

2024 AUTO INSURANCE

Cost Comparison Survey



NORTH DAKOTA
Insurance Department



GREETING



Insurance Commissioner
Jon Godfread

Fellow North Dakotans,

Since assuming the role of Insurance Commissioner in 2017, enhancing consumer education and information accessibility has remained one of my primary objectives. This annual survey represents a modest stride toward fulfilling the Department's overarching mission to **safeguard the promises made to North Dakotans and foster a fair and thriving marketplace to meet the needs of our consumers and evolving insurance industry.**

Annually, we release this report to provide consumers with insights into the diverse landscape of auto insurance costs. Our aim is to empower drivers to explore policies that align most closely with their coverage and financial needs. I strongly advocate for obtaining multiple quotes from licensed agents and engaging in discussions about your insurance needs on a regular basis.

Numerous factors play into auto insurance premiums, including driving history, age, vehicle specifications, geographic location, and credit score. My foremost advice to all individuals looking at making an insurance policy purchase is to look beyond mere price considerations. In the unfortunate event that you need to make a claim, it is imperative to hold a policy that offers robust protection for you and your loved ones. Opting for a low-cost policy may prove inadequate when you need it most.

Should you have questions or need assistance pertaining to an insurance policy, please don't hesitate to reach out to the North Dakota Insurance Department at (701) 328-2440 or visit insurance.nd.gov. We are committed to providing support and guidance whenever you need it.

A handwritten signature in black ink, appearing to read 'JG' followed by a stylized surname.

Jon Godfread

AUTO INSURANCE COST FACTORS

When insurance companies provide you a quote, they take several factors into account. These factors are used to determine how much of a risk you are. This includes everything from your age to the type of car you drive.



Your characteristics

This includes your age, gender, and marital status. Younger drivers and older adults tend to see higher premiums because these demographics are viewed as higher risks. Your occupation and credit score can also be a factor, as they show your likelihood of paying premiums.



Your history

History can be a good way of telling what the future holds. Insurance companies look at your driving record and claims history. These factors can show how well you drive and how often you need to access your insurance policy.



Your location

Insurance companies look at where you live to help determine your premiums. Areas with higher levels of theft, vandalism, and accidents tend to see higher premiums because of the higher risk of those occurring, causing you to file a claim. Rural areas also see high rates of speeding, which is likely to cause an accident.

The amount you drive also plays into the premium you pay. The more you drive, the more likely you will be involved in an accident.



Your vehicle

Higher-priced vehicles, such as sports cars and newer models, will likely see higher premiums because replacing them will be more expensive. Additionally, insurers view vehicles with more safety features more favorably.

WAYS TO SAVE



Shop around

If your rates have increased, or would like to see different prices or coverage options, we recommend shopping around! As a consumer, you are not bound to a specific company or agent. We recommend receiving quotes from several agents and companies at least once a year. Companies are eager for your business, so new customers often receive discounts.

Before purchasing a car, it's wise to research insurance costs. Certain vehicle types may entail higher insurance expenses.



Ask about discounts

Yes, insurance companies offer discounts! Many companies offer savings on premiums for:

- Automatic payments & paperless billing
- Participation in a driving monitoring program
- Good students
- Military
- Low-mileage



Review your coverage

Your life changes, and so do your insurance needs. When you shop around for insurance, consider your lifestyle and vehicle changes to consider changes to your coverage that could impact your premium.

- If you work from home or drive less, your insurance company might offer a pay-per-mile policy to help you save money.
- If you have an older vehicle, the cost of replacing it may be lower. To reduce your premiums, you could lower your coverage limits.
- If your vehicle is nearly or entirely paid off, you may not need gap coverage, which pays the difference between what is still owed on it and the actual value of it.



Consider your deductible

A deductible represents the initial amount **you** must cover before your insurance provider contributes towards a claim. Opting for a higher deductible can reduce your insurance premium. However, it's crucial to note that a higher deductible means higher out-of-pocket expenses in the event of a claim. Assess your financial capacity to cover potential damages to your vehicle before adjusting your deductible.

