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NEVADA 2002 CONSUMER'S GUIDE TO AUTO INSURANCE

State of Nevada

Department of Business & Industry
Division of Insurance



Kenny C. Guinn, Governor Sydney H. Wickliffe, C.P.A., Director Alice A. Molasky-Arman, Commissioner

> JOINT SUBCOMMITTEE ON Len Low-DATE: 225.03 ROOM 2/34 EXHIBIT F SUBMITTED BY: Alex Molasky Arman

CONSUMER'S GUIDE TO AUTO INSURANCE

The Division of Insurance annually prepares this booklet to assist you in "shopping" for auto insurance and to help you understand your Personal Auto Policy.

When shopping for insurance, please remember there are factors to consider other than price, such as the level of service offered. The premium prices in this booklet are based on data supplied by the insurance companies listed. Your premium will vary depending on the coverages you choose, your driving record, the type of vehicle you drive, your age, and other factors. You may choose to contact companies who are not listed. A list of all companies offering personal automobile insurance in Nevada is available upon request by calling the Division of Insurance.

To use this booklet, select the example with circumstances that most closely resemble your own, and choose a zip code location near you. The highest premiums will be designated in **bold** numbers, the lowest premiums by **bold italic** numbers. These examples are only intended to illustrate the difference in premiums. Also, please note that some of the companies listed may only offer policies to members of certain affinity groups or organizations. Again, your premium is likely to differ from the amount stated depending upon factors mentioned above.

Shopping for insurance is not easy. It takes time and effort and can be confusing. There is a form on the last page of this booklet that may help you to compare several companies at one time.

We hope this booklet meets your needs. If we can assist you in any away, please call one of our Consumer Officers at:

> Carson City: (775) 687- 4270 Las Vegas: (702) 486 - 4099

Toll Free in Nevada: 1 - 800 - 992 - 0900 Carson City - Extension 4270 Las Vegas - Extension 4009

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