

Nevada Automobile Insurance Rate Revisions

NV PC Form 1 - Part 1

COMPANY NAME:

GEICO General Insurance Company

COMPANY NEVADA ID NUMBER

219

Requested Percent Rate Changes by Territory and by Type of Coverage

(NOTE: The percent rate changes should reflect *overall* changes that would occur in each territory *as a result of this entire filing – not* just any changes in territory-specific rating factors.)

	<i>Bodily Injury Liability</i>	<i>Property Damage Liability</i>	<i>Uninsured/Underinsured Motorists</i>
Territory	Percent Change	Percent Change	Percent Change
001	30.000%	10.000%	50.000%
002	30.000%	10.000%	50.000%
005	30.000%	10.000%	50.000%
006	30.000%	10.000%	50.000%
007	30.000%	10.000%	50.000%
008	30.000%	10.000%	50.000%
009	30.000%	10.000%	50.000%
011	30.000%	10.000%	50.000%
012	30.000%	10.000%	50.000%
013	30.000%	10.000%	50.000%
014	30.000%	10.000%	50.000%
015	30.000%	10.000%	50.000%
018	30.000%	10.000%	50.000%
022	30.000%	10.000%	50.000%
033	30.000%	10.000%	50.000%

	<i>Medical Payments</i>	<i>Collision</i>	<i>Comprehensive</i>
Territory	Percent Change	Percent Change	Percent Change
001	0.000%	-5.000%	5.000%
002	0.000%	-5.000%	5.000%
005	0.000%	-5.000%	5.000%
006	0.000%	-5.000%	5.000%
007	0.000%	-5.000%	5.000%
008	0.000%	-5.000%	5.000%
009	0.000%	-5.000%	5.000%
011	0.000%	-5.000%	5.000%
012	0.000%	-5.000%	5.000%
013	0.000%	-5.000%	5.000%
014	0.000%	-5.000%	5.000%
015	0.000%	-5.000%	5.000%
018	0.000%	-5.000%	5.000%
022	0.000%	-5.000%	5.000%
033	0.000%	-5.000%	5.000%

Nevada Automobile Insurance Rate Revisions

NV PC Form 1 - Part 2

COMPANY NAME:

GEICO General Insurance Company

COMPANY NEVADA ID NUMBER

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Requested Percent Changes by Type of Coverage

Type of Coverage	Written Premium at Current Rates	Requested Changes	
		Percent (%)	Dollar
<i>Bodily Injury Liability</i>	\$ 7,622,591.58	30.000%	\$ 2,286,777.47
<i>Property Damage Liability</i>	\$ 3,792,855.60	10.000%	\$ 379,285.56
<i>Uninsured/Underinsured Motorists</i>	\$ 3,556,268.29	50.000%	\$ 1,778,134.15
<i>Medical Payments</i>	\$ 505,922.98	0.000%	\$ -
<i>Other Liability</i>	\$ 9,045.65	0.000%	\$ -
<i>Comprehensive</i>	\$ 1,506,929.99	5.000%	\$ 75,346.50
<i>Collision</i>	\$ 6,270,885.10	-5.000%	\$ (313,544.26)
<i>Emergency Road Service</i>	\$ 270,316.44	5.000%	\$ 13,515.82
<i>Rental Reimbursement</i>	\$ 454,178.08	10.000%	\$ 45,417.81
<i>Other Physical Damage</i>	\$ 700,234.09	0.000%	\$ -
Total	\$ 24,689,227.80	17.274%	\$ 4,264,933.05

Requested Effective Dates

1. New Business Effective Date	3/20/2025
2. Renewal Business Effective Date	5/9/2025

Number of Insured Vehicles (as of 09/30/2024)

21,828

Nevada Automobile Insurance Rate Revisions

NV PC Form 1 - Part 3

COMPANY NAME:

GEICO General Insurance Company

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Vehicle Distribution by Territory

Territory	Vehicle Count	Percentage Distribution
001	2,480	11.362%
002	2,119	9.708%
005	690	3.161%
006	1,602	7.339%
007	1,242	5.690%
008	1,367	6.263%
009	2,585	11.843%
011	1,732	7.935%
012	1,799	8.242%
013	1,157	5.301%
014	621	2.845%
015	1,286	5.892%
018	1,242	5.690%
022	914	4.187%
033	992	4.545%
Total	21,828	100.000%

Nevada Automobile Insurance Rate Revisions

NV PC Form 1 - Part 4

COMPANY NAME:

GEICO General Insurance Company

COMPANY NEVADA ID NUMBER

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The filing summary should include tables with base rate actuarial indications, the proposed base rate adjustments (before and after class offsets), the class changes, and the proposed overall rate level adjustments, by coverage.