ABOUT THE SURVEY

Our survey reveals the costs of six-month auto insurance policies for both “Good” and “Higher Risk” drivers across five regions of the state. We reached out to approximately 20 auto insurance companies to participate in our study. These companies collectively cover over 80% of auto insurance policies in North Dakota.

We selected these companies for the survey based on how much business they do in North Dakota. However, being included in our survey does not mean that the Department recommends them. It’s important not to restrict your shopping options to just the companies listed in our survey.

Examples 1, 2, 3 and 4 are “good” drivers, who will be accepted by most low cost companies. They have excellent driving records, drive an average number of miles per year, and have “family type” cars. We list only the low cost companies that will insure these drivers.

Examples 5 and 6 also have “good” drivers, but have an additional youthful driver. For these examples, we list both the low and high cost companies that will accept these drivers.

Example 7 shows how much an elderly driver with a clean driving record will pay for insurance.

Examples 8, 9 and 10 have less than perfect driving records, drive a “sports car”, or are younger, and they pay more for auto insurance. Only “higher risk” companies agreed to insure these drivers.

Example 11 and 12 show examples of drivers that are “gig” workers, that transport people or goods.

Insurance companies use various criteria to assess each driver, meaning that while one company might offer the lowest price for a particular scenario, it could be relatively more expensive for another. Numerous factors influence auto insurance rates, including your location, age, gender, marital status, driving history, credit rating, vehicle usage, eligibility for discounts, and additional charges. This variability highlights the importance of comparing quotes from multiple insurers to find the best deal for your specific circumstances.

The prices presented in our survey reflect the payments made every six months starting from January 1, 2023. We outline the “key company distinctions” influencing the quoted prices in the final two pages of our survey. It’s important to note that this survey reflects rates effective as of a specific date. Since the publication of this survey, there may have been changes in rates.

RESULTS

Example #1

Single Male, Age 25. Drives 2014 Ford F150 XLT four miles each way to work, five days per week. Annual mileage = 15,000. Clean driving record for three years and excellent credit history. There are no other drivers in household.

Company Name	Fargo	Bismarck / Mandan	Grand Forks	Minot	Remainder of State
Allstate	1092	1162	1021	1065	1100
American Family	505	546	499	541	501
Bristol West	1137	1262	1160	1225	1160
Country Financial	354	353	337	354	297
Farmers Insurance Exchange	824	871	766	887	906
Farmers Property	1134	1246	1213	1204	1224
Garrison Property & Casualty	728	728	684	689	805
GEICO	641	726	638	739	876
GEICO General	641	726	638	739	876
GEICO Indemnity	1215	1398	1209	1409	1714
Grinnell Mutual	512	554	541	594	501
National Farmers Union	712	944	779	1088	1539
Nationwide	661	738	672	763	749
Nodak	412	573	507	530	440
North Star Mutual	844	1009	811	805	795
Progressive Direct	290	323	294	341	332
Progressive Northwestern	371	435	423	473	454
Safeco (Liberty Mutual)	822	923	822	868	882
State Farm Fire & Casualty	859	922	816	990	1140
State Farm Mutual	700	749	663	803	915
USAA	615	610	566	573	672
USAA Casualty	597	597	559	557	651
USAA General Indemnity	681	681	628	639	758

Example #2

Single Female, Age 30. Drives 2017 Acura TL (VIN #: 19UUB2F56H) 4 miles each way to work, 5 days per week. Annual mileage = 10,000. Clean driving record for 3 years and excellent credit history. There are no other drivers in household.

Company Name	Fargo	Bismarck / Mandan	Grand Forks	Minot	Remainder of State
Allstate	947	991	887	914	941
American Family	496	551	480	535	510
Bristol West	1600	2042	1671	1824	1671
Country Financial	341	368	336	365	337
Farmers Insurance Exchange	798	903	782	918	943
Farmers Property	920	1032	1001	978	1012
Garrison Property & Casualty	572	578	541	550	654
GEICO	548	632	548	640	792
GEICO General	548	632	548	640	792
GEICO Indemnity	1125	1305	1121	1313	1631
Grinnell Mutual	605	555	554	605	517
National Farmers Union	676	900	743	1052	1489
Nationwide	570	650	587	672	678
Nodak	448	684	573	625	527
North Star Mutual	1004	1199	957	944	960
Progressive Direct	260	305	269	314	319
Progressive Northwestern	336	412	387	437	440
Safeco (Liberty Mutual)	750	852	761	803	933
State Farm Fire & Casualty	712	771	688	844	1018
State Farm Mutual	582	627	560	685	817
USAA	578	580	537	546	655
USAA Casualty	552	561	521	522	627
USAA General Indemnity	598	605	557	568	688

