 | $2,950 | $2,763 | $4,387 | $6,082 | $6,351 | $3,783 | $3,403 | $3,174 |
| American Family Connect Property & Casualty Insurance Company | $1,881 | $1,961 | $1,863 | $2,757 | $3,601 | $3,806 | $2,414 | $2,261 | $2,315 |
| American Family Insurance Company | $2,008 | $2,195 | $1,900 | $2,585 | $3,413 | $3,592 | $2,408 | $2,109 | $2,027 |
| Coast National Insurance Company | $2,168 | $1,950 | $2,175 | $3,804 | $4,482 | $4,614 | $3,323 | $2,436 | $2,711 |
| Safeco Insurance Company of Illinois | $3,017 | $2,950 | $2,763 | $4,387 | $6,082 | $6,351 | $3,783 | $3,403 | $3,174 |
| COUNTRY Preferred Insurance Company | **$1,338** | **$1,095** | **$1,096** | **$1,719** | **$2,112** | **$2,174** | **$1,369** | **$1,367** | **$1,239** |
| CSAA General Insurance Company | $5,217 | $5,641 | $5,775 | $8,611 | $10,493 | $12,296 | $8,359 | $6,128 | $7,454 |
| Farmers Insurance Exchange | $2,715 | $2,658 | $2,342 | $5,494 | $5,808 | $6,807 | $5,709 | $2,984 | $2,971 |
| Garrison Property and Casualty Insurance Company | $3,177 | $3,166 | $2,718 | $3,731 | $4,144 | $4,163 | $3,161 | $3,298 | $3,230 |
| GEICO Secure Insurance Company | $1,738 | $1,892 | $1,892 | $2,613 | $3,598 | $3,902 | $2,303 | $1,892 | $1,738 |
| Liberty Mutual Personal Insurance Company | $4,918 | $5,358 | $5,475 | $9,240 | $12,343 | $12,946 | $8,215 | $6,419 | $5,900 |
| Loya Insurance Company | $4,612 | $4,612 | $4,612 | $4,591 | $4,873 | $4,965 | $4,592 | $4,612 | $4,612 |
| Mendakota Insurance Company | $2,370 | $2,227 | $1,953 | $2,964 | $5,021 | $5,902 | $3,486 | $2,347 | $2,376 |
| Mercury Casualty Company | $2,228 | $2,496 | $2,391 | $3,672 | $5,399 | $5,849 | $3,844 | $3,150 | $2,778 |
| Progressive Direct Insurance Company | $1,681 | $1,877 | $1,708 | $2,494 | $3,481 | $3,643 | $2,372 | $2,205 | $1,951 |
| Progressive Northern Insurance Company | $2,066 | $2,259 | $2,072 | $3,428 | $4,941 | $5,138 | $3,167 | $2,815 | $2,438 |
| State Farm Fire and Casualty Company | ***$15,353*** | ***$15,473*** | ***$13,622*** | ***$22,897*** | ***$32,121*** | ***$34,687*** | ***$17,517*** | ***$16,260*** | ***$17,881*** |
| United Services Automobile Assocation | $2,426 | $2,464 | $2,085 | $3,000 | $3,402 | $3,435 | $2,465 | $2,591 | $2,486 |
| USAA Casualty Insurance Company | $2,711 | $2,915 | $2,362 | $3,277 | $3,638 | $3,666 | $2,800 | $2,710 | $2,789 |
| USAA General Indemnity Company | $2,071 | $2,105 | $1,811 | $2,458 | $2,761 | $2,735 | $2,122 | $2,130 | $2,148 |
| Viking Insurance Company of Wisconsin | $3,274 | $3,318 | $2,979 | $4,440 | $6,415 | $6,267 | $4,320 | $3,331 | $3,203 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $5,099 | $4,778 | $4,773 | $8,275 | $11,550 | $11,945 | $7,360 | $4,940 | $5,043 |
| American Economy Insurance Company | $3,904 | $3,635 | $3,455 | $6,253 | $9,004 | $9,270 | $5,274 | $4,312 | $3,962 |
| American Family Connect Property & Casualty Insurance Company | $2,352 | $2,433 | $2,342 | $3,622 | $4,916 | $5,111 | $3,077 | $2,851 | $2,948 |
| American Family Insurance Company | $2,185 | $2,387 | $2,067 | $2,941 | $4,016 | $4,267 | $2,690 | $2,307 | $2,155 |
| Coast National Insurance Company | $2,814 | $2,497 | $2,827 | $5,341 | $6,349 | $6,535 | $4,533 | $3,093 | $3,518 |
| Safeco Insurance Company of Illinois | $3,904 | $3,635 | $3,455 | $6,253 | $9,004 | $9,270 | $5,274 | $4,312 | $3,962 |
| COUNTRY Preferred Insurance Company | **$1,440** | **$1,181** | **$1,181** | **$1,874** | **$2,326** | **$2,392** | **$1,470** | **$1,474** | **$1,332** |
| CSAA General Insurance Company | $6,772 | $7,174 | $7,337 | $11,879 | $14,730 | $17,330 | $11,143 | $7,839 | $9,655 |
| Farmers Insurance Exchange | $2,869 | $2,853 | $2,547 | $6,628 | $6,716 | $8,305 | $7,112 | $3,462 | $3,207 |
| Garrison Property and Casualty Insurance Company | $4,023 | $3,983 | $3,484 | $4,922 | $5,448 | $5,474 | $4,053 | $4,190 | $4,046 |
| GEICO Secure Insurance Company | $2,356 | $2,499 | $2,499 | $4,210 | $6,146 | $6,794 | $3,526 | $2,499 | $2,356 |
| Liberty Mutual Personal Insurance Company | $6,276 | $6,564 | $6,828 | $13,498 | $19,236 | $20,629 | $11,484 | $8,128 | $7,192 |
| Mendakota Insurance Company | $2,779 | $2,586 | $2,335 | $3,757 | $6,454 | $7,614 | $4,275 | $2,798 | $2,869 |
| Mercury Casualty Company | $2,236 | $2,467 | $2,388 | $3,928 | $6,045 | $6,684 | $4,156 | $3,206 | $2,779 |
| Progressive Direct Insurance Company | $2,423 | $2,573 | $2,393 | $4,241 | $6,343 | $6,634 | $3,851 | $3,284 | $2,778 |
| Progressive Northern Insurance Company | $2,811 | $2,958 | $2,765 | $5,274 | $8,001 | $8,372 | $4,700 | $3,902 | $3,241 |
| State Farm Fire and Casualty Company | ***$19,256*** | ***$18,943*** | ***$16,699*** | ***$30,240*** | ***$43,090*** | ***$46,842*** | ***$22,461*** | ***$20,363*** | ***$21,950*** |
| United Services Automobile Assocation | $2,828 | $2,841 | $2,444 | $3,671 | $4,152 | $4,194 | $2,928 | $3,029 | $2,846 |
| USAA Casualty Insurance Company | $3,220 | $3,398 | $2,835 | $4,060 | $4,494 | $4,523 | $3,366 | $3,218 | $3,260 |
| USAA General Indemnity Company | $2,420 | $2,435 | $2,132 | $2,969 | $3,319 | $3,295 | $2,504 | $2,474 | $2,478 |
| Viking Insurance Company of Wisconsin | $3,896 | $3,846 | $3,357 | $5,903 | $9,020 | $8,644 | $5,642 | $3,861 | $3,673 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

## EXAMPLE M - Liability OPTION 1 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| **Company Name** | Carson City **89701** | Elko **89801** | Fallon **89406** | Henderson **89015** | Las Vegas **89121** | North Las Vegas **89030** | Pahrump **89048** | Reno **89510** | Stateline **89449** |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $919 | $881 | $870 | $1,268 | $1,699 | $1,737 | $1,134 | $897 | $919 |
| American Economy Insurance Company | $612 | $611 | $575 | $944 | $1,328 | $1,359 | $790 | $698 | $649 |
| American Family Connect Property & Casualty Insurance Company | $438 | **$450** | $431 | $650 | $859 | $903 | $551 | $516 | $537 |
| American Family Insurance Company | $927 | $1,038 | $898 | $1,233 | $1,730 | $1,847 | $1,179 | $992 | $933 |
| Coast National Insurance Company | $796 | $716 | $793 | $1,296 | $1,518 | $1,561 | $1,159 | $906 | $995 |
| Safeco Insurance Company of Illinois | $612 | $611 | $575 | $944 | $1,328 | $1,359 | $790 | $698 | $649 |
| COUNTRY Preferred Insurance Company | $1,012 | $846 | $845 | $1,277 | $1,571 | $1,609 | $1,020 | $1,027 | $944 |
| CSAA General Insurance Company | $795 | $824 | $843 | $1,264 | $1,537 | $1,780 | $1,210 | $900 | $1,086 |
| Farmers Insurance Exchange | $1,221 | $1,199 | $1,085 | $2,867 | $2,808 | $3,571 | $3,307 | $1,530 | $1,315 |
| Garrison Property and Casualty Insurance Company | $630 | $631 | $547 | $726 | $803 | $807 | $628 | $650 | $641 |
| GEICO Secure Insurance Company | $442 | $490 | $490 | $678 | $998 | $1,123 | $602 | **$490** | **$442** |
| Liberty Mutual Personal Insurance Company | $424 | $462 | $460 | $803 | $1,070 | $1,119 | $697 | $551 | $493 |
| Loya Insurance Company | ***$2,421*** | ***$2,421*** | ***$2,421*** | $2,372 | $2,515 | $2,596 | $2,410 | ***$2,421*** | ***$2,421*** |
| Mendakota Insurance Company | $2,122 | $1,942 | $1,754 | ***$2,906*** | ***$4,819*** | ***$5,796*** | ***$3,316*** | $2,128 | $2,193 |
| Mercury Casualty Company | $513 | $582 | $558 | $826 | $1,195 | $1,283 | $858 | $729 | $650 |
| Nevada Capital Insurance Company | $567 | $592 | $576 | $765 | $944 | $1,020 | $724 | $660 | $697 |
| Progressive Direct Insurance Company | **$418** | $475 | **$428** | **$611** | $852 | $894 | $585 | $547 | $484 |
| Progressive Northern Insurance Company | $487 | $556 | $499 | $797 | $1,160 | $1,219 | $746 | $667 | $574 |
| State Farm Fire and Casualty Company | $744 | $746 | $667 | $1,095 | $1,497 | $1,586 | $793 | $763 | $864 |
| State Farm Mutual Automobile Insurance Company | $577 | $569 | $508 | $871 | $1,200 | $1,272 | $626 | $590 | $667 |
| United Services Automobile Assocation | $528 | $538 | $465 | $623 | $699 | $706 | **$532** | $558 | $543 |
| USAA Casualty Insurance Company | $538 | $581 | $476 | $627 | **$693** | $700 | $553 | $539 | $556 |
| USAA General Indemnity Company | $539 | $552 | $478 | $625 | $702 | **$695** | $552 | $554 | $562 |
| Viking Insurance Company of Wisconsin | $1,211 | $1,224 | $1,088 | $1,666 | $2,439 | $2,368 | $1,621 | $1,212 | $1,170 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