See Exhibit 1 - SOI

Nevada Automobile Insurance Rate Revisions

NV PC Form 1 - Part 5

COMPANY NAME:

GEICO General Insurance Company

COMPANY NEVADA ID NUMBER

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Provide a detailed explanation of why the filing satisfies the standards in NRS 686B.050 and NRS 686B.060.

GEICO consistently monitors and updates our actuarial indications, rate level, trend, and loss experience in order to ensure that our rates are not excessive, inadequate, or unfairly discriminatory and in compliance with NRS 686B.050 and NRS 686B.060.

Nevada Automobile Insurance Rate Revisions

NV PC Form 1 - Part 6

COMPANY NAME:

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COMPANY NEVADA ID NUMBER

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Describe what actions have been and are being taken to contain the cost associated with automobile insurance.

All GEICO companies in Nevada, including GEICO General Insurance Company, have been actively trying to reduce costs: both pure loss costs and expenses. In the private passenger and commercial automobile liability and physical damage lines, measures have been taken to reduce and contain expenses in specific areas as set forth below.

CLAIMS HANDLING

- We have telephone adjusting units across the country to handle reports of losses and investigations.
- We have implemented programs to effectively inform policyholders and claimants of our procedures when losses are reported, outlining the entire sequence of events to be expected to avoid future expense and telephone call backs to cover the same matters.
- Our customers have the ability to report and manage their claims using GEICO.com or our mobile app.
- We have established an extensive network of inspection locations where policyholders and claimants may obtain an appraisal on their vehicle. This reduces the time and cost for adjusters to visit the policyholders and, at the same time, speeds up payment to the policyholders.
- We utilize a computerized estimating system that enables the adjuster to gain productivity and, at the same time, have more accurate estimates and current part prices.
- Field supervisors will inspect a minimum of 35 material damage claims monthly to ensure quality, proper disposition of losses, minimize supplemental estimates, and avoid customer complaints.
- Our processes and procedures within the Claims Operation improve the productivity and quality of work.
- Emphasis on early claims resolution has resulted in earlier payments, improved efficiency by the claims examiners, and avoidance of costly litigation.
- We have processes and procedures for the review of medical records and bills on No-Fault claims that detect errors and overcharges, resulting in more efficiency.
- We use Staff Counsel in the majority of our litigated claims to reduce attorney expenses.
- We have utilized alternatives to litigation through establishing and encouraging arbitration by voluntary conference, Superior Court arbitration, American Intermediary Service and retired judges.

FRAUD CONTROL

- All total thefts occurring within the first 55 days of new policy inception will be reviewed by the Special Investigation Unit to scrutinize and avoid fraudulent claims.
- The Special Investigation Unit was formed to investigate questionable accidents and fraudulent claim losses working with the State Fraud Bureau, NICB and local police departments.
- We have established a program to monitor clinics to make sure that such clinics are properly licensed and are operating within the constraints of those licenses.
- Awareness programs are conducted by the Special Investigation Unit for claims service representatives, telephone adjusters and material damage adjusters. This is to develop a knowledge of and profile a fraud so that such cases can be referred for investigation.
- We require inspection of all new business automobiles to verify VIN and note prior damage to avoid future loss claims.
- We have field SIU investigators and supervisors in Nevada.

OPERATING COST CONTROL

- We have made every effort to establish a work injury program to reduce frequency of injuries and contain the average cost per workers comp claim.
- Analysis of personal computing resources to maximize efficiency and use in handling of claims, controlling purchasing function and identifying volumes. Reviewing photocopy resources and developing means to minimize usage, where possible.
- Worked with Home Office in development of methods to reduce the need for paper reports and programs and reduce paper usage.
- Developed a computer-based inventory and ordering system for the Stock Room to establish control over stock usage and minimize excess orders.
- In order to reduce turnover, we have associate assessment programs for all new hires. The program identifies the best qualified and avoids wasteful turnover.

Nevada Automobile Insurance Rate Revisions

NV PC Form 2

COMPANY NAME:

GEICO General Insurance Company

COMPANY NEVADA ID NUMBER

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Rate Change History for the Past Five Requests

Fill out the following information regarding the five most recent rate change requests for this program in Nevada.