Example #3

Married Couple, both age 35. Husband drives 2016 Dodge Ram 4X4 1500 (VIN #: 3C6RR7LT8G) 5 miles each way to work, five days per week. Annual mileage = 12,000. Wife drives 2014 Ford Taurus (VIN#:1FAHP2E85E) to work 2 miles each way, five days per week. Annual mileage = 7,000. Each driver has a clean record for the last 3 years and excellent credit history. There are no other drivers in household.

Company Name	Fargo	Bismarck / Mandan	Grand Forks	Minot	Remainder of State
Allstate	1047	1075	974	989	1006
American Family	621	788	597	667	638
Bristol West	1726	2156	1792	1955	1793
Country Financial	524	568	517	564	524
Farmers Insurance Exchange	704	711	605	700	737
Farmers Property	1014	1117	1102	1082	1108
Garrison Property & Casualty	753	763	715	722	854
GEICO	757	868	756	880	1074
GEICO General	757	868	756	880	1074
GEICO Indemnity	1707	1959	1697	1977	2397
Grinnell Mutual	332	367	359	393	343
National Farmers Union	412	564	451	644	943
Nationwide	803	921	829	944	974
Nodak	637	961	810	876	746
North Star Mutual	1438	1713	1373	1354	1368
Progressive Direct	268	315	276	322	328
Progressive Northwestern	339	422	394	211	451
Safeco (Liberty Mutual)	811	924	813	867	969
State Farm Fire & Casualty	892	972	865	1061	1300
State Farm Mutual	800	869	773	946	1146
USAA	751	756	699	709	844
USAA Casualty	747	762	708	707	842
USAA General Indemnity	795	808	742	756	911

Example #4

Married couple, both age 65 and retired. Husband drives 2016 Ford F-150 XLT pickup (VIN #: 1FTEW1CP7G). Annual mileage = 10,000. Wife drives 2012 Toyota Prius Hybrid (VIN#: JTDKN3DU1C). Annual mileage= 4,000. Both have clean records and excellent credit history. There are no other drivers in household.

Company Name	Fargo	Bismarck / Mandan	Grand Forks	Minot	Remainder of State
Allstate	1055	1081	983	1003	1018
American Family	641	719	616	691	662
Bristol West	1382	1638	1421	1526	1421
Country Financial	423	447	413	445	402
Farmers Insurance Exchange	301	322	301	357	344
Farmers Property	1124	1247	1227	1203	1240
Garrison Property & Casualty	636	648	606	609	724
GEICO	629	735	630	733	950
GEICO General	629	735	630	733	950
GEICO Indemnity	1881	2787	2199	1875	2190
Grinnell Mutual	290	320	308	339	294
National Farmers Union	335	470	367	532	802
Nationwide	683	776	703	790	819
Nodak	420	618	527	564	478
North Star Mutual	1184	1418	1137	1122	1134
Progressive Direct	251	290	258	298	300
Progressive Northwestern	290	365	340	380	391
Safeco (Liberty Mutual)	829	973	838	901	1040
State Farm Fire & Casualty	702	761	677	827	996
State Farm Mutual	631	682	606	739	879
USAA	636	645	593	601	718
USAA Casualty	635	652	604	602	720
USAA General Indemnity	600	615	563	573	692

Example #5

Married couple ages 46 & 44 with Youthful Driver. Husband, age 46, drives 2015 Chevrolet Silverado pickup (VIN #: 3GCUKSEC3F) to work 8 miles each way, five days per week. Annual mileage = 15,000. Wife, age 44, drives a 2012 Subaru Outback (VIN #: 4S4BRCKC4C) to work 5 miles each way, 5 days per week. Annual mileage = 10,000. Youthful driver male, age 16, Junior in High School. 'A' average student drives the pickup on an occasional basis. All drivers have clean records. Husband and wife have excellent credit history. The teenage driver has no credit history.