## EXAMPLE M - Liability OPTION 2 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| **Company Name** | Carson City **89701** | Elko **89801** | Fallon **89406** | Henderson **89015** | Las Vegas **89121** | North Las Vegas **89030** | Pahrump **89048** | Reno **89510** | Stateline **89449** |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,065 | $969 | $986 | $1,589 | $2,270 | $2,311 | $1,370 | $1,012 | $1,059 |
| American Economy Insurance Company | $869 | $810 | $777 | $1,491 | $2,187 | $2,212 | $1,229 | $962 | $879 |
| American Family Connect Property & Casualty Insurance Company | **$532** | **$544** | **$526** | $827 | $1,127 | $1,169 | $684 | $633 | $664 |
| American Family Insurance Company | $1,033 | $1,155 | $1,002 | $1,426 | $2,053 | $2,210 | $1,341 | $1,111 | $1,018 |
| Coast National Insurance Company | $998 | $887 | $997 | $1,773 | $2,098 | $2,157 | $1,535 | $1,112 | $1,249 |
| Safeco Insurance Company of Illinois | $869 | $810 | $777 | $1,491 | $2,187 | $2,212 | $1,229 | $962 | $879 |
| COUNTRY Preferred Insurance Company | $1,089 | $912 | $912 | $1,396 | $1,732 | $1,776 | $1,098 | $1,105 | $1,015 |
| CSAA General Insurance Company | $796 | $812 | $830 | $1,344 | $1,661 | $1,924 | $1,247 | $895 | $1,090 |
| Farmers Insurance Exchange | $1,275 | $1,260 | $1,165 | $3,317 | $3,150 | $4,174 | $3,900 | $1,725 | $1,399 |
| Garrison Property and Casualty Insurance Company | $729 | $726 | $641 | $878 | $970 | $974 | $737 | $758 | $736 |
| GEICO Secure Insurance Company | $631 | $679 | $679 | $1,174 | $1,860 | $2,140 | $987 | $679 | $631 |
| Liberty Mutual Personal Insurance Company | $560 | $582 | $595 | $1,232 | $1,755 | $1,875 | $1,028 | $726 | $622 |
| Mendakota Insurance Company | ***$2,648*** | ***$2,395*** | ***$2,238*** | ***$3,911*** | ***$6,497*** | ***$7,883*** | ***$4,322*** | ***$2,710*** | ***$2,828*** |
| Mercury Casualty Company | $638 | $711 | $690 | $1,123 | $1,732 | $1,918 | $1,185 | $926 | $803 |
| Nevada Capital Insurance Company | $652 | $679 | $668 | $913 | $1,157 | $1,249 | $843 | $767 | $812 |
| Progressive Direct Insurance Company | $637 | $676 | $630 | $1,120 | $1,680 | $1,760 | $1,012 | $862 | $723 |
| Progressive Northern Insurance Company | $804 | $855 | $795 | $1,520 | $2,329 | $2,452 | $1,350 | $1,118 | $915 |
| State Farm Fire and Casualty Company | $1,081 | $1,032 | $943 | $1,696 | $2,320 | $2,440 | $1,123 | $1,067 | $1,205 |
| State Farm Mutual Automobile Insurance Company | $815 | $773 | $701 | $1,300 | $1,794 | $1,891 | $870 | $810 | $909 |
| United Services Automobile Assocation | $601 | $608 | $531 | $738 | $827 | $834 | **$615** | $638 | **$610** |
| USAA Casualty Insurance Company | $610 | $646 | $540 | $739 | $814 | $819 | $631 | **$608** | $622 |
| USAA General Indemnity Company | $601 | $610 | $534 | **$724** | **$808** | **$804** | $621 | $615 | $617 |
| Viking Insurance Company of Wisconsin | $1,469 | $1,444 | $1,244 | $2,275 | $3,524 | $3,358 | $2,172 | $1,432 | $1,365 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,010 | $989 | $966 | $1,384 | $1,843 | $1,887 | $1,243 | $990 | $1,017 |
| American Economy Insurance Company | $539 | $530 | $499 | $814 | $1,132 | $1,157 | $685 | $602 | $570 |
| American Family Connect Property & Casualty Insurance Company | $437 | **$456** | $431 | $623 | $794 | $834 | $552 | $519 | $534 |
| American Family Insurance Company | $767 | $845 | $740 | $1,011 | $1,397 | $1,483 | $958 | $815 | $771 |
| Coast National Insurance Company | $900 | $803 | $897 | $1,537 | $1,812 | $1,862 | $1,348 | $1,012 | $1,126 |
| Safeco Insurance Company of Illinois | $539 | $530 | $499 | $814 | $1,132 | $1,157 | $685 | $602 | $570 |
| COUNTRY Preferred Insurance Company | $905 | $761 | $760 | $1,143 | $1,406 | $1,441 | $912 | $917 | $846 |
| CSAA General Insurance Company | $741 | $793 | $808 | $1,163 | $1,406 | $1,627 | $1,124 | $851 | $1,017 |
| Farmers Insurance Exchange | $916 | $895 | $799 | $1,944 | $2,015 | $2,417 | $2,062 | $1,042 | $1,000 |
| Garrison Property and Casualty Insurance Company | $622 | $621 | $540 | $718 | $793 | $796 | $620 | $643 | $633 |
| GEICO Secure Insurance Company | $446 | $489 | $489 | $710 | $1,040 | $1,164 | $621 | **$489** | **$446** |
| Liberty Mutual Personal Insurance Company | $569 | $608 | $616 | $1,082 | $1,423 | $1,472 | $944 | $745 | $663 |
| Loya Insurance Company | ***$2,854*** | ***$2,854*** | ***$2,854*** | $2,801 | $2,972 | $3,067 | $2,841 | ***$2,854*** | ***$2,854*** |
| Mendakota Insurance Company | $2,136 | $1,985 | $1,774 | ***$2,804*** | ***$4,774*** | ***$5,613*** | ***$3,220*** | $2,121 | $2,168 |
| Mercury Casualty Company | $522 | $587 | $562 | $831 | $1,184 | $1,261 | $860 | $733 | $654 |
| Nevada Capital Insurance Company | $594 | $624 | $603 | $794 | $961 | $1,033 | $766 | $692 | $723 |
| Progressive Direct Insurance Company | **$419** | $481 | **$429** | **$618** | $858 | $898 | $587 | $550 | $495 |
| Progressive Northern Insurance Company | $473 | $541 | $484 | $778 | $1,124 | $1,175 | $724 | $648 | $570 |
| State Farm Fire and Casualty Company | $675 | $685 | $607 | $990 | $1,362 | $1,446 | $734 | $700 | $789 |
| State Farm Mutual Automobile Insurance Company | $539 | $533 | $475 | $814 | $1,129 | $1,197 | $595 | $554 | $623 |
| United Services Automobile Assocation | $524 | $532 | $459 | $619 | $694 | $699 | **$528** | $552 | $537 |
| USAA Casualty Insurance Company | $533 | $572 | $470 | $623 | **$688** | $691 | $547 | $532 | $549 |
| USAA General Indemnity Company | $536 | $546 | $472 | **$618** | $694 | **$687** | $547 | $548 | $555 |
| Viking Insurance Company of Wisconsin | $1,309 | $1,316 | $1,177 | $1,796 | $2,610 | $2,538 | $1,741 | $1,309 | $1,267 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,152 | $1,069 | $1,076 | $1,703 | $2,409 | $2,455 | $1,474 | $1,102 | $1,152 |
| American Economy Insurance Company | $726 | $675 | $645 | $1,214 | $1,759 | $1,777 | $1,003 | $796 | $738 |
| American Family Connect Property & Casualty Insurance Company | **$510** | **$529** | **$506** | $765 | $1,011 | $1,049 | $656 | $611 | $634 |
| American Family Insurance Company | $848 | $934 | $819 | $1,160 | $1,645 | $1,760 | $1,082 | $906 | $836 |
| Coast National Insurance Company | $1,144 | $1,008 | $1,142 | $2,112 | $2,511 | $2,581 | $1,800 | $1,260 | $1,431 |
| Safeco Insurance Company of Illinois | $726 | $675 | $645 | $1,214 | $1,759 | $1,777 | $1,003 | $796 | $738 |
| COUNTRY Preferred Insurance Company | $980 | $824 | $823 | $1,258 | $1,563 | $1,601 | $987 | $995 | $915 |
| CSAA General Insurance Company | $723 | $758 | $771 | $1,195 | $1,470 | $1,703 | $1,121 | $821 | $990 |
| Farmers Insurance Exchange | $945 | $932 | $843 | $2,230 | $2,235 | $2,796 | $2,425 | $1,159 | $1,047 |
| Garrison Property and Casualty Insurance Company | $716 | $708 | $626 | $856 | $943 | $946 | $718 | $741 | $720 |
| GEICO Secure Insurance Company | $652 | $695 | $695 | $1,250 | $1,960 | $2,241 | $1,039 | $695 | $652 |
| Liberty Mutual Personal Insurance Company | $732 | $753 | $778 | $1,602 | $2,235 | $2,346 | $1,352 | $965 | $818 |
| Mendakota Insurance Company | ***$2,569*** | ***$2,360*** | ***$2,176*** | ***$3,638*** | ***$6,262*** | ***$7,405*** | ***$4,054*** | ***$2,594*** | ***$2,686*** |
| Mercury Casualty Company | $613 | $678 | $654 | $1,057 | $1,598 | $1,754 | $1,114 | $874 | $765 |
| Nevada Capital Insurance Company | $662 | $693 | $676 | $912 | $1,130 | $1,213 | $861 | $778 | $816 |
| Progressive Direct Insurance Company | $633 | $678 | $627 | $1,118 | $1,675 | $1,746 | $1,010 | $861 | $733 |
| Progressive Northern Insurance Company | $763 | $813 | $754 | $1,444 | $2,197 | $2,303 | $1,281 | $1,064 | $887 |
| State Farm Fire and Casualty Company | $929 | $902 | $814 | $1,449 | $1,997 | $2,107 | $994 | $934 | $1,049 |
| State Farm Mutual Automobile Insurance Company | $730 | $696 | $628 | $1,164 | $1,619 | $1,710 | $799 | $734 | $819 |
| United Services Automobile Assocation | $592 | $597 | $521 | $727 | $812 | $819 | **$605** | $628 | **$600** |
| USAA Casualty Insurance Company | $600 | $634 | $532 | $728 | $801 | $806 | $621 | **$599** | $611 |
| USAA General Indemnity Company | $590 | $596 | $522 | **$708** | **$791** | **$785** | $607 | $602 | $605 |
| Viking Insurance Company of Wisconsin | $1,568 | $1,535 | $1,334 | $2,403 | $3,691 | $3,526 | $2,291 | $1,529 | $1,462 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

## EXAMPLE N - Liability OPTION 1 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,276 | $1,198 | $1,194 | $1,852 | $2,553 | $2,613 | $1,630 | $1,233 | $1,274 |
| American Economy Insurance Company | $1,204 | $1,163 | $1,100 | $1,877 | $2,666 | $2,737 | $1,581 | $1,344 | $1,260 |
| American Family Connect Property & Casualty Insurance Company | $631 | $647 | $622 | $945 | $1,262 | $1,331 | $798 | $750 | $778 |
| American Family Insurance Company | $1,459 | $1,632 | $1,396 | $1,896 | $2,577 | $2,731 | $1,808 | $1,550 | $1,484 |
| Coast National Insurance Company | $1,097 | $987 | $1,095 | $1,819 | $2,134 | $2,195 | $1,617 | $1,245 | $1,372 |
| Safeco Insurance Company of Illinois | $1,204 | $1,163 | $1,100 | $1,877 | $2,666 | $2,737 | $1,581 | $1,344 | $1,260 |
| COUNTRY Preferred Insurance Company | $1,226 | $1,009 | $1,008 | $1,560 | $1,911 | $1,967 | $1,245 | $1,248 | $1,135 |
| CSAA General Insurance Company | $1,000 | $1,038 | $1,063 | $1,607 | $1,956 | $2,274 | $1,539 | $1,135 | $1,375 |
| Farmers Insurance Exchange | $1,899 | $1,866 | $1,717 | ***$4,778*** | $4,577 | ***$5,986*** | ***$5,592*** | ***$2,504*** | $2,060 |
| Garrison Property and Casualty Insurance Company | $923 | $925 | $801 | $1,064 | $1,178 | $1,186 | $922 | $953 | $940 |
| GEICO Secure Insurance Company | $672 | $747 | $747 | $1,041 | $1,544 | $1,740 | $922 | $747 | $672 |
| Liberty Mutual Personal Insurance Company | $842 | $905 | $912 | $1,694 | $2,364 | $2,525 | $1,435 | $1,081 | $971 |
| Loya Insurance Company | ***$2,421*** | ***$2,421*** | ***$2,421*** | $2,372 | $2,515 | $2,596 | $2,410 | $2,421 | ***$2,421*** |
| Mendakota Insurance Company | $2,122 | $1,942 | $1,754 | $2,906 | ***$4,819*** | $5,796 | $3,316 | $2,128 | $2,193 |
| Mercury Casualty Company | $723 | $819 | $787 | $1,175 | $1,714 | $1,849 | $1,223 | $1,030 | $913 |
| Nevada Capital Insurance Company | $754 | $786 | $767 | $1,028 | $1,279 | $1,383 | $964 | $880 | $931 |
| Progressive Direct Insurance Company | **$545** | **$606** | **$554** | **$827** | $1,178 | $1,237 | $781 | **$719** | **$625** |
| Progressive Northern Insurance Company | $707 | $795 | $719 | $1,177 | $1,725 | $1,813 | $1,093 | $969 | $827 |
| State Farm Fire and Casualty Company | $1,267 | $1,290 | $1,143 | $1,835 | $2,522 | $2,690 | $1,381 | $1,322 | $1,492 |
| State Farm Mutual Automobile Insurance Company | $1,009 | $1,002 | $890 | $1,505 | $2,081 | $2,216 | $1,110 | $1,043 | $1,173 |
| United Services Automobile Assocation | $717 | $732 | $628 | $851 | **$957** | **$968** | **$725** | $758 | $738 |
| USAA Casualty Insurance Company | $742 | $802 | $654 | $868 | $959 | **$968** | $762 | $740 | $766 |
| USAA General Indemnity Company | $812 | $831 | $719 | $941 | $1,056 | $1,049 | $832 | $833 | $843 |
| Viking Insurance Company of Wisconsin | $1,311 | $1,325 | $1,177 | $1,820 | $2,674 | $2,596 | $1,768 | $1,320 | $1,268 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