Effective Date of Request	Nevada Tracking Number of Filing Containing Request	Requested Percent Change	Approved Percent Change	Approved Maximum Percent Change to an Individual Insured	Dollar Premium Change
GEICO General Insurance Company					
3/30/2017	60608	5.5%	5.5%	17.35%	\$ 2,532,419
3/28/2019	82391	-3.0%	-3.0%	0.00%	\$ (1,158,378)
9/24/2020	89757	0.0%	0.0%	83.40%	\$ -
2/10/2022	102216	0.0%	0.0%	22.12%	\$ -
8/3/2023	113188	0.0%	0.0%	0.11%	\$ -

Nevada Automobile Insurance Rate Revisions

NV PC Form 3

COMPANY NAME:

GEICO General Insurance Company

COMPANY NEVADA ID NUMBER

219

Statement regarding the filing location of support data for trend development:

Coverage	Frequency Trend	Severity Trend
<i>Bodily Injury Liability</i>	3.6%	5.3%
<i>Property Damage Liability</i>	1.0%	5.0%
<i>Uninsured/Underinsured Motorists</i>	5.0%	5.7%
<i>Medical Payments</i>	1.9%	5.3%
<i>Comprehensive</i>	0.0%	2.0%
<i>Collision</i>	-2.1%	0.0%
<i>Emergency Road Service</i>	-6.3%	5.8%
<i>Rental Reimbursement</i>	1.9%	0.4%
<i>Other (specify)</i>	N/A	N/A

Filing Document:

Exhibit 5, Sheet 1

Nevada Automobile Insurance Rate Revisions

NV PC Form 4 - Part 1.1

COMPANY NAME:

GEICO General Insurance Company

COMPANY NEVADA ID NUMBER

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Provide a list of the largest losses, incurred during each of the previous 5 years, for **Bodily Injury Liability coverage**.

- The top 10 Nevada insurers in terms of market share are required to provide a list of the **15** largest losses **per year** for this coverage. Additional pages may be used as necessary.
- All other insurers must provide a list of the **5** largest losses **per year** for this coverage.

Bodily Injury Liability Coverage – Largest Losses in Past 5 Years

Year	Loss Amount	Policy Limit	Status of Claim
2019	\$ 300,000.00	300/300	Closed
	\$ 300,000.00	300/300	Closed
	\$ 300,000.00	300/300	Closed
	\$ 290,000.00	300/300	Closed
	\$ 204,249.75	100/300	Closed
	\$ 200,000.00	300/300	Closed
	\$ 200,000.00	100/300	Closed
	\$ 200,000.00	100/300	Closed
	\$ 197,039.63	250/500	Closed
	\$ 190,000.00	300/500	Closed
	\$ 178,500.00	100/300	Closed
	\$ 163,500.00	100/300	Closed
	\$ 158,000.00	500/500	Closed
	\$ 148,000.00	100/300	Closed
	\$ 124,587.00	100/300	Closed
2020	\$ 300,000.00	300/300	Closed
	\$ 200,394.00	100/300	Closed
	\$ 200,000.00	100/300	Closed
	\$ 185,745.46	300/500	Closed
	\$ 142,500.00	100/300	Closed
	\$ 126,181.00	300/300	Closed
	\$ 122,865.00	100/300	Closed
	\$ 111,500.00	100/300	Closed
	\$ 102,250.00	100/300	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	100/200	Closed
	\$ 100,000.00	100/200	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	100/300	Closed

2021	\$ 500,000.00	500/1MM	Closed
	\$ 362,500.00	500/500	Closed
	\$ 225,000.00	100/300	Closed
	\$ 225,000.00	300/300	Closed
	\$ 220,000.00	300/300	Closed
	\$ 162,773.06	100/300	Closed
	\$ 157,999.00	100/300	Pending
	\$ 143,000.00	100/300	Closed
	\$ 120,725.26	300/300	Closed
	\$ 113,191.93	300/300	Closed
	\$ 110,500.00	100/300	Closed
	\$ 102,500.00	100/300	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	100/300	Closed
2022	\$ 300,000.00	300/500	Closed
	\$ 300,000.00	300/300	Closed
	\$ 300,000.00	300/500	Closed
	\$ 300,000.00	300/300	Closed
	\$ 300,000.00	300/300	Closed
	\$ 205,375.00	100/300	Closed
	\$ 193,975.00	100/300	Closed
	\$ 117,666.40	100/300	Closed
	\$ 108,500.00	100/300	Closed
	\$ 105,000.00	300/500	Closed
	\$ 100,000.00	50/100	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	50/100	Closed
2023	\$ 300,000.00	300/300	Closed
	\$ 251,114.00	300/300	Pending
	\$ 203,218.00	100/300	Closed
	\$ 192,500.00	300/500	Closed
	\$ 174,665.50	300/500	Pending
	\$ 166,595.85	100/300	Closed
	\$ 150,000.00	300/300	Closed
	\$ 125,000.00	300/500	Closed
	\$ 117,950.00	300/300	Closed
	\$ 115,844.98	100/300	Closed
	\$ 111,095.00	100/300	Pending
	\$ 111,000.00	300/300	Closed
	\$ 100,002.00	100/300	Pending
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	50/100	Closed