Company Name	Fargo	Bismarck / Mandan	Grand Forks	Minot	Remainder of State
Allstate	1811	1796	1668	1678	1671
American Family	898	968	893	967	877
Bristol West	4855	5256	4556	4642	4866
Country Financial	859	843	815	846	691
Farmers Insurance Exchange	1388	1413	1213	1415	1471
Farmers Property	2147	2358	2297	2297	2323
Garrison Property & Casualty	1801	1716	1657	1673	1844
GEICO	1390	1574	1386	1615	1893
GEICO General	1390	1574	1386	1615	1893
GEICO Indemnity	2578	2958	2568	3001	3599
Grinnell Mutual	612	647	655	716	587
National Farmers Union	496	650	544	759	1058
Nationwide	1227	1376	1254	1432	1389
Nodak	829	1233	1045	1124	951
North Star Mutual	1584	1882	1515	1498	1490
Progressive Direct	374	403	372	430	404
Progressive Northwestern	492	554	555	610	568
Safeco (Liberty Mutual)	1864	1996	1837	1897	2120
State Farm Fire & Casualty	1734	1840	1628	1963	2162
State Farm Mutual	1560	1652	1462	1760	1919
USAA	1467	1405	1336	1348	1518
USAA Casualty	1389	1346	1280	1280	1439
USAA General Indemnity	1363	1307	1242	1256	1413

Example #6

Single Female, Age 48 with Youthful driver. Drives 2014 Buick LaCrosse (VIN #: 1G4GA5GR4E) to work 3 miles each way, five days per week. Annual mileage = 18,000. Youthful driver male, age 16, Junior in High School. 'A' average student drives the car on an occasional basis. All drivers have clean records. The female driver has excellent credit history. The youthful driver has no credit history.

Company Name	Fargo	Bismarck / Mandan	Grand Forks	Minot	Remainder of State
Allstate	1349	1298	1239	1227	1204
American Family	680	709	692	729	649
Bristol West	3521	3716	3504	3663	3504
Country Financial	679	644	635	647	502
Farmers Insurance Exchange	1366	1499	1335	1553	1566
Farmers Property	2213	2518	2369	2343	2410
Garrison Property & Casualty	1514	1399	1371	1389	1490
GEICO	1116	1260	1113	1298	1498
GEICO General	1116	1260	1113	1298	1498
GEICO Indemnity	2253	2573	2243	2627	3097
Grinnell Mutual	997	1034	1068	1164	928
National Farmers Union	984	1223	1078	1452	1900
Nationwide	1012	1116	1033	1183	1093
Nodak	672	962	839	899	739
North Star Mutual	1195	1405	1130	1122	1109
Progressive Direct	343	364	338	393	367
Progressive Northwestern	400	444	449	492	454
Safeco (Liberty Mutual)	1549	1620	1515	1550	1714
State Farm Fire & Casualty	1438	1519	1339	1603	1716
State Farm Mutual	1175	1239	1092	1306	1386
USAA	1128	1048	1017	1021	1125
USAA Casualty	1102	1034	998	1000	1097
USAA General Indemnity	1117	1040	1009	1015	1118

Example #7

Single Female, Age 72. Drives 2016 Lincoln MKS (VIN #: 1LNHL9EKXG). Annual mileage = 5,000. Clean driving record for three years and excellent credit history.

Company Name	Fargo	Bismarck / Mandan	Grand Forks	Minot	Remainder of State
Allstate	741	736	688	690	694
American Family	398	424	402	439	400
Bristol West	939	1109	971	1035	971
Country Financial	350	348	334	348	289
Farmers Insurance Exchange	673	751	657	773	785
Farmers Property	932	1056	1011	991	1028
Garrison Property & Casualty	498	483	462	472	534
GEICO	447	521	447	522	667
GEICO General	447	521	447	522	667
GEICO Indemnity	1284	1496	1280	1500	1887
Grinnell Mutual	487	508	524	572	459
National Farmers Union	582	753	636	880	1217
Nationwide	546	628	568	657	662
Nodak	438	614	544	590	474
North Star Mutual	1104	1307	1046	1031	1047
Progressive Direct	199	221	202	232	228
Progressive Northwestern	226	266	256	286	278
Safeco (Liberty Mutual)	634	689	635	659	747
State Farm Fire & Casualty	646	687	612	742	835
State Farm Mutual	529	562	500	605	674
USAA	507	489	465	470	539
USAA Casualty	500	489	463	465	534
USAA General Indemnity	468	458	432	439	511