## EXAMPLE N - Liability OPTION 2 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,537 | $1,356 | $1,400 | $2,416 | $3,555 | $3,619 | $2,047 | $1,443 | $1,524 |
| American Economy Insurance Company | $1,779 | $1,604 | $1,548 | $3,085 | $4,572 | $4,630 | $2,546 | $1,927 | $1,771 |
| American Family Connect Property & Casualty Insurance Company | **$796** | **$814** | $790 | $1,246 | $1,718 | $1,783 | $1,030 | $954 | $997 |
| American Family Insurance Company | $1,599 | $1,786 | $1,532 | $2,163 | $3,029 | $3,240 | $2,029 | $1,708 | $1,592 |
| Coast National Insurance Company | $1,399 | $1,241 | $1,398 | $2,531 | $3,000 | $3,085 | $2,178 | $1,552 | $1,749 |
| Safeco Insurance Company of Illinois | $1,779 | $1,604 | $1,548 | $3,085 | $4,572 | $4,630 | $2,546 | $1,927 | $1,771 |
| COUNTRY Preferred Insurance Company | $1,312 | $1,080 | $1,079 | $1,690 | $2,089 | $2,147 | $1,332 | $1,336 | $1,214 |
| CSAA General Insurance Company | $1,009 | $1,032 | $1,056 | $1,720 | $2,129 | $2,476 | $1,594 | $1,134 | $1,385 |
| Farmers Insurance Exchange | $2,142 | $2,123 | $1,989 | ***$5,922*** | $5,511 | $7,484 | ***$7,073*** | ***$3,033*** | $2,340 |
| Garrison Property and Casualty Insurance Company | $1,085 | $1,080 | $952 | $1,307 | $1,442 | $1,451 | $1,096 | $1,125 | $1,094 |
| GEICO Secure Insurance Company | $968 | $1,044 | $1,044 | $1,820 | $2,896 | $3,335 | $1,527 | $1,044 | $968 |
| Liberty Mutual Personal Insurance Company | $1,197 | $1,220 | $1,263 | $2,825 | $4,246 | $4,657 | $2,281 | $1,509 | $1,305 |
| Mendakota Insurance Company | ***$2,648*** | ***$2,395*** | ***$2,238*** | $3,911 | ***$6,497*** | ***$7,883*** | $4,322 | $2,710 | ***$2,828*** |
| Mercury Casualty Company | $926 | $1,028 | $1,000 | $1,644 | $2,557 | $2,837 | $1,734 | $1,341 | $1,161 |
| Nevada Capital Insurance Company | $870 | $905 | $892 | $1,231 | $1,571 | $1,696 | $1,128 | $1,027 | $1,090 |
| Progressive Direct Insurance Company | $896 | $933 | $877 | $1,632 | $2,483 | $2,611 | $1,452 | $1,220 | $1,004 |
| Progressive Northern Insurance Company | $1,209 | $1,266 | $1,187 | $2,322 | $3,575 | $3,773 | $2,048 | $1,682 | $1,361 |
| State Farm Fire and Casualty Company | $1,700 | $1,663 | $1,494 | $2,618 | $3,616 | $3,843 | $1,834 | $1,728 | $1,933 |
| State Farm Mutual Automobile Insurance Company | $1,338 | $1,287 | $1,155 | $2,108 | $2,933 | $3,117 | $1,470 | $1,358 | $1,512 |
| United Services Automobile Assocation | $825 | $833 | **$727** | **$1,023** | **$1,146** | $1,158 | **$848** | $875 | **$835** |
| USAA Casualty Insurance Company | $853 | $907 | $759 | $1,041 | $1,149 | **$1,156** | $887 | **$852** | $870 |
| USAA General Indemnity Company | $932 | $944 | $831 | $1,122 | $1,254 | $1,249 | $966 | $952 | $956 |
| Viking Insurance Company of Wisconsin | $1,607 | $1,576 | $1,356 | $2,518 | $3,918 | $3,731 | $2,399 | $1,572 | $1,491 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| **Company Name** | Carson City **89701** | Elko **89801** | Fallon **89406** | Henderson **89015** | Las Vegas **89121** | North Las Vegas **89030** | Pahrump **89048** | Reno **89510** | Stateline **89449** |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,405 | $1,347 | $1,328 | $2,021 | $2,761 | $2,830 | $1,787 | $1,366 | $1,410 |
| American Economy Insurance Company | $1,042 | $1,003 | $944 | $1,578 | $2,210 | $2,271 | $1,332 | $1,152 | $1,093 |
| American Family Connect Property & Casualty Insurance Company | $619 | $648 | $614 | $895 | $1,149 | $1,206 | $788 | $741 | $762 |
| American Family Insurance Company | $1,203 | $1,325 | $1,148 | $1,556 | $2,094 | $2,208 | $1,471 | $1,271 | $1,221 |
| Coast National Insurance Company | $1,249 | $1,112 | $1,245 | $2,169 | $2,562 | $2,633 | $1,892 | $1,398 | $1,562 |
| Safeco Insurance Company of Illinois | $1,042 | $1,003 | $944 | $1,578 | $2,210 | $2,271 | $1,332 | $1,152 | $1,093 |
| COUNTRY Preferred Insurance Company | $1,090 | $704 | $899 | $1,386 | $1,700 | $1,746 | $1,106 | $1,107 | $1,011 |
| CSAA General Insurance Company | $933 | $998 | $1,017 | $1,475 | $1,788 | $2,076 | $1,428 | $1,073 | $1,285 |
| Farmers Insurance Exchange | $1,429 | $1,401 | $1,263 | ***$3,228*** | $3,271 | $4,030 | ***$3,499*** | $1,701 | $1,562 |
| Garrison Property and Casualty Insurance Company | $909 | $909 | $790 | $1,047 | $1,159 | $1,165 | $905 | $938 | $924 |
| GEICO Secure Insurance Company | $677 | $745 | $745 | $1,092 | $1,610 | $1,804 | $952 | $745 | $677 |
| Liberty Mutual Personal Insurance Company | $1,110 | $1,185 | $1,208 | $2,219 | $3,028 | $3,187 | $1,903 | $1,448 | $1,289 |
| Loya Insurance Company | ***$2,854*** | ***$2,854*** | ***$2,854*** | $2,801 | $2,972 | $3,067 | $2,841 | ***$2,854*** | ***$2,854*** |
| Mendakota Insurance Company | $2,136 | $1,985 | $1,774 | $2,804 | ***$4,774*** | ***$5,613*** | $3,220 | $2,121 | $2,168 |
| Mercury Casualty Company | $729 | $819 | $784 | $1,170 | $1,679 | $1,793 | $1,212 | $1,025 | $912 |
| Nevada Capital Insurance Company | $782 | $820 | $795 | $1,055 | $1,287 | $1,383 | $1,009 | $914 | $957 |
| Progressive Direct Insurance Company | **$541** | **$611** | **$550** | **$823** | $1,162 | $1,216 | $775 | **$716** | **$635** |
| Progressive Northern Insurance Company | $682 | $767 | $692 | $1,139 | $1,655 | $1,734 | $1,053 | $936 | $814 |
| State Farm Fire and Casualty Company | $1,183 | $1,212 | $1,070 | $1,717 | $2,371 | $2,529 | $1,305 | $1,243 | $1,398 |
| State Farm Mutual Automobile Insurance Company | $961 | $958 | $848 | $1,444 | $2,007 | $2,136 | $1,072 | $999 | $1,119 |
| United Services Automobile Assocation | $708 | $720 | $619 | $843 | **$947** | $957 | **$715** | $748 | $728 |
| USAA Casualty Insurance Company | $732 | $788 | $645 | $857 | $949 | **$954** | $752 | $729 | $754 |
| USAA General Indemnity Company | $800 | $816 | $707 | $926 | $1,041 | $1,031 | $819 | $818 | $831 |
| Viking Insurance Company of Wisconsin | $1,417 | $1,424 | $1,274 | $1,959 | $2,856 | $2,778 | $1,936 | $1,425 | $1,373 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| **Company Name** | Carson City **89701** | Elko **89801** | Fallon **89406** | Henderson **89015** | Las Vegas **89121** | North Las Vegas **89030** | Pahrump **89048** | Reno **89510** | Stateline **89449** |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,660 | $1,499 | $1,529 | $2,580 | $3,755 | $3,827 | $2,197 | $1,569 | $1,655 |
| American Economy Insurance Company | $1,440 | $1,309 | $1,255 | $2,421 | $3,535 | $3,583 | $2,006 | $1,558 | $1,448 |
| American Family Connect Property & Casualty Insurance Company | **$751** | **$778** | $746 | $1,138 | $1,524 | $1,578 | $973 | $906 | $939 |
| American Family Insurance Company | $1,309 | $1,441 | $1,250 | $1,761 | $2,440 | $2,596 | $1,638 | $1,390 | $1,301 |
| Coast National Insurance Company | $1,609 | $1,416 | $1,608 | $3,021 | $3,597 | $3,698 | $2,562 | $1,765 | $2,012 |
| Safeco Insurance Company of Illinois | $1,440 | $1,309 | $1,255 | $2,421 | $3,535 | $3,583 | $2,006 | $1,558 | $1,448 |
| COUNTRY Preferred Insurance Company | $1,172 | $968 | $968 | $1,512 | $1,697 | $1,866 | $1,866 | $1,188 | $1,192 |
| CSAA General Insurance Company | $914 | $959 | $976 | $1,527 | $1,884 | $2,189 | $1,432 | $1,039 | $1,259 |
| Farmers Insurance Exchange | $1,514 | $1,498 | $1,371 | ***$3,797*** | $3,720 | $4,779 | ***$4,222*** | $1,945 | $1,675 |
| Garrison Property and Casualty Insurance Company | $1,056 | $1,047 | $923 | $1,263 | $1,392 | $1,398 | $1,062 | $1,094 | $1,065 |
| GEICO Secure Insurance Company | $1,001 | $1,068 | $1,068 | $1,939 | $3,053 | $3,493 | $1,608 | $1,068 | $1,001 |
| Liberty Mutual Personal Insurance Company | $1,514 | $1,546 | $1,607 | $3,516 | $5,142 | $5,535 | $2,888 | $1,957 | $1,669 |
| Mendakota Insurance Company | ***$2,569*** | ***$2,360*** | ***$2,176*** | $3,638 | ***$6,262*** | ***$7,405*** | $4,054 | ***$2,594*** | ***$2,686*** |
| Mercury Casualty Company | $876 | $967 | $935 | $1,521 | $2,320 | $2,554 | $1,608 | $1,253 | $1,091 |
| Nevada Capital Insurance Company | $873 | $912 | $892 | $1,211 | $1,512 | $1,624 | $1,136 | $1,029 | $1,081 |
| Progressive Direct Insurance Company | $865 | $909 | $849 | $1,573 | $2,383 | $2,495 | $1,404 | $1,181 | $991 |
| Progressive Northern Insurance Company | $1,138 | $1,196 | $1,119 | $2,182 | $3,339 | $3,509 | $1,925 | $1,585 | $1,307 |
| State Farm Fire and Casualty Company | $1,534 | $1,514 | $1,352 | $2,360 | $3,276 | $3,484 | $1,687 | $1,578 | $1,758 |
| State Farm Mutual Automobile Insurance Company | $1,247 | $1,204 | $1,074 | $1,974 | $2,762 | $2,933 | $1,394 | $1,275 | $1,415 |
| United Services Automobile Assocation | $808 | $814 | **$709** | **$998** | **$1,120** | **$1,128** | **$826** | $856 | **$817** |
| USAA Casualty Insurance Company | $837 | $885 | $742 | $1,017 | $1,121 | $1,129 | $868 | **$833** | $852 |
| USAA General Indemnity Company | $907 | $918 | $806 | $1,088 | $1,215 | $1,205 | $938 | $926 | $932 |
| Viking Insurance Company of Wisconsin | $1,712 | $1,674 | $1,452 | $2,652 | $4,090 | $3,905 | $2,524 | $1,676 | $1,596 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

## EXAMPLE O - Liability OPTION 1 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| **Company Name** | Carson City **89701** | Elko **89801** | Fallon **89406** | Henderson **89015** | Las Vegas **89121** | North Las Vegas **89030** | Pahrump **89048** | Reno **89510** | Stateline **89449** |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $2,413 | $2,206 | $2,232 | $3,732 | $5,416 | $5,532 | $3,201 | $2,294 | $2,407 |
| American Economy Insurance Company | $3,107 | $3,020 | $2,843 | $4,650 | $6,557 | $6,813 | $3,989 | $3,506 | $3,245 |
| American Family Connect Property & Casualty Insurance Company | $1,365 | $1,393 | $1,343 | $2,075 | $2,826 | $3,001 | $1,741 | $1,636 | $1,689 |
| American Family Insurance Company | $1,797 | $2,007 | $1,714 | $2,322 | $3,123 | $3,306 | $2,207 | $1,905 | $1,827 |
| Coast National Insurance Company | $1,565 | $1,421 | $1,570 | $2,604 | $3,046 | $3,138 | $2,324 | $1,784 | $1,956 |
| Safeco Insurance Company of Illinois | $3,107 | $3,020 | $2,843 | $4,650 | $6,557 | $6,813 | $3,989 | $3,506 | $3,245 |
| COUNTRY Preferred Insurance Company | $1,460 | $1,185 | $1,185 | $1,863 | $2,281 | $2,349 | $1,491 | $1,490 | $1,344 |
| CSAA General Insurance Company | $4,338 | $4,522 | $4,653 | $7,379 | $9,076 | $10,814 | $7,037 | $4,952 | $6,122 |
| Farmers Insurance Exchange | $3,555 | $3,514 | $3,271 | $9,470 | $8,888 | $11,916 | ***$11,282*** | $4,892 | $3,822 |
| Garrison Property and Casualty Insurance Company | $2,127 | $2,141 | $1,856 | $2,444 | $2,710 | $2,733 | $2,130 | $2,195 | $2,170 |
| GEICO Secure Insurance Company | $960 | $1,070 | $1,070 | $1,499 | $2,230 | $2,515 | $1,325 | **$1,070** | **$960** |
| Liberty Mutual Personal Insurance Company | $2,728 | $2,929 | $2,971 | $5,485 | $7,716 | $8,296 | $4,695 | $3,474 | $3,167 |
| Loya Insurance Company | $2,421 | $2,421 | $2,421 | $2,372 | $2,515 | $2,596 | $2,410 | $2,421 | $2,421 |
| Mendakota Insurance Company | $2,122 | $1,942 | $1,754 | $2,906 | $4,819 | $5,796 | $3,316 | $2,128 | $2,193 |
| Mercury Casualty Company | $1,224 | $1,389 | $1,334 | $1,990 | $2,911 | $3,139 | $2,072 | $1,741 | $1,542 |
| Nevada Capital Insurance Company | $961 | **$1,004** | $981 | **$1,327** | $1,658 | $1,790 | **$1,244** | $1,128 | $1,191 |
| Progressive Direct Insurance Company | **$949** | $1,072 | **$971** | $1,434 | $2,048 | $2,165 | $1,362 | $1,260 | $1,084 |
| Progressive Northern Insurance Company | $1,242 | $1,384 | $1,258 | $2,100 | $3,104 | $3,276 | $1,936 | $1,700 | $1,429 |
| State Farm Fire and Casualty Company | ***$8,232*** | ***$8,381*** | ***$7,381*** | ***$12,078*** | ***$16,950*** | ***$18,461*** | $9,405 | ***$8,793*** | ***$9,594*** |
| State Farm Mutual Automobile Insurance Company | $6,868 | $6,798 | $6,022 | $10,404 | $14,604 | $15,782 | $7,854 | $7,220 | $7,883 |
| United Services Automobile Assocation | $1,465 | $1,502 | $1,284 | $1,763 | $1,992 | $2,017 | $1,490 | $1,554 | $1,509 |
| USAA Casualty Insurance Company | $1,700 | $1,846 | $1,510 | $2,008 | $2,224 | $2,247 | $1,759 | $1,694 | $1,755 |
| USAA General Indemnity Company | $1,250 | $1,278 | $1,113 | $1,450 | **$1,625** | **$1,615** | $1,285 | $1,282 | $1,297 |
| Viking Insurance Company of Wisconsin | $1,890 | $1,924 | $1,714 | $2,602 | $3,810 | $3,711 | $2,535 | $1,931 | $1,845 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



## EXAMPLE O - Liability OPTION 2 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| **Company Name** | Carson City **89701** | Elko **89801** | Fallon **89406** | Henderson **89015** | Las Vegas **89121** | North Las Vegas **89030** | Pahrump **89048** | Reno **89510** | Stateline **89449** |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $3,151 | $2,658 | $2,818 | $5,295 | $8,206 | $8,326 | $4,345 | $2,883 | $3,119 |
| American Economy Insurance Company | $4,363 | $3,990 | $3,823 | $7,266 | $10,678 | $10,943 | $6,087 | $4,779 | $4,356 |
| American Family Connect Property & Casualty Insurance Company | $1,690 | $1,721 | $1,677 | $2,674 | $3,756 | $3,918 | $2,207 | $2,063 | $2,138 |
| American Family Insurance Company | $1,973 | $2,199 | $1,882 | $2,660 | $3,695 | $3,950 | $2,484 | $2,102 | $1,961 |
| Coast National Insurance Company | $2,017 | $1,804 | $2,026 | $3,678 | $4,351 | $4,480 | $3,169 | $2,244 | $2,521 |
| Safeco Insurance Company of Illinois | $4,363 | $3,990 | $3,823 | $7,266 | $10,678 | $10,943 | $6,087 | $4,779 | $4,356 |
| COUNTRY Preferred Insurance Company | $1,554 | $1,262 | $1,261 | $2,005 | $2,472 | $2,545 | $1,587 | $1,586 | $1,428 |
| CSAA General Insurance Company | $4,603 | $4,726 | $4,852 | $8,288 | $10,349 | $12,387 | $7,658 | $5,181 | $6,470 |
| Farmers Insurance Exchange | $4,216 | $4,212 | $3,983 | $12,285 | $11,251 | $15,583 | ***$14,857*** | $6,215 | $4,593 |
| Garrison Property and Casualty Insurance Company | $2,576 | $2,569 | $2,281 | $3,097 | $3,417 | $3,445 | $2,610 | $2,667 | $2,591 |
| GEICO Secure Insurance Company | $1,392 | $1,502 | $1,502 | $2,633 | $4,198 | $4,838 | $2,205 | $1,502 | **$1,392** |
| Liberty Mutual Personal Insurance Company | $3,895 | $3,970 | $4,136 | $9,173 | $13,895 | $15,367 | $7,448 | $4,860 | $4,279 |
| Mendakota Insurance Company | $2,648 | $2,395 | $2,238 | $3,911 | $6,497 | $7,883 | $4,322 | $2,710 | $2,828 |
| Mercury Casualty Company | $1,579 | $1,757 | $1,711 | $2,806 | $4,378 | $4,862 | $2,958 | $2,287 | $1,975 |
| Nevada Capital Insurance Company | **$1,116** | **$1,163** | **$1,149** | **$1,598** | $2,048 | $2,209 | **$1,463** | **$1,325** | $1,402 |
| Progressive Direct Insurance Company | $1,564 | $1,640 | $1,537 | $2,838 | $4,336 | $4,590 | $2,540 | $2,137 | $1,743 |
| Progressive Northern Insurance Company | $2,224 | $2,304 | $2,174 | $4,328 | $6,717 | $7,114 | $3,795 | $3,091 | $2,463 |
| State Farm Fire and Casualty Company | ***$10,395*** | ***$10,333*** | ***$9,110*** | ***$16,128*** | ***$23,070*** | ***$25,380*** | $12,177 | ***$11,113*** | ***$11,840*** |
| State Farm Mutual Automobile Insurance Company | $8,769 | $8,494 | $7,525 | $13,978 | $19,953 | $21,732 | $10,267 | $9,226 | $9,864 |
| United Services Automobile Assocation | $1,739 | $1,759 | $1,535 | $2,198 | $2,474 | $2,507 | $1,802 | $1,849 | $1,756 |
| USAA Casualty Insurance Company | $2,062 | $2,194 | $1,854 | $2,547 | $2,810 | $2,835 | $2,160 | $2,056 | $2,091 |
| USAA General Indemnity Company | $1,486 | $1,505 | $1,333 | $1,790 | **$1,993** | **$1,986** | $1,543 | $1,517 | $1,521 |
| Viking Insurance Company of Wisconsin | $2,310 | $2,281 | $1,968 | $3,594 | $5,578 | $5,324 | $3,432 | $2,289 | $2,162 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $2,660 | $2,498 | $2,493 | $4,053 | $5,813 | $5,945 | $3,499 | $2,548 | $2,671 |
| American Economy Insurance Company | $2,711 | $2,640 | $2,478 | $3,945 | $5,490 | $5,714 | $3,411 | $3,052 | $2,839 |
| American Family Connect Property & Casualty Insurance Company | $1,295 | $1,346 | $1,281 | $1,896 | $2,488 | $2,623 | $1,659 | $1,563 | $1,602 |
| American Family Insurance Company | $1,481 | $1,628 | $1,409 | $1,906 | $2,540 | $2,675 | $1,796 | $1,561 | $1,501 |
| Coast National Insurance Company | $1,709 | $1,539 | $1,712 | $2,934 | $3,450 | $3,551 | $2,582 | $1,929 | $2,137 |
| Safeco Insurance Company of Illinois | $2,711 | $2,640 | $2,478 | $3,945 | $5,490 | $5,714 | $3,411 | $3,052 | $2,839 |
| COUNTRY Preferred Insurance Company | $1,288 | **$1,050** | $1,049 | $1,643 | $2,015 | $2,072 | $1,314 | $1,312 | $1,188 |
| CSAA General Insurance Company | $3,986 | $4,287 | $4,387 | $6,686 | $8,193 | $9,746 | $6,442 | $4,625 | $5,663 |
| Farmers Insurance Exchange | $2,576 | $2,540 | $2,309 | $6,095 | $6,057 | $7,641 | $6,760 | $3,178 | $2,792 |
| Garrison Property and Casualty Insurance Company | $2,083 | $2,087 | $1,813 | $2,380 | $2,640 | $2,655 | $2,078 | $2,144 | $2,121 |
| GEICO Secure Insurance Company | $969 | $1,067 | $1,067 | $1,573 | $2,327 | $2,609 | $1,369 | **$1,067** | **$969** |
| Liberty Mutual Personal Insurance Company | $3,570 | $3,835 | $3,916 | $7,068 | $9,709 | $10,286 | $6,119 | $4,624 | $4,191 |
| Loya Insurance Company | $2,854 | $2,854 | $2,854 | $2,801 | $2,972 | $3,067 | $2,841 | $2,854 | $2,854 |
| Mendakota Insurance Company | $2,136 | $1,985 | $1,774 | $2,804 | $4,774 | $5,613 | $3,220 | $2,121 | $2,168 |
| Mercury Casualty Company | $1,229 | $1,384 | $1,321 | $1,965 | $2,824 | $3,016 | $2,039 | $1,723 | $1,531 |
| Nevada Capital Insurance Company | $1,003 | $1,054 | $1,023 | **$1,367** | $1,673 | $1,796 | $1,310 | $1,178 | $1,230 |
| Progressive Direct Insurance Company | **$941** | $1,074 | **$964** | $1,429 | $2,034 | $2,144 | $1,356 | $1,253 | $1,097 |
| Progressive Northern Insurance Company | $1,184 | $1,321 | $1,198 | $2,004 | $2,943 | $3,092 | $1,846 | $1,620 | $1,390 |
| State Farm Fire and Casualty Company | ***$7,907*** | ***$8,036*** | ***$7,077*** | ***$11,673*** | ***$16,334*** | ***$17,651*** | ***$9,025*** | ***$8,411*** | ***$9,211*** |
| State Farm Mutual Automobile Insurance Company | $6,697 | $6,604 | $5,851 | $10,241 | $14,354 | $15,411 | $7,664 | $7,011 | $7,668 |
| United Services Automobile Assocation | $1,433 | $1,464 | $1,252 | $1,720 | $1,947 | $1,966 | $1,455 | $1,519 | $1,475 |
| USAA Casualty Insurance Company | $1,661 | $1,796 | $1,473 | $1,954 | $2,165 | $2,183 | $1,715 | $1,651 | $1,712 |
| USAA General Indemnity Company | $1,227 | $1,253 | $1,090 | $1,418 | **$1,590** | **$1,577** | **$1,258** | $1,254 | $1,273 |
| Viking Insurance Company of Wisconsin | $2,040 | $2,065 | $1,852 | $2,795 | $4,058 | $3,961 | $2,714 | $2,083 | $1,995 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $3,385 | $2,936 | $3,066 | $5,605 | $8,586 | $8,725 | $4,636 | $3,124 | $3,368 |
| American Economy Insurance Company | $3,574 | $3,304 | $3,150 | $5,756 | $8,337 | $8,552 | $4,859 | $3,932 | $3,606 |
| American Family Connect Property & Casualty Insurance Company | $1,550 | $1,600 | $1,542 | $2,380 | $3,248 | $3,372 | $2,031 | $1,902 | $1,961 |
| American Family Insurance Company | $1,613 | $1,772 | $1,535 | $2,165 | $2,978 | $3,167 | $2,005 | $1,709 | $1,600 |
| Coast National Insurance Company | $2,182 | $1,940 | $2,189 | $4,058 | $4,816 | $4,956 | $3,466 | $2,411 | $2,729 |
| Safeco Insurance Company of Illinois | $3,574 | $3,304 | $3,150 | $5,756 | $8,337 | $8,552 | $4,859 | $3,932 | $3,606 |
| COUNTRY Preferred Insurance Company | **$1,086** | $1,377 | **$1,122** | **$1,122** | **$1,780** | $2,260 | **$1,427** | $1,404 | **$1,269** |
| CSAA General Insurance Company | $4,103 | $4,323 | $4,418 | $7,274 | $9,052 | $10,824 | $6,790 | $4,680 | $5,801 |
| Farmers Insurance Exchange | $2,868 | $2,864 | $2,641 | $7,599 | $7,312 | $9,603 | $8,599 | $3,844 | $3,171 |
| Garrison Property and Casualty Insurance Company | $2,472 | $2,461 | $2,177 | $2,936 | $3,240 | $3,257 | $2,492 | $2,553 | $2,492 |
| GEICO Secure Insurance Company | $1,440 | $1,537 | $1,537 | $2,806 | $4,427 | $5,068 | $2,323 | $1,537 | $1,440 |
| Liberty Mutual Personal Insurance Company | $4,857 | $4,981 | $5,196 | $11,165 | $16,458 | $17,883 | $9,212 | $6,207 | $5,410 |
| Mendakota Insurance Company | $2,569 | $2,360 | $2,176 | $3,638 | $6,262 | $7,405 | $4,054 | $2,594 | $2,686 |
| Mercury Casualty Company | $1,481 | $1,637 | $1,582 | $2,569 | $3,923 | $4,318 | $2,709 | $2,115 | $1,837 |
| Nevada Capital Insurance Company | $1,124 | **$1,177** | $1,154 | $1,577 | $1,974 | $2,119 | $1,480 | **$1,332** | $1,395 |
| Progressive Direct Insurance Company | $1,531 | $1,618 | $1,507 | $2,790 | $4,252 | $4,480 | $2,496 | $2,098 | $1,736 |
| Progressive Northern Insurance Company | $2,068 | $2,153 | $2,024 | $4,020 | $6,202 | $6,546 | $3,526 | $2,876 | $2,331 |
| State Farm Fire and Casualty Company | ***$9,892*** | ***$9,802*** | ***$8,646*** | ***$15,401*** | ***$21,900*** | ***$23,822*** | ***$11,531*** | ***$10,496*** | ***$11,278*** |
| State Farm Mutual Automobile Insurance Company | $8,518 | $8,210 | $7,279 | $13,676 | $19,443 | $20,982 | $9,946 | $8,899 | $9,572 |
| United Services Automobile Assocation | $1,669 | $1,684 | $1,465 | $2,091 | $2,357 | $2,381 | $1,720 | $1,771 | $1,687 |
| USAA Casualty Insurance Company | $1,981 | $2,098 | $1,771 | $2,418 | $2,668 | $2,687 | $2,062 | $1,968 | $2,010 |
| USAA General Indemnity Company | $1,436 | $1,450 | $1,284 | $1,712 | $1,909 | **$1,896** | $1,484 | $1,461 | $1,470 |
| Viking Insurance Company of Wisconsin | $2,455 | $2,417 | $2,104 | $3,772 | $5,799 | $5,549 | $3,598 | $2,436 | $2,308 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

## EXAMPLE P - Liability OPTION 1 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $953 | $921 | $904 | $1,302 | $1,689 | $1,735 | $1,188 | $942 | $951 |
| American Economy Insurance Company | $500 | $480 | $457 | $803 | $1,161 | $1,166 | $674 | $557 | $517 |
| American Family Connect Property & Casualty Insurance Company | $482 | $491 | $474 | $732 | $988 | $1,037 | $612 | $573 | $597 |
| American Family Insurance Company | $914 | $1,020 | $882 | $1,228 | $1,725 | $1,846 | $1,160 | $977 | $914 |
| Coast National Insurance Company | $802 | $716 | $797 | $1,330 | $1,565 | $1,607 | $1,178 | $907 | $1,004 |
| Safeco Insurance Company of Illinois | $500 | $480 | $457 | $803 | $1,161 | $1,166 | $674 | $557 | $517 |
| COUNTRY Preferred Insurance Company | $940 | $762 | $762 | $1,161 | $1,430 | $1,463 | $914 | $925 | $850 |
| CSAA General Insurance Company | $740 | $763 | $784 | $1,181 | $1,438 | $1,664 | $1,130 | $838 | $1,014 |
| Farmers Insurance Exchange | $1,285 | $1,251 | $1,113 | ***$2,752*** | $2,805 | $3,404 | $3,046 | $1,508 | $1,423 |
| Garrison Property and Casualty Insurance Company | $564 | $562 | $487 | $664 | $731 | $733 | $564 | $586 | $574 |
| GEICO Secure Insurance Company | $415 | $449 | $449 | $636 | $926 | $1,032 | $560 | **$449** | **$415** |
| Liberty Mutual Personal Insurance Company | **$376** | **$406** | **$406** | $720 | $976 | $1,031 | $616 | $480 | $436 |
| Loya Insurance Company | ***$2,754*** | ***$2,754*** | ***$2,754*** | $2,699 | $2,864 | $2,958 | $2,743 | ***$2,754*** | ***$2,754*** |
| Mendakota Insurance Company | $2,016 | $1,828 | $1,642 | $2,709 | ***$4,379*** | ***$5,273*** | ***$3,099*** | $2,019 | $2,083 |
| Mercury Casualty Company | $507 | $574 | $557 | $818 | $1,181 | $1,270 | $852 | $730 | $652 |
| Nevada Capital Insurance Company | $409 | $422 | $413 | **$550** | $684 | $737 | $510 | $474 | $503 |
| Progressive Direct Insurance Company | $576 | $617 | $577 | $851 | $1,175 | $1,217 | $800 | $737 | $651 |
| Progressive Northern Insurance Company | $511 | $554 | $511 | $852 | $1,236 | $1,287 | $787 | $696 | $596 |
| State Farm Fire and Casualty Company | $799 | $786 | $708 | $1,189 | $1,620 | $1,712 | $839 | $805 | $919 |
| State Farm Mutual Automobile Insurance Company | $575 | $558 | $502 | $879 | $1,204 | $1,271 | $616 | $580 | $659 |
| United Services Automobile Assocation | $482 | $487 | $418 | $579 | **$648** | **$652** | **$485** | $512 | $493 |
| USAA Casualty Insurance Company | $507 | $541 | $443 | $605 | $664 | $669 | $521 | $510 | $523 |
| USAA General Indemnity Company | $537 | $545 | $469 | $637 | $710 | $705 | $547 | $554 | $557 |
| Viking Insurance Company of Wisconsin | $1,136 | $1,135 | $1,009 | $1,594 | $2,346 | $2,271 | $1,540 | $1,126 | $1,089 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



## EXAMPLE P - Liability OPTION 2 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,044 | $974 | $972 | $1,508 | $2,047 | $2,097 | $1,344 | $1,012 | $1,036 |
| American Economy Insurance Company | $792 | $702 | $686 | $1,424 | $2,148 | $2,136 | $1,170 | $853 | $779 |
| American Family Connect Property & Casualty Insurance Company | $607 | $618 | $602 | $959 | $1,333 | $1,379 | $787 | $728 | $762 |
| American Family Insurance Company | $1,025 | $1,143 | $991 | $1,431 | $2,066 | $2,229 | $1,331 | $1,102 | $1,003 |
| Coast National Insurance Company | $1,025 | $904 | $1,022 | $1,855 | $2,203 | $2,263 | $1,591 | $1,133 | $1,282 |
| Safeco Insurance Company of Illinois | $792 | $702 | $686 | $1,424 | $2,148 | $2,136 | $1,170 | $853 | $779 |
| COUNTRY Preferred Insurance Company | $1,000 | $835 | $836 | $1,290 | $1,610 | $1,646 | $996 | $1,013 | $930 |
| CSAA General Insurance Company | $741 | $754 | $772 | $1,255 | $1,553 | $1,796 | $1,163 | $834 | $1,015 |
| Farmers Insurance Exchange | $1,233 | $1,217 | $1,101 | $2,978 | $2,916 | $3,729 | $3,401 | $1,578 | $1,378 |
| Garrison Property and Casualty Insurance Company | $659 | $652 | $575 | $809 | $887 | $891 | $665 | $688 | $663 |
| GEICO Secure Insurance Company | $587 | $621 | $621 | $1,088 | $1,708 | $1,954 | $910 | $621 | $587 |
| Liberty Mutual Personal Insurance Company | $504 | $520 | $535 | $1,130 | $1,652 | $1,792 | $927 | $638 | **$558** |
| Mendakota Insurance Company | ***$2,496*** | ***$2,237*** | ***$2,081*** | ***$3,616*** | ***$5,850*** | ***$7,121*** | ***$4,004*** | ***$2,547*** | ***$2,661*** |
| Mercury Casualty Company | $623 | $691 | $675 | $1,098 | $1,693 | $1,873 | $1,160 | $904 | $788 |
| Nevada Capital Insurance Company | **$469** | **$484** | **$479** | **$656** | $837 | $901 | $596 | **$551** | $586 |
| Progressive Direct Insurance Company | $850 | $874 | $830 | $1,485 | $2,207 | $2,290 | $1,333 | $1,132 | $955 |
| Progressive Northern Insurance Company | $806 | $835 | $788 | $1,537 | $2,347 | $2,457 | $1,357 | $1,119 | $916 |
| State Farm Fire and Casualty Company | $1,197 | $1,123 | $1,034 | $1,899 | $2,584 | $2,707 | $1,222 | $1,162 | $1,323 |
| State Farm Mutual Automobile Insurance Company | $842 | $785 | $719 | $1,357 | $1,861 | $1,952 | $881 | $822 | $929 |
| United Services Automobile Assocation | $553 | $556 | $485 | $694 | **$774** | **$778** | **$567** | $588 | **$558** |
| USAA Casualty Insurance Company | $579 | $609 | $510 | $717 | $789 | $794 | $601 | $582 | $588 |
| USAA General Indemnity Company | $603 | $608 | $530 | $744 | $830 | $825 | $625 | $621 | $620 |
| Viking Insurance Company of Wisconsin | $1,397 | $1,356 | $1,166 | $2,207 | $3,440 | $3,269 | $2,095 | $1,348 | $1,286 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,049 | $1,027 | $1,000 | $1,427 | $1,842 | $1,896 | $1,302 | $1,037 | $1,049 |
| American Economy Insurance Company | $420 | **$405** | **$384** | $653 | $927 | $936 | $551 | $467 | $438 |
| American Family Connect Property & Casualty Insurance Company | $467 | $482 | $459 | $682 | $890 | $931 | $589 | $557 | $575 |
| American Family Insurance Company | $757 | $830 | $727 | $1,007 | $1,394 | $1,483 | $942 | $803 | $756 |
| Coast National Insurance Company | $911 | $806 | $905 | $1,579 | $1,869 | $1,919 | $1,373 | $1,017 | $1,140 |
| Safeco Insurance Company of Illinois | $420 | **$405** | **$384** | $653 | $927 | $936 | $551 | $467 | $438 |
| COUNTRY Preferred Insurance Company | $824 | $691 | $690 | $1,048 | $1,290 | $1,320 | $821 | $834 | $768 |
| CSAA General Insurance Company | $683 | $723 | $737 | $1,075 | $1,303 | $1,506 | $1,038 | $784 | $938 |
| Farmers Insurance Exchange | $1,062 | $1,032 | $909 | $2,135 | $2,274 | $2,640 | $2,178 | $1,157 | $1,178 |
| Garrison Property and Casualty Insurance Company | $558 | $553 | $480 | $655 | $722 | $722 | $554 | $578 | $565 |
| GEICO Secure Insurance Company | **$417** | $447 | $447 | $665 | $964 | $1,069 | $577 | **$447** | **$417** |
| Liberty Mutual Personal Insurance Company | $500 | $534 | $543 | $955 | $1,275 | $1,329 | $827 | $648 | $585 |
| Loya Insurance Company | ***$3,259*** | ***$3,259*** | ***$3,259*** | ***$3,199*** | $3,398 | $3,505 | ***$3,244*** | ***$3,259*** | ***$3,259*** |
| Mendakota Insurance Company | $2,000 | $1,833 | $1,633 | $2,577 | ***$4,275*** | ***$5,010*** | $2,958 | $1,983 | $2,034 |
| Mercury Casualty Company | $510 | $576 | $555 | $814 | $1,156 | $1,232 | $842 | $724 | $651 |
| Nevada Capital Insurance Company | $424 | $438 | $427 | **$564** | $690 | $738 | $531 | $491 | $518 |
| Progressive Direct Insurance Company | $582 | $629 | $583 | $864 | $1,186 | $1,225 | $810 | $746 | $672 |
| Progressive Northern Insurance Company | $509 | $551 | $507 | $861 | $1,245 | $1,291 | $788 | $694 | $605 |
| State Farm Fire and Casualty Company | $715 | $711 | $637 | $1,062 | $1,455 | $1,540 | $769 | $732 | $829 |
| State Farm Mutual Automobile Insurance Company | $528 | $515 | $461 | $808 | $1,117 | $1,181 | $577 | $537 | $607 |
| United Services Automobile Assocation | $477 | $481 | $415 | $575 | **$645** | **$646** | **$481** | $506 | $486 |
| USAA Casualty Insurance Company | $502 | $532 | $439 | $600 | $658 | $663 | $514 | $504 | $515 |
| USAA General Indemnity Company | $530 | $535 | $462 | $629 | $703 | $696 | $540 | $545 | $548 |
| Viking Insurance Company of Wisconsin | $1,234 | $1,225 | $1,097 | $1,725 | $2,519 | $2,443 | $1,661 | $1,221 | $1,185 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,133 | $1,073 | $1,063 | $1,630 | $2,195 | $2,253 | $1,454 | $1,104 | $1,128 |
| American Economy Insurance Company | $619 | $556 | $539 | $1,076 | $1,598 | $1,594 | $888 | $667 | $616 |
| American Family Connect Property & Casualty Insurance Company | $565 | $583 | $561 | $868 | $1,174 | $1,212 | $732 | $680 | $710 |
| American Family Insurance Company | $842 | $924 | $810 | $1,165 | $1,656 | $1,775 | $1,073 | $899 | $824 |
| Coast National Insurance Company | $1,173 | $1,027 | $1,169 | $2,197 | $2,620 | $2,691 | $1,859 | $1,283 | $1,467 |
| Safeco Insurance Company of Illinois | $619 | $556 | $539 | $1,076 | $1,598 | $1,594 | $888 | $667 | $616 |
| COUNTRY Preferred Insurance Company | $908 | $762 | $761 | $1,175 | $1,466 | $1,499 | $901 | $918 | $845 |
| CSAA General Insurance Company | $664 | $693 | $706 | $1,107 | $1,364 | $1,577 | $1,035 | $756 | $916 |
| Farmers Insurance Exchange | $957 | $943 | $839 | $2,151 | $2,207 | $2,685 | $2,267 | $1,129 | $1,077 |
| Garrison Property and Casualty Insurance Company | $644 | $634 | $558 | $785 | $863 | $863 | $646 | $670 | $647 |
| GEICO Secure Insurance Company | $605 | $634 | $634 | $1,157 | $1,800 | $2,046 | $958 | $634 | $605 |
| Liberty Mutual Personal Insurance Company | $649 | $667 | $691 | $1,436 | $2,047 | $2,179 | $1,195 | $841 | $728 |
| Mendakota Insurance Company | ***$2,386*** | ***$2,165*** | ***$1,988*** | ***$3,311*** | ***$5,545*** | ***$6,553*** | ***$3,689*** | ***$2,404*** | ***$2,493*** |
| Mercury Casualty Company | $597 | $658 | $636 | $1,034 | $1,562 | $1,717 | $1,090 | $857 | $752 |
| Nevada Capital Insurance Company | **$472** | **$487** | $479 | **$647** | $810 | $866 | $598 | **$552** | $583 |
| Progressive Direct Insurance Company | $845 | $876 | $827 | $1,479 | $2,188 | $2,260 | $1,329 | $1,128 | $968 |
| Progressive Northern Insurance Company | $801 | $830 | $782 | $1,540 | $2,343 | $2,447 | $1,353 | $1,115 | $924 |
| State Farm Fire and Casualty Company | $1,010 | $963 | $876 | $1,593 | $2,186 | $2,297 | $1,064 | $1,002 | $1,129 |
| State Farm Mutual Automobile Insurance Company | $738 | $693 | $629 | $1,187 | $1,643 | $1,729 | $795 | $732 | $822 |
| United Services Automobile Assocation | $544 | $545 | **$474** | $680 | **$761** | **$766** | **$556** | $579 | **$549** |
| USAA Casualty Insurance Company | $570 | $596 | $500 | $706 | $775 | $778 | $590 | $571 | $577 |
| USAA General Indemnity Company | $592 | $592 | $516 | $725 | $809 | $802 | $609 | $606 | $604 |
| Viking Insurance Company of Wisconsin | $1,495 | $1,446 | $1,255 | $2,338 | $3,610 | $3,439 | $2,215 | $1,444 | $1,382 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

## EXAMPLE Q - Liability OPTION 1 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| **Company Name** | Carson City **89701** | Elko **89801** | Fallon **89406** | Henderson **89015** | Las Vegas **89121** | North Las Vegas **89030** | Pahrump **89048** | Reno **89510** | Stateline **89449** |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,318 | $1,253 | $1,235 | $1,881 | $2,495 | $2,568 | $1,697 | $1,293 | $1,310 |
| American Economy Insurance Company | $1,044 | $963 | $928 | $1,726 | $2,529 | $2,537 | $1,442 | $1,140 | $1,064 |
| American Family Connect Property & Casualty Insurance Company | $705 | $719 | $695 | $1,079 | $1,470 | $1,546 | $897 | $842 | $875 |
| American Family Insurance Company | $1,457 | $1,622 | $1,389 | $1,905 | $2,587 | $2,748 | $1,796 | $1,545 | $1,472 |
| Coast National Insurance Company | $1,109 | $990 | $1,104 | $1,873 | $2,207 | $2,267 | $1,649 | $1,250 | $1,388 |
| Safeco Insurance Company of Illinois | $1,044 | $963 | $928 | $1,726 | $2,529 | $2,537 | $1,442 | $1,140 | $1,064 |
| COUNTRY Preferred Insurance Company | $1,101 | $903 | $904 | $1,403 | $1,724 | $1,770 | $1,107 | $1,117 | $1,017 |
| CSAA General Insurance Company | $933 | $961 | $988 | $1,502 | $1,832 | $2,128 | $1,437 | $1,058 | $1,282 |
| Farmers Insurance Exchange | $1,803 | $1,766 | $1,587 | ***$4,142*** | $4,122 | $5,152 | ***$4,672*** | $2,222 | $1,998 |
| Garrison Property and Casualty Insurance Company | $823 | $820 | $710 | $968 | $1,068 | $1,074 | $821 | $855 | $836 |
| GEICO Secure Insurance Company | $619 | $672 | $672 | $966 | $1,420 | $1,587 | $846 | $672 | $619 |
| Liberty Mutual Personal Insurance Company | $746 | $798 | $808 | $1,526 | $2,161 | $2,334 | $1,278 | $947 | $860 |
| Loya Insurance Company | ***$2,754*** | ***$2,754*** | ***$2,754*** | $2,699 | $2,864 | $2,958 | $2,743 | ***$2,754*** | ***$2,754*** |
| Mendakota Insurance Company | $2,016 | $1,828 | $1,642 | $2,709 | ***$4,379*** | ***$5,273*** | $3,099 | $2,019 | $2,083 |
| Mercury Casualty Company | $716 | $813 | $784 | $1,166 | $1,698 | $1,832 | $1,213 | $1,029 | $917 |
| Nevada Capital Insurance Company | **$557** | **$574** | $564 | **$764** | $963 | $1,038 | $700 | **$649** | $691 |
| Progressive Direct Insurance Company | $712 | $757 | $710 | $1,078 | $1,507 | $1,563 | $1,006 | $918 | $802 |
| Progressive Northern Insurance Company | $747 | $802 | $744 | $1,263 | $1,842 | $1,922 | $1,157 | $1,017 | $863 |
| State Farm Fire and Casualty Company | $1,340 | $1,339 | $1,195 | $1,959 | $2,684 | $2,852 | $1,441 | $1,377 | $1,564 |
| State Farm Mutual Automobile Insurance Company | $988 | $967 | $865 | $1,487 | $2,050 | $2,176 | $1,075 | $1,010 | $1,141 |
| United Services Automobile Assocation | $650 | $660 | **$563** | $789 | **$884** | **$892** | **$657** | $692 | $667 |
| USAA Casualty Insurance Company | $695 | $745 | $607 | $833 | $919 | $926 | $716 | $698 | $716 |
| USAA General Indemnity Company | $806 | $819 | $704 | $959 | $1,072 | $1,063 | $825 | $831 | $835 |
| Viking Insurance Company of Wisconsin | $1,230 | $1,228 | $1,091 | $1,742 | $2,574 | $2,491 | $1,681 | $1,225 | **$454** |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



## EXAMPLE Q - Liability OPTION 2 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| **Company Name** | Carson City **89701** | Elko **89801** | Fallon **89406** | Henderson **89015** | Las Vegas **89121** | North Las Vegas **89030** | Pahrump **89048** | Reno **89510** | Stateline **89449** |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,479 | $1,351 | $1,363 | $2,244 | $3,124 | $3,200 | $1,971 | $1,424 | $1,463 |
| American Economy Insurance Company | $1,754 | $1,505 | $1,485 | $3,232 | $4,934 | $4,891 | $2,647 | $1,854 | $1,699 |
| American Family Connect Property & Casualty Insurance Company | $924 | $939 | $917 | $1,473 | $2,065 | $2,138 | $1,204 | $1,119 | $1,169 |
| American Family Insurance Company | $1,605 | $1,785 | $1,532 | $2,189 | $3,068 | $3,289 | $2,030 | $1,712 | $1,586 |
| Coast National Insurance Company | $1,441 | $1,270 | $1,438 | $2,656 | $3,159 | $3,246 | $2,266 | $1,587 | $1,803 |
| Safeco Insurance Company of Illinois | $1,754 | $1,505 | $1,485 | $3,232 | $4,934 | $4,891 | $2,647 | $1,854 | $1,699 |
| COUNTRY Preferred Insurance Company | $1,194 | $980 | $980 | $1,545 | $2,246 | $1,967 | $1,198 | $1,210 | $1,102 |
| CSAA General Insurance Company | $940 | $957 | $980 | $1,605 | $1,990 | $2,310 | $1,487 | $1,058 | $1,293 |
| Farmers Insurance Exchange | $2,001 | $1,982 | $1,815 | ***$5,124*** | $4,915 | $6,447 | ***$5,955*** | ***$2,675*** | $2,230 |
| Garrison Property and Casualty Insurance Company | $977 | $968 | $852 | $1,198 | $1,317 | $1,326 | $987 | $1,019 | $982 |
| GEICO Secure Insurance Company | $888 | $942 | $942 | $1,675 | $2,647 | $3,032 | $1,396 | $942 | $888 |
| Liberty Mutual Personal Insurance Company | $1,079 | $1,095 | $1,140 | $2,600 | $3,983 | $4,425 | $2,065 | $1,336 | $1,174 |
| Mendakota Insurance Company | ***$2,496*** | ***$2,237*** | ***$2,081*** | $3,616 | ***$5,850*** | ***$7,121*** | $4,004 | $2,547 | ***$2,661*** |
| Mercury Casualty Company | $900 | $996 | $977 | $1,605 | $2,496 | $2,772 | $1,695 | $1,313 | $1,139 |
| Nevada Capital Insurance Company | **$643** | **$663** | **$658** | **$915** | $1,181 | $1,271 | $823 | **$759** | $809 |
| Progressive Direct Insurance Company | $1,097 | $1,120 | $1,067 | $1,962 | $2,947 | $3,069 | $1,748 | $1,471 | $1,224 |
| Progressive Northern Insurance Company | $1,213 | $1,244 | $1,180 | $2,341 | $3,593 | $3,770 | $2,057 | $1,684 | $1,365 |
| State Farm Fire and Casualty Company | $1,839 | $1,765 | $1,600 | $2,858 | $3,931 | $4,159 | $1,952 | $1,839 | $2,072 |
| State Farm Mutual Automobile Insurance Company | $1,344 | $1,272 | $1,150 | $2,134 | $2,957 | $3,128 | $1,453 | $1,344 | $1,506 |
| United Services Automobile Assocation | $759 | $762 | $662 | $960 | **$1,073** | **$1,084** | **$779** | $808 | **$765** |
| USAA Casualty Insurance Company | $811 | $853 | $715 | $1,009 | $1,112 | $1,119 | $843 | $813 | $822 |
| USAA General Indemnity Company | $934 | $941 | $824 | $1,155 | $1,287 | $1,281 | $969 | $958 | $955 |
| Viking Insurance Company of Wisconsin | $1,528 | $1,481 | $1,271 | $2,444 | $3,827 | $3,634 | $2,316 | $1,479 | $1,405 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,452 | $1,400 | $1,368 | $2,064 | $2,722 | $2,804 | $1,864 | $1,430 | $1,449 |
| American Economy Insurance Company | $858 | $801 | $763 | $1,355 | $1,950 | $1,966 | $1,142 | $935 | $879 |
| American Family Connect Property & Casualty Insurance Company | $669 | $692 | $661 | $990 | $1,304 | $1,366 | $854 | $805 | $831 |
| American Family Insurance Company | $1,206 | $1,320 | $1,146 | $1,568 | $2,107 | $2,226 | $1,465 | $1,271 | $1,215 |
| Coast National Insurance Company | $1,267 | $1,119 | $1,260 | $2,234 | $2,648 | $2,720 | $1,933 | $1,408 | $1,585 |
| Safeco Insurance Company of Illinois | $858 | $801 | $763 | $1,355 | $1,950 | $1,966 | $1,142 | $935 | $879 |
| COUNTRY Preferred Insurance Company | $983 | $810 | $810 | $1,256 | $1,541 | $1,581 | $988 | $997 | $909 |
| CSAA General Insurance Company | $859 | $910 | $930 | $1,364 | $1,655 | $1,922 | $1,318 | $987 | $1,187 |
| Farmers Insurance Exchange | $1,434 | $1,402 | $1,241 | $3,060 | $3,189 | $3,798 | $3,186 | $1,629 | $1,596 |
| Garrison Property and Casualty Insurance Company | $808 | $803 | $694 | $951 | $1,049 | $1,052 | $803 | $840 | $820 |
| GEICO Secure Insurance Company | $622 | $669 | $669 | $1,012 | $1,480 | $1,645 | $873 | $669 | **$622** |
| Liberty Mutual Personal Insurance Company | $980 | $1,044 | $1,065 | $1,970 | $2,721 | $2,892 | $1,673 | $1,264 | $1,139 |
| Loya Insurance Company | ***$3,259*** | ***$3,259*** | ***$3,259*** | ***$3,199*** | $3,398 | $3,505 | ***$3,244*** | ***$3,259*** | ***$3,259*** |
| Mendakota Insurance Company | $2,000 | $1,833 | $1,633 | $2,577 | ***$4,275*** | ***$5,010*** | $2,958 | $1,983 | $2,034 |
| Mercury Casualty Company | $713 | $804 | $773 | $1,145 | $1,641 | $1,754 | $1,188 | $1,013 | $907 |
| Nevada Capital Insurance Company | **$570** | **$589** | $576 | **$771** | $956 | $1,023 | $718 | **$664** | $702 |
| Progressive Direct Insurance Company | $714 | $765 | $711 | $1,087 | $1,509 | $1,559 | $1,010 | $921 | $823 |
| Progressive Northern Insurance Company | $740 | $794 | $735 | $1,267 | $1,841 | $1,915 | $1,152 | $1,009 | $871 |
| State Farm Fire and Casualty Company | $1,240 | $1,248 | $1,107 | $1,818 | $2,502 | $2,659 | $1,355 | $1,285 | $1,451 |
| State Farm Mutual Automobile Insurance Company | $932 | $914 | $815 | $1,413 | $1,958 | $2,079 | $1,030 | $957 | $1,078 |
| United Services Automobile Assocation | $641 | $647 | **$556** | $781 | **$875** | **$882** | **$647** | $683 | $655 |
| USAA Casualty Insurance Company | $686 | $730 | $599 | $823 | $906 | $911 | $704 | $687 | $703 |
| USAA General Indemnity Company | $791 | $801 | $691 | $941 | $1,053 | $1,042 | $809 | $814 | $818 |
| Viking Insurance Company of Wisconsin | $1,335 | $1,325 | $1,186 | $1,883 | $2,758 | $2,675 | $1,810 | $1,328 | $1,284 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $1,606 | $1,490 | $1,489 | $2,420 | $3,340 | $3,427 | $2,133 | $1,552 | $1,592 |
| American Economy Insurance Company | $1,325 | $1,156 | $1,130 | $2,348 | $3,531 | $3,512 | $1,935 | $1,406 | $1,297 |
| American Family Connect Property & Casualty Insurance Company | $848 | $872 | $843 | $1,314 | $1,798 | $1,855 | $1,105 | $1,030 | $1,071 |
| American Family Insurance Company | $1,317 | $1,443 | $1,253 | $1,787 | $2,476 | $2,639 | $1,641 | $1,397 | $1,300 |
| Coast National Insurance Company | $1,654 | $1,446 | $1,650 | $3,150 | $3,760 | $3,864 | $2,653 | $1,802 | $2,069 |
| Safeco Insurance Company of Illinois | $1,325 | $1,156 | $1,130 | $2,348 | $3,531 | $3,512 | $1,935 | $1,406 | $1,297 |
| COUNTRY Preferred Insurance Company | $1,073 | $887 | $886 | $1,393 | $1,731 | $1,773 | $1,074 | $1,089 | $992 |
| CSAA General Insurance Company | $842 | $878 | $895 | $1,415 | $1,746 | $2,026 | $1,324 | $958 | $1,164 |
| Farmers Insurance Exchange | $1,494 | $1,478 | $1,327 | ***$3,542*** | $3,562 | $4,438 | ***$3,808*** | $1,834 | $1,683 |
| Garrison Property and Casualty Insurance Company | $945 | $934 | $822 | $1,153 | $1,270 | $1,273 | $951 | $986 | $951 |
| GEICO Secure Insurance Company | $918 | $963 | $963 | $1,784 | $2,792 | $3,178 | $1,470 | $963 | $918 |
| Liberty Mutual Personal Insurance Company | $1,350 | $1,377 | $1,433 | $3,171 | $4,720 | $5,147 | $2,566 | $1,715 | $1,489 |
| Mendakota Insurance Company | ***$2,386*** | ***$2,165*** | ***$1,988*** | $3,311 | ***$5,545*** | ***$6,553*** | $3,689 | ***$2,404*** | ***$2,493*** |
| Mercury Casualty Company | $852 | $937 | $911 | $1,489 | $2,267 | $2,500 | $1,572 | $1,226 | $1,072 |
| Nevada Capital Insurance Company | **$637** | **$657** | $648 | **$887** | $1,122 | $1,201 | $811 | **$749** | $793 |
| Progressive Direct Insurance Company | $1,081 | $1,111 | $1,051 | $1,936 | $2,892 | $2,999 | $1,726 | $1,452 | $1,232 |
| Progressive Northern Insurance Company | $1,197 | $1,225 | $1,162 | $2,330 | $3,565 | $3,731 | $2,038 | $1,664 | $1,367 |
| State Farm Fire and Casualty Company | $1,637 | $1,587 | $1,425 | $2,541 | $3,516 | $3,724 | $1,777 | $1,659 | $1,858 |
| State Farm Mutual Automobile Insurance Company | $1,233 | $1,172 | $1,054 | $1,967 | $2,740 | $2,901 | $1,361 | $1,244 | $1,389 |
| United Services Automobile Assocation | $741 | $741 | **$644** | $935 | **$1,046** | **$1,055** | **$759** | $789 | **$745** |
| USAA Casualty Insurance Company | $793 | $830 | $696 | $985 | $1,084 | $1,089 | $822 | $793 | $802 |
| USAA General Indemnity Company | $906 | $910 | $794 | $1,113 | $1,242 | $1,231 | $935 | $926 | $926 |
| Viking Insurance Company of Wisconsin | $1,633 | $1,577 | $1,366 | $2,581 | $4,002 | $3,810 | $2,442 | $1,582 | $1,508 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

## EXAMPLE R - Liability OPTION 1 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| **Company Name** | Carson City **89701** | Elko **89801** | Fallon **89406** | Henderson **89015** | Las Vegas **89121** | North Las Vegas **89030** | Pahrump **89048** | Reno **89510** | Stateline **89449** |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $2,382 | $2,232 | $2,217 | $3,575 | $4,935 | $5,075 | $3,173 | $2,312 | $2,364 |
| American Economy Insurance Company | $2,634 | $2,472 | $2,364 | $4,164 | $6,052 | $6,136 | $3,548 | $2,927 | $2,690 |
| American Family Connect Property & Casualty Insurance Company | $1,568 | $1,589 | $1,543 | $2,430 | $3,382 | $3,577 | $2,012 | $1,896 | $1,958 |
| American Family Insurance Company | $1,806 | $2,006 | $1,716 | $2,346 | $3,150 | $3,340 | $2,205 | $1,909 | $1,824 |
| Coast National Insurance Company | $1,580 | $1,424 | $1,582 | $2,683 | $3,151 | $3,243 | $2,369 | $1,788 | $1,976 |
| Safeco Insurance Company of Illinois | $2,634 | $2,472 | $2,364 | $4,164 | $6,052 | $6,136 | $3,548 | $2,927 | $2,690 |
| COUNTRY Preferred Insurance Company | $1,309 | $1,060 | $1,061 | $1,675 | $2,052 | $2,110 | $1,326 | $1,332 | $1,200 |
| CSAA General Insurance Company | $4,057 | $4,209 | $4,337 | $6,897 | $8,481 | $10,080 | $6,577 | $4,631 | $5,729 |
| Farmers Insurance Exchange | $3,223 | $3,179 | $2,883 | $7,793 | $7,602 | $9,739 | $8,965 | $4,125 | $3,541 |
| Garrison Property and Casualty Insurance Company | $1,881 | $1,882 | $1,630 | $2,210 | $2,442 | $2,458 | $1,881 | $1,956 | $1,914 |
| GEICO Secure Insurance Company | $875 | $953 | $953 | $1,381 | $2,042 | $2,285 | $1,207 | $953 | **$875** |
| Liberty Mutual Personal Insurance Company | $2,371 | $2,543 | $2,591 | $4,757 | $6,708 | $7,241 | $4,057 | $3,007 | $2,767 |
| Loya Insurance Company | $2,754 | $2,754 | $2,754 | $2,699 | $2,864 | $2,958 | $2,743 | $2,754 | $2,754 |
| Mendakota Insurance Company | $2,016 | $1,828 | $1,642 | $2,709 | $4,379 | $5,273 | $3,099 | $2,019 | $2,083 |
| Mercury Casualty Company | $1,213 | $1,379 | $1,332 | $1,973 | $2,880 | $3,110 | $2,053 | $1,742 | $1,550 |
| Nevada Capital Insurance Company | **$709** | **$732** | **$721** | **$985** | **$1,250** | **$1,346** | **$902** | **$832** | $884 |
| Progressive Direct Insurance Company | $1,267 | $1,355 | $1,266 | $1,946 | $2,758 | $2,879 | $1,815 | $1,649 | $1,420 |
| Progressive Northern Insurance Company | $1,309 | $1,396 | $1,301 | $2,238 | $3,291 | $3,446 | $2,041 | $1,779 | $1,488 |
| State Farm Fire and Casualty Company | ***$8,524*** | ***$8,554*** | ***$7,564*** | ***$12,586*** | ***$17,615*** | ***$19,127*** | ***$9,670*** | ***$9,010*** | ***$9,890*** |
| State Farm Mutual Automobile Insurance Company | $6,601 | $6,459 | $5,745 | $10,043 | $14,055 | $15,149 | $7,503 | $6,882 | $7,549 |
| United Services Automobile Assocation | $1,321 | $1,343 | $1,145 | $1,629 | $1,836 | $1,856 | $1,346 | $1,410 | $1,354 |
| USAA Casualty Insurance Company | $1,591 | $1,708 | $1,399 | $1,927 | $2,130 | $2,147 | $1,646 | $1,597 | $1,635 |
| USAA General Indemnity Company | $1,239 | $1,259 | $1,090 | $1,476 | $1,649 | $1,637 | $1,271 | $1,276 | $1,281 |
| Viking Insurance Company of Wisconsin | $1,770 | $1,779 | $1,584 | $1,616 | $3,663 | $3,555 | $2,406 | $1,786 | $1,712 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



## EXAMPLE R - Liability OPTION 2 - TOYOTA COROLLA

Vehicle 1: 2025 Toyota Corolla LE, 4-cyl Gas 2.0L Engine, Automatic Transmission, Front Wheel Drive, 4-door

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

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

| **Company Name** | Carson City **89701** | Elko **89801** | Fallon **89406** | Henderson **89015** | Las Vegas **89121** | North Las Vegas **89030** | Pahrump **89048** | Reno **89510** | Stateline **89449** |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $2,824 | $2,509 | $2,571 | $4,541 | $6,620 | $6,770 | $3,897 | $2,671 | $2,789 |
| American Economy Insurance Company | $4,187 | $3,656 | $3,578 | $7,426 | $11,250 | $11,262 | $6,164 | $4,482 | $4,069 |
| American Family Connect Property & Casualty Insurance Company | $2,029 | $2,054 | $2,013 | $3,266 | $4,670 | $4,853 | $2,676 | $2,508 | $2,600 |
| American Family Insurance Company | $1,987 | $2,205 | $1,890 | $2,702 | $3,756 | $4,024 | $2,494 | $2,114 | $1,960 |
| Coast National Insurance Company | $2,080 | $1,847 | $2,086 | $3,870 | $4,594 | $4,727 | $3,304 | $2,296 | $2,601 |
| Safeco Insurance Company of Illinois | $4,187 | $3,656 | $3,578 | $7,426 | $11,250 | $11,262 | $6,164 | $4,482 | $4,069 |
| COUNTRY Preferred Insurance Company | $1,406 | $1,140 | $1,141 | $1,824 | $2,256 | $2,318 | $1,423 | $1,432 | $1,292 |
| CSAA General Insurance Company | $4,288 | $4,386 | $4,507 | $7,711 | $9,633 | $11,492 | $7,124 | $4,829 | $6,033 |
| Farmers Insurance Exchange | $3,808 | $3,809 | $3,518 | $10,316 | $9,720 | $13,040 | $12,166 | $5,311 | $4,239 |
| Garrison Property and Casualty Insurance Company | $2,307 | $2,289 | $2,028 | $2,829 | $3,114 | $3,138 | $2,336 | $2,401 | $2,313 |
| GEICO Secure Insurance Company | $1,267 | $1,346 | $1,346 | $2,412 | $3,828 | $4,388 | $2,007 | $1,346 | $1,267 |
| Liberty Mutual Personal Insurance Company | $3,382 | $3,448 | $3,601 | $7,957 | $12,112 | $13,464 | $6,429 | $4,191 | $3,730 |
| Mendakota Insurance Company | $2,496 | $2,237 | $2,081 | $3,616 | $5,850 | $7,121 | $4,004 | $2,547 | $2,661 |
| Mercury Casualty Company | $1,535 | $1,703 | $1,667 | $2,735 | $4,266 | $4,741 | $2,887 | $2,234 | $1,936 |
| Nevada Capital Insurance Company | **$825** | **$851** | **$847** | **$1,188** | **$1,542** | **$1,658** | **$1,066** | **$979** | **$1,042** |
| Progressive Direct Insurance Company | $2,033 | $2,072 | $1,976 | $3,689 | $5,598 | $5,872 | $3,282 | $2,744 | $2,249 |
| Progressive Northern Insurance Company | $2,223 | $2,257 | $2,155 | $4,341 | $6,711 | $7,073 | $3,794 | $3,081 | $2,460 |
| State Farm Fire and Casualty Company | ***$10,814*** | ***$10,611*** | ***$9,392*** | ***$16,868*** | ***$24,049*** | ***$26,359*** | ***$12,568*** | ***$11,443*** | ***$12,265*** |
| State Farm Mutual Automobile Insurance Company | $8,460 | $8,112 | $7,215 | $13,531 | $19,252 | $20,903 | $9,836 | $8,827 | $9,483 |
| United Services Automobile Assocation | $1,593 | $1,599 | $1,395 | $2,059 | $2,315 | $2,343 | $1,653 | $1,702 | $1,598 |
| USAA Casualty Insurance Company | $1,964 | $2,069 | $1,751 | $2,483 | $2,735 | $2,757 | $2,060 | $1,967 | $1,982 |
| USAA General Indemnity Company | $1,490 | $1,500 | $1,325 | $1,842 | $2,050 | $2,042 | $1,549 | $1,528 | $1,520 |
| Viking Insurance Company of Wisconsin | $2,193 | $2,251 | $1,840 | $3,485 | $5,442 | $5,178 | $3,308 | $2,147 | $2,031 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $2,634 | $2,517 | $2,477 | $3,920 | $5,362 | $5,523 | $3,491 | $2,570 | $2,629 |
| American Economy Insurance Company | $2,198 | $2,091 | $1,987 | $3,326 | $4,750 | $4,842 | $2,869 | $2,455 | $2,263 |
| American Family Connect Property & Casualty Insurance Company | $1,440 | $1,484 | $1,424 | $2,163 | $2,910 | $3,053 | $1,853 | $1,752 | $1,800 |
| American Family Insurance Company | $1,495 | $1,634 | $1,417 | $1,933 | $2,570 | $2,711 | $1,801 | $1,572 | $1,505 |
| Coast National Insurance Company | $1,724 | $1,540 | $1,723 | $3,009 | $3,550 | $3,651 | $2,625 | $1,932 | $2,156 |
| Safeco Insurance Company of Illinois | $2,198 | $2,091 | $1,987 | $3,326 | $4,750 | $4,842 | $2,869 | $2,455 | $2,263 |
| COUNTRY Preferred Insurance Company | $1,157 | $943 | $943 | $1,484 | $1,818 | $1,870 | $1,172 | $1,177 | $1,065 |
| CSAA General Insurance Company | $3,694 | $3,936 | $4,035 | $6,190 | $7,584 | $9,008 | $5,962 | $4,273 | $5,243 |
| Farmers Insurance Exchange | $2,493 | $2,455 | $2,185 | $5,503 | $5,651 | $6,856 | $5,851 | $2,910 | $2,756 |
| Garrison Property and Casualty Insurance Company | $1,834 | $1,827 | $1,582 | $2,145 | $2,371 | $2,379 | $1,827 | $1,902 | $1,862 |
| GEICO Secure Insurance Company | $880 | $948 | $948 | $1,447 | $2,129 | $2,370 | $1,246 | $948 | **$880** |
| Liberty Mutual Personal Insurance Company | $3,111 | $3,339 | $3,421 | $6,110 | $8,397 | $8,937 | $5,278 | $4,009 | $3,670 |
| Loya Insurance Company | $3,259 | $3,259 | $3,259 | $3,199 | $3,398 | $3,505 | $3,244 | $3,259 | $3,259 |
| Mendakota Insurance Company | $2,000 | $1,833 | $1,633 | $2,577 | $4,275 | $5,010 | $2,958 | $1,983 | $2,034 |
| Mercury Casualty Company | $1,200 | $1,356 | $1,304 | $1,924 | $2,759 | $2,950 | $1,997 | $1,702 | $1,521 |
| Nevada Capital Insurance Company | **$729** | **$755** | **$739** | **$998** | **$1,243** | **$1,329** | **$929** | **$855** | $901 |
| Progressive Direct Insurance Company | $1,260 | $1,361 | $1,262 | $1,939 | $2,734 | $2,845 | $1,808 | $1,643 | $1,441 |
| Progressive Northern Insurance Company | $1,286 | $1,369 | $1,274 | $2,227 | $3,267 | $3,409 | $2,017 | $1,749 | $1,487 |
| State Farm Fire and Casualty Company | ***$8,174*** | ***$8,184*** | ***$7,237*** | ***$12,157*** | ***$16,975*** | ***$18,296*** | ***$9,272*** | ***$8,607*** | ***$9,475*** |
| State Farm Mutual Automobile Insurance Company | $6,429 | $6,265 | $5,571 | $9,876 | $13,811 | $14,798 | $7,317 | $6,676 | $7,330 |
| United Services Automobile Assocation | $1,290 | $1,306 | $1,113 | $1,587 | $1,790 | $1,806 | $1,309 | $1,376 | $1,318 |
| USAA Casualty Insurance Company | $1,547 | $1,652 | $1,355 | $1,869 | $2,064 | $2,077 | $1,596 | $1,550 | $1,588 |
| USAA General Indemnity Company | $1,211 | $1,227 | $1,062 | $1,438 | $1,609 | $1,593 | $1,240 | $1,244 | $1,251 |
| Viking Insurance Company of Wisconsin | $1,919 | $1,917 | $1,720 | $2,682 | $3,914 | $3,807 | $2,585 | $1,934 | $1,859 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for example F
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L



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

Vehicle 2: 2023 Dodge Ram 1500 Bighorn, 6-cyl Gas 3.6L Engine, Automatic Transmission, Four Wheel Drive, 4-door

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

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

| Company Name | Carson City 89701 | Elko 89801 | Fallon 89406 | Henderson 89015 | Las Vegas 89121 | North Las Vegas 89030 | Pahrump 89048 | Reno 89510 | Stateline 89449 |
|---|---|---|---|---|---|---|---|---|---|
| Allstate Fire & Casualty Insurance Company | $3,061 | $2,776 | $2,816 | $4,870 | $7,024 | $7,197 | $4,201 | $2,913 | $3,036 |
| American Economy Insurance Company | $3,213 | $2,865 | $2,781 | $5,467 | $8,156 | $8,195 | $4,583 | $3,475 | $3,167 |
| American Family Connect Property & Casualty Insurance Company | $1,812 | $1,855 | $1,802 | $2,846 | $3,975 | $4,108 | $2,391 | $2,249 | $2,321 |
| American Family Insurance Company | $1,629 | $1,781 | $1,545 | $2,204 | $3,032 | $3,231 | $2,017 | $1,724 | $1,603 |
| Coast National Insurance Company | $2,232 | $1,971 | $2,236 | $4,214 | $5,016 | $5,159 | $3,574 | $2,449 | $2,792 |
| Safeco Insurance Company of Illinois | $3,213 | $2,865 | $2,781 | $5,467 | $8,156 | $8,195 | $4,583 | $3,475 | $3,167 |
| COUNTRY Preferred Insurance Company | $1,252 | $1,021 | $1,022 | $1,629 | $2,016 | $2,070 | $1,294 | $1,274 | $1,153 |
| CSAA General Insurance Company | $3,796 | $3,967 | $4,062 | $6,724 | $8,368 | $9,982 | $6,273 | $4,323 | $5,364 |
| Farmers Insurance Exchange | $2,752 | $2,751 | $2,484 | $6,877 | $6,798 | $8,657 | $7,522 | $3,515 | $3,104 |
| Garrison Property and Casualty Insurance Company | $2,201 | $2,179 | $1,925 | $2,670 | $2,939 | $2,951 | $2,217 | $2,287 | $2,211 |
| GEICO Secure Insurance Company | $1,310 | $1,376 | $1,376 | $2,571 | $4,039 | $4,600 | $2,115 | $1,376 | $1,310 |
| Liberty Mutual Personal Insurance Company | $4,211 | $4,323 | $4,517 | $9,618 | $14,230 | $15,550 | $7,903 | $5,340 | $4,717 |
| Mendakota Insurance Company | $2,386 | $2,165 | $1,988 | $3,311 | $5,545 | $6,553 | $3,689 | $2,404 | $2,493 |
| Mercury Casualty Company | $1,437 | $1,583 | $1,538 | $2,507 | $3,827 | $4,219 | $2,647 | $2,064 | $1,801 |
| Nevada Capital Insurance Company | **$819** | **$846** | **$836** | **$1,154** | **$1,466** | **$1,568** | **$1,054** | **$968** | **$1,023** |
| Progressive Direct Insurance Company | $1,978 | $2,035 | $1,926 | $3,590 | $5,422 | $5,665 | $3,198 | $2,675 | $2,230 |
| Progressive Northern Insurance Company | $2,183 | $2,218 | $2,114 | $4,291 | $6,622 | $6,962 | $3,741 | $3,029 | $2,448 |
| State Farm Fire and Casualty Company | ***$10,272*** | ***$10,045*** | ***$8,894*** | ***$16,097*** | ***$22,835*** | ***$24,766*** | ***$11,900*** | ***$10,797*** | ***$11,660*** |
| State Farm Mutual Automobile Insurance Company | $8,207 | $7,828 | $6,965 | $13,224 | $18,754 | $20,190 | $9,528 | $8,508 | $9,187 |
| United Services Automobile Assocation | $1,522 | $1,525 | $1,324 | $1,953 | $2,198 | $2,218 | $1,572 | $1,625 | $1,529 |
| USAA Casualty Insurance Company | $1,875 | $1,964 | $1,659 | $2,344 | $2,582 | $2,595 | $1,954 | $1,872 | $1,893 |
| USAA General Indemnity Company | $1,431 | $1,437 | $1,266 | $1,753 | $1,950 | $1,936 | $1,480 | $1,462 | $1,460 |
| Viking Insurance Company of Wisconsin | $2,338 | $2,272 | $1,974 | $3,666 | $5,667 | $5,407 | $3,658 | $2,291 | $2,176 |

**Allstate Fire & Casualty Insurance** did not offer information for example F
**American Family Connect Property & Casualty Insurance Company** Collision did not offer information for example F
**Country Preferred Insurance Company** did not offer information for the following examples: B, C, F, G
**GEICO Secure Insurance Company** did not offer information for example F
**Loya Insurance Company** did not offer information for Option 2
**Nevada Capital Insurance Company** did not offer information for the following examples: B, D, F, J, K, L
**Standard Fire & Casualty Company** did not offer information for example F
**State Farm Mutual Automobile Insurance Company** did not offer information for the following examples: D, F, J, K, L

# Vehicle Insurance Shopping List

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

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

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



# Vehicle Accident Guide

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

**Where and when accident occurred:**

**Date**______________________**Time**______________________

**Place**______________________________________________

**City**______________________**State**______________________

**Weather and Street Conditions:**

______________________________________________

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

**Name**______________________________________________

**Address**__________________**City**______________**State** _____

**Zip**____________ **Phone**______________________

**Insured with**__________________**Phone Number**______________

**Vehicle (Year/Make/Model)** ______________________________

**Vehicle Plate Number**______________**State Registered**______________

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

**Name**______________________________________________

**Address**__________________**City**______________**State** _____

**Phone**______________________

**Damage to My Vehicle:**

**Exterior**______________________________________________

______________________________________________

**Interior** ______________________________________________

**Damage to Other Vehicle:**

**Exterior**______________________________________________

**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:**

Nevada Division of Insurance

# Consumer's Guide to Auto Insurance Rates

Nevada Division of Insurance
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(775) 687-0700 insinfo@doi.nv.gov
doi.nv.gov

2026 edition