Nevada Automobile Insurance Rate Revisions

NV PC Form 4 - Part 1.2

COMPANY NAME:

GEICO General Insurance Company

COMPANY NEVADA ID NUMBER

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Provide a list of the largest losses, incurred during each of the previous 5 years, for **Uninsured/Underinsured Motorists coverage**.

- The top 10 Nevada insurers in terms of market share are required to provide a list of the **15 largest losses per year** for this coverage. Additional pages may be used as necessary.
- All other insurers must provide a list of the **5 largest losses per year** for this coverage.

Uninsured/Underinsured Motorists Coverage – Largest Losses in Past 5 Years

Acc. Year	Loss Amount	Policy Limit	Status of Claim
2019	\$ 300,000.00	300/300	Closed
	\$ 152,000.00	100/300	Closed
	\$ 133,559.49	100/300	Closed
	\$ 102,500.00	100/300	Closed
	\$ 100,000.00	300/300	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	100/300	Closed
	\$ 96,259.00	300/300	Closed
	\$ 75,000.00	300/300	Closed
	\$ 65,444.20	100/300	Closed
	\$ 55,843.05	50/100	Closed
	\$ 54,275.73	50/100	Closed
	\$ 50,000.00	50/100	Closed
2020	\$ 308,000.00	500/750	Closed
	\$ 175,000.00	300/300	Closed
	\$ 155,000.00	300/300	Closed
	\$ 109,000.00	300/300	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	50/100	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	100/300	Closed
	\$ 75,961.00	50/100	Closed
	\$ 73,272.00	50/100	Closed
	\$ 72,000.00	100/300	Closed
	\$ 56,000.00	300/300	Closed

2021	\$ 300,000.00	300/500	Closed
	\$ 300,000.00	300/300	Closed
	\$ 300,000.00	300/300	Closed
	\$ 216,599.85	100/300	Closed
	\$ 142,558.88	100/300	Closed
	\$ 110,000.00	100/300	Closed
	\$ 101,000.00	100/300	Closed
	\$ 100,000.00	100/200	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	50/100	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	100/300	Closed
	\$ 82,500.00	300/300	Closed
	\$ 75,000.00	100/200	Closed
	\$ 65,309.75	300/300	Closed
2022	\$ 300,000.00	300/300	Closed
	\$ 300,000.00	300/300	Closed
	\$ 300,000.00	300/300	Closed
	\$ 270,809.00	250/500	Closed
	\$ 250,738.00	250/500	Pending
	\$ 112,000.00	100/300	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	50/100	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	50/100	Closed
	\$ 100,000.00	100/300	Closed
2023	\$ 300,000.00	100/300	Closed
	\$ 300,000.00	300/300	Closed
	\$ 300,000.00	300/300	Pending
	\$ 221,450.00	300/500	Pending
	\$ 204,355.00	100/300	Pending
	\$ 200,000.00	100/300	Closed
	\$ 162,500.00	250/500	Closed
	\$ 115,000.00	100/300	Closed
	\$ 113,000.00	100/300	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	100/300	Closed
	\$ 100,000.00	100/300	Closed

Nevada Automobile Insurance Rate Revisions

NV PC Form 4 - Part 1.3

COMPANY NAME:

GEICO General Insurance Company

COMPANY NEVADA ID NUMBER

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Provide a list of the largest losses, incurred during each of the previous 5 years, for **Medical Payments coverage**.

- The top 10 Nevada insurers in terms of market share are required to provide a list of the **15 largest losses per year** for this coverage. Additional pages may be used as necessary.
- All other insurers must provide a list of the **5 largest losses per year** for this coverage.

Medical Payments Coverage – Largest Losses in Past 5 Years

Year	Loss Amount	Policy Limit Per Person	Status of Claim
2019	\$ 18,147.16	10,000	Closed
	\$ 14,861.00	10,000	Closed
	\$ 12,000.00	4,000	Closed
	\$ 10,743.51	5,000	Closed
	\$ 10,000.00	10,000	Closed
	\$ 10,000.00	10,000	Closed
	\$ 10,000.00	10,000	Closed
	\$ 10,000.00	10,000	Closed
	\$ 10,000.00	10,000	Closed
	\$ 10,000.00	10,000	Closed
	\$ 10,000.00	10,000	Closed
	\$ 10,000.00	10,000	Closed
	\$ 10,000.00	10,000	Closed
	\$ 10,000.00	10,000	Closed
	2020	\$ 20,001.50	10,000
\$ 15,000.00		7,500	Closed
\$ 15,000.00		5,000	Closed
\$ 11,965.00		10,000	Closed
\$ 10,853.00		10,000	Closed
\$ 10,030.21		5,000	Closed
\$ 10,012.90		10,000	Closed
\$ 10,000.00		10,000	Closed
\$ 10,000.00		10,000	Closed
\$ 10,000.00		10,000	Closed
\$ 10,000.00		10,000	Closed
\$ 10,000.00		10,000	Closed
\$ 10,000.00		10,000	Closed
\$ 10,000.00		10,000	Closed
\$ 10,000.00		5,000	Closed

2021	\$ 24,200.47	10,000	Closed
	\$ 23,110.71	5,000	Closed
	\$ 20,021.87	10,000	Closed
	\$ 20,000.00	10,000	Closed
	\$ 20,000.00	10,000	Closed
	\$ 14,245.37	7,500	Closed
	\$ 11,529.90	10,000	Closed
	\$ 11,290.00	10,000	Closed
	\$ 10,081.99	5,000	Closed
	\$ 10,016.54	5,000	Closed
	\$ 10,001.13	10,000	Closed
	\$ 10,000.00	10,000	Closed
	\$ 10,000.00	10,000	Closed
	\$ 10,000.00	10,000	Closed
	\$ 10,000.00	10,000	Closed
2022	\$ 20,000.00	10,000	Closed
	\$ 19,963.67	10,000	Closed
	\$ 10,000.00	10,000	Closed
	\$ 10,000.00	10,000	Closed
	\$ 10,000.00	10,000	Closed
	\$ 10,000.00	10,000	Closed
	\$ 10,000.00	10,000	Closed
	\$ 10,000.00	5,000	Closed
	\$ 10,000.00	5,000	Closed
	\$ 9,308.76	10,000	Closed
	\$ 8,000.00	4,000	Closed
	\$ 6,000.00	2,000	Closed
	\$ 5,000.00	5,000	Closed
	\$ 5,000.00	5,000	Closed
	\$ 5,000.00	5,000	Closed
2023	\$ 20,002.45	10,000	Closed
	\$ 20,000.00	10,000	Closed
	\$ 20,000.00	10,000	Closed
	\$ 17,036.20	10,000	Closed
	\$ 15,309.00	10,000	Closed
	\$ 10,003.43	10,000	Closed
	\$ 10,000.00	10,000	Closed
	\$ 10,000.00	10,000	Closed
	\$ 10,000.00	10,000	Closed
	\$ 10,000.00	10,000	Closed
	\$ 10,000.00	10,000	Closed
	\$ 10,000.00	5,000	Closed
	\$ 10,000.00	5,000	Closed
	\$ 10,000.00	5,000	Closed
	\$ 9,693.00	5,000	Closed

Nevada Automobile Insurance Rate Revisions

NV PC Form 4 - Part 2

COMPANY NAME:

GEICO General Insurance Company

COMPANY NEVADA ID NUMBER

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Exhibit of Available Policy Limits and the Distribution of Policies by Limits

Available BI Limits	Number of Policies With These Limits		
	End of Calendar Year (2024)	End of Calendar Year One Year Prior (2023)	End of Calendar Year Two Years Prior (2022)
25/50	5,491	5,906	6,301
50/100	1,609	1,689	1,820
100/200	208	227	237
100/300	2,977	3,146	3,415
250/500	206	217	228
300/300	703	767	810
300/500	258	259	277
500/500	58	59	65
500/750	3	3	4
500/1MM	12	15	21
1MM/1MM	39	36	40

Available UM/UIM Limits	Number of Policies With These Limits		
	End of Calendar Year (2024)	End of Calendar Year One Year Prior (2023)	End of Calendar Year Two Years Prior (2022)
25/50	5,387	5,743	6,110
50/100	1,520	1,603	1,739
100/200	184	195	196
100/300	2,160	2,309	2,526
250/500	157	165	177
300/300	545	594	622
300/500	200	202	216
500/500	43	42	48
500/750	2	2	3
500/1MM	6	7	10
1MM/1MM	21	21	24

Available MP Limits	Number of Policies With These Limits		
	End of Calendar Year (2024)	End of Calendar Year One Year Prior (2023)	End of Calendar Year Two Years Prior (2022)
1M	868	919	977
2M	300	333	348
3M	165	171	187
4M	39	40	43
5M	937	993	1,078
7.5M	31	34	34
10M	770	800	850

Nevada Automobile Insurance Rate Revisions

NV PC Form 4 - Part 3

COMPANY NAME:

GEICO General Insurance Company

COMPANY NEVADA ID NUMBER:

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Please provide a distribution of the number of insured vehicles having Collision coverage, Comprehensive coverage, and both coverages.

The vehicle count provided here should be consistent with the vehicle count listed on NV PC Form 1, Part 3 and on NV PC Form 2.

1. Total Number of Vehicles	2. Number of Vehicles with Comprehensive Coverage	3. Number of Vehicles with Collision Coverage	4. Number of Vehicles with <i>Both</i> Comprehensive Coverage and Collision Coverage
21,828	18,944	17,582	17,458

Nevada Automobile Insurance Rate Revisions

NV PC Form 5 - Part 1

COMPANY NAME:

GEICO General Insurance Company

COMPANY NEVADA ID NUMBER:

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Territorial Definition Page

Please provide definitions of the territories used for rating in this program. Include both zip code and city/county references.

Zip code	Territory	County	City
89001	006	LINCOLN	Alamo
89002	008	CLARK	Henderson
89003	006	NYE	Beatty
89004	008	CLARK	Blue Diamond
89005	008	CLARK	Boulder City
89006	008	CLARK	Boulder City
89007	008	CLARK	Bunkerville
89008	006	LINCOLN	Caliente
89009	002	CLARK	Henderson
89010	006	ESMERALDA	Dyer
89011	008	CLARK	Henderson
89012	002	CLARK	Henderson
89013	006	ESMERALDA	Goldfield
89014	013	CLARK	Henderson
89015	002	CLARK	Henderson
89016	002	CLARK	Henderson
89017	006	LINCOLN	Hiko
89018	008	CLARK	Indian Springs, Indian Spgs
89019	008	CLARK	Jean, Goodsprings, Primm, Sandy Valley
89020	006	NYE	Amargosa Valley, Amargosa Vly
89021	008	CLARK	Logandale
89022	006	NYE	Manhattan
89023	006	NYE	Mercury
89024	008	CLARK	Mesquite
89025	008	CLARK	Moapa
89027	008	CLARK	Mesquite
89028	008	CLARK	Laughlin
89029	008	CLARK	Laughlin
89030	015	CLARK	North Las Vegas, N Las Vegas
89031	012	CLARK	North Las Vegas, N Las Vegas
89032	012	CLARK	North Las Vegas, N Las Vegas
89033	012	CLARK	North Las Vegas, N Las Vegas
89034	008	CLARK	Mesquite
89036	013	CLARK	North Las Vegas, N Las Vegas
89037	008	CLARK	Coyote Springs, Coyote Spgs, Moapa
89039	008	CLARK	Cal Nev Ari, Palm Gardens, Searchlight
89040	008	CLARK	Overton
89041	006	NYE	Pahrump
89042	006	LINCOLN	Panaca
89043	006	LINCOLN	Pioche
89044	002	CLARK	Henderson, Las Vegas
89045	006	NYE	Round Mountain, Round Mtn
89046	008	CLARK	Searchlight, Cottonwood Cv
89047	006	ESMERALDA	Silverpeak

Zip code	Territory	County	City
89048	006	NYE	Pahrump
89049	006	NYE	Tonopah
89052	002	CLARK	Henderson
89053	002	CLARK	Henderson
89054	008	CLARK	Sloan, Las Vegas
89060	006	NYE	Pahrump, Crystal
89061	006	NYE	Pahrump
89067	008	CLARK	Coyote Springs, Coyote Spgs, Moapa
89074	033	CLARK	Henderson
89077	002	CLARK	Henderson
89081	012	CLARK	North Las Vegas, N Las Vegas
89084	012	CLARK	North Las Vegas, N Las Vegas
89085	012	CLARK	North Las Vegas, N Las Vegas
89086	012	CLARK	North Las Vegas, N Las Vegas
89087	012	CLARK	North Las Vegas, N Las Vegas
89101	015	CLARK	Las Vegas
89102	015	CLARK	Las Vegas
89103	015	CLARK	Las Vegas
89104	015	CLARK	Las Vegas
89105	013	CLARK	Las Vegas
89106	015	CLARK	Las Vegas
89107	015	CLARK	Las Vegas
89108	007	CLARK	Las Vegas
89109	015	CLARK	Las Vegas
89110	015	CLARK	Las Vegas
89111	009	CLARK	Las Vegas
89112	009	CLARK	Las Vegas
89113	009	CLARK	Las Vegas
89114	009	CLARK	Las Vegas
89115	012	CLARK	Las Vegas
89116	013	CLARK	Las Vegas
89117	022	CLARK	Las Vegas
89118	009	CLARK	Las Vegas
89119	013	CLARK	Las Vegas
89120	013	CLARK	Las Vegas
89121	014	CLARK	Las Vegas
89122	013	CLARK	Las Vegas
89123	033	CLARK	Las Vegas
89124	008	CLARK	Las Vegas, Calico Basin, Calville Bay, Cold Creek,....
89125	013	CLARK	Las Vegas
89126	009	CLARK	Las Vegas
89127	013	CLARK	Las Vegas
89128	007	CLARK	Las Vegas
89129	001	CLARK	Las Vegas

Zip code	Territory	County	City
89130	007	CLARK	Las Vegas
89131	007	CLARK	Las Vegas
89132	009	CLARK	Las Vegas
89133	012	CLARK	Las Vegas
89134	001	CLARK	Las Vegas
89135	001	CLARK	Las Vegas
89136	012	CLARK	Las Vegas
89137	012	CLARK	Las Vegas
89138	001	CLARK	Las Vegas
89139	009	CLARK	Las Vegas
89140	013	CLARK	Las Vegas
89141	009	CLARK	Las Vegas
89142	014	CLARK	Las Vegas
89143	001	CLARK	Las Vegas
89144	001	CLARK	Las Vegas
89145	001	CLARK	Las Vegas
89146	015	CLARK	Las Vegas
89147	022	CLARK	Las Vegas
89148	009	CLARK	Las Vegas
89149	001	CLARK	Las Vegas
89154	015	CLARK	Las Vegas
89156	012	CLARK	Las Vegas
89157	012	CLARK	Las Vegas
89158	015	CLARK	Las Vegas, City Center
89160	002	CLARK	Las Vegas
89161	008	CLARK	Las Vegas, Mountain Sprg, Mountain Springs
89162	013	CLARK	Las Vegas
89165	008	CLARK	Las Vegas
89166	001	CLARK	Las Vegas
89169	015	CLARK	Las Vegas
89170	009	CLARK	Las Vegas
89173	013	CLARK	Las Vegas
89178	009	CLARK	Las Vegas
89179	009	CLARK	Las Vegas
89180	013	CLARK	Las Vegas
89183	009	CLARK	Las Vegas
89185	013	CLARK	Las Vegas
89191	002	CLARK	Nellis AFB, Indian Springs Air Force Aux, Isafa, Las...
89193	009	CLARK	Las Vegas
89199	013	CLARK	Las Vegas
89301	006	WHITE PINE	Ely
89310	006	LANDER	Austin, Kingston
89311	006	WHITE PINE	Baker
89314	006	WHITE PINE	Duckwater
89315	006	WHITE PINE	Ely
89316	006	EUREKA	Eureka
89317	006	WHITE PINE	Lund
89318	006	WHITE PINE	Mc Gill
89319	006	WHITE PINE	Ruth
89402	006	WASHOE	Crystal Bay
89403	005	LYON	Dayton
89404	006	HUMBOLDT	Denio
89405	006	WASHOE	Empire
89406	006	CHURCHILL	Fallon
89407	006	CHURCHILL	Fallon
89408	005	LYON	Fernley
89409	006	NYE	Gabbs
89410	006	DOUGLAS	Gardnerville
89411	006	DOUGLAS	Genoa
89412	006	WASHOE	Gerlach

Zip code	Territory	County	City
89413	006	DOUGLAS	Glenbrook
89414	006	HUMBOLDT	Golconda, Midas
89415	006	MINERAL	Hawthorne, Walker Lake
89418	006	PERSHING	Imlay, Mill City, Unionville
89419	006	PERSHING	Lovelock
89420	006	MINERAL	Luning
89421	006	HUMBOLDT	Mc Dermitt, Fort Mcdermitt, Ft Mcdermitt
89422	006	MINERAL	Mina
89423	006	DOUGLAS	Minden
89424	006	WASHOE	Nixon
89425	006	HUMBOLDT	Orovada
89426	006	HUMBOLDT	Paradise Valley, Paradise Vly
89427	006	MINERAL	Schurz
89428	006	LYON	Silver City
89429	005	LYON	Silver Springs, Silver Spgs, Stagecoach
89430	006	LYON	Smith
89431	018	WASHOE	Sparks
89432	018	WASHOE	Sparks
89433	018	WASHOE	Sun Valley
89434	018	WASHOE	Sparks, Lockwood
89435	018	WASHOE	Sparks
89436	018	WASHOE	Sparks, Spanish Spgs, Spanish Springs
89437	018	WASHOE	Sparks
89438	006	HUMBOLDT	Valmy
89439	006	WASHOE	Verdi
89440	005	STOREY	Virginia City
89441	018	WASHOE	Sparks, Spanish Spgs, Spanish Springs
89442	006	WASHOE	Wadsworth
89444	006	LYON	Wellington
89445	006	HUMBOLDT	Winnemucca
89446	006	HUMBOLDT	Winnemucca
89447	006	LYON	Yerington
89448	006	DOUGLAS	Zephyr Cove
89449	006	DOUGLAS	Stateline
89450	011	WASHOE	Incline Village, Incline Vlg
89451	011	WASHOE	Incline Village, Incline Vlg
89452	006	WASHOE	Incline Village, Incline Vlg
89460	006	DOUGLAS	Gardnerville
89496	006	CHURCHILL	Fallon
89501	011	WASHOE	Reno
89502	018	WASHOE	Reno
89503	018	WASHOE	Reno
89504	011	WASHOE	Reno
89505	011	WASHOE	Reno
89506	011	WASHOE	Reno
89507	011	WASHOE	Reno
89508	011	WASHOE	Reno
89509	011	WASHOE	Reno
89510	011	WASHOE	Reno
89511	011	WASHOE	Reno
89512	018	WASHOE	Reno
89513	011	WASHOE	Reno
89515	011	WASHOE	Reno
89519	011	WASHOE	Reno
89520	006	WASHOE	Reno
89521	011	WASHOE	Reno, Vc Highlands
89523	011	WASHOE	Reno
89533	011	WASHOE	Reno
89557	011	WASHOE	Reno
89570	011	WASHOE	Reno

Zip code	Territory	County	City
89701	005	CARSON CITY	Carson City
89702	005	CARSON CITY	Carson City
89703	005	CARSON CITY	Carson City
89704	011	WASHOE	Washoe Valley, Carson City
89705	006	DOUGLAS	Carson City
89706	005	CARSON CITY	Carson City, Mound House
89721	005	CARSON CITY	Carson City
89801	006	ELKO	Elko, Halleck, Lee
89802	006	ELKO	Elko
89803	006	ELKO	Elko
89815	006	ELKO	Spring Creek, Jiggs
89820	006	LANDER	Battle Mountain, Battle Mtn
89821	006	EUREKA	Crescent Valley, Beowawe, Crescent Vly, Emigrant Pass
89822	006	ELKO	Carlin
89823	006	ELKO	Deeth
89825	006	ELKO	Jackpot
89826	006	ELKO	Jarbidge, Jackpot
89828	006	ELKO	Lamoille
89830	006	ELKO	Montello
89831	006	ELKO	Mountain City
89832	006	ELKO	Owyhee
89833	006	ELKO	Ruby Valley
89834	006	ELKO	Tuscarora
89835	006	ELKO	Wells, Oasis
89883	006	ELKO	West Wendover, W Wendover, Wendover

Nevada Automobile Insurance Rate Revisions

NV PC Form 5 - Part 2

COMPANY NAME:

GEICO General Insurance Company

COMPANY NEVADA ID NUMBER:

219

Ratios of Lowest to Highest Territorial Rates by Coverage

Coverage	Ratio (must be ≥ 1): (Highest Territory Factor)/ (Lowest Territory Factor)	Identifier of Highest- Rated Territory	Identifier of Lowest- Rated Territory	Highest Territory Factor	Lowest Territory Factor
<i>Bodily Injury Liability</i>	2.361	015	005	1.367	0.579
<i>Property Damage Liability</i>	1.466	022	005	1.189	0.811
<i>Uninsured / Underinsured Motorists</i>	2.345	009	006	1.313	0.560
<i>Medical Payments</i>	2.059	022	011	1.365	0.663
<i>Comprehensive</i>	1.737	006	033	1.350	0.777
<i>Collision</i>	1.341	015	008	1.148	0.856