Example #8

Married couple, both age 25, with 2 young children at home. Husband drives 2014 Toyota Corolla (VIN #: 5YFBPRHE5E) 8 miles to work each way, five days per week. Annual mileage = 12,000. Wife drives 2013 Ford Focus (VIN #: 1FADP3L93D) 6 miles to daycare and work each day, 5 days per week. Annual mileage = 10,000. The husband had an accident one year ago, causing \$7,000 damage to another party. The wife has a speeding ticket (45 mph in a 35 mph zone). Both drivers have excellent credit history.

Company Name	Fargo	Bismarck / Mandan	Grand Forks	Minot	Remainder of State
Allstate	1368	1332	1260	1253	1237
American Family	796	866	789	868	799
Bristol West	1935	2249	1948	2080	1948
COUNTRY Preferred	Does not qualify for COUNTRY Preferred Insurance Company, does qualify for COUNTRY Mutual Insurance Company.				
Farmers Insurance Exchange	847	946	828	965	987
Farmers Property	2149	2384	2320	2284	2338
Garrison Property & Casualty	1018	1021	959	968	1141
GEICO	1120	1269	1113	1291	1533
GEICO General	1120	1269	1113	1291	1533
GEICO Indemnity	1888	2148	1871	2177	2579
Grinnell Mutual	477	512	509	557	464
National Farmers Union	731	986	799	1128	1636
Nationwide	1231	1408	1271	1459	1466
Nodak	814	1190	1019	1096	911
North Star Mutual	1587	1884	1516	1500	1497
Progressive Direct	498	544	498	579	556
Progressive Northwestern	715	812	807	889	841
Safeco (Liberty Mutual)	935	1037	934	978	1080
State Farm Fire & Casualty	1263	1354	1197	1438	1640
State Farm Mutual	956	1022	902	1085	1222
USAA	1084	1080	1001	1013	1204
USAA Casualty	1001	1012	942	940	1117
USAA General Indemnity	1070	1077	993	1009	1212

Example #9

Single Male, age 21. Drives 2009 Ford Mustang (VIN #: 1ZVHT80N19) 5 miles to work, 5 days per week. Annual Mileage = 12,000. He has a speeding violation 2 years old (75mph in 55 mph zone), a speeding violation 1 year old (45mph in a 25mph zone), and an “At Fault” accident causing \$9,500 damage to a third party 6 months ago. Driver has excellent credit history. There are no other drivers in the household. Driver is looking for a “liability only”.

Company Name	Fargo	Bismarck / Mandan	Grand Forks	Minot	Remainder of State
Allstate	1182	1040	1078	989	900
American Family	529	504	554	521	431
Bristol West	777	606	745	741	745
Country Financial	Not eligible as the coverage limit is too low.				
Farmers Insurance Exchange	962	1012	938	1008	1007
Farmers Property	1893	2041	1870	1943	1823
Garrison Property & Casualty	732	628	640	607	592
GEICO	715	716	682	759	630
GEICO General	715	716	682	759	630
GEICO Indemnity	670	673	643	720	581
Grinnell Mutual	634	614	567	643	426
National Farmers Union	1385	1522	1493	1759	1989
Nationwide	877	863	835	862	698
Nodak	Ineligible				
North Star Mutual	467	567	465	475	419
Progressive Direct	237	221	227	251	211
Progressive Northwestern	304	295	334	347	285
Safeco (Liberty Mutual)	497	442	443	445	418
State Farm Fire & Casualty	962	990	837	922	741
State Farm Mutual	Ineligible				
USAA	680	581	585	562	550
USAA Casualty	613	533	534	510	494
USAA General Indemnity	624	537	537	516	509

Example #10

Single male, age 40. Drives 2013 Chevrolet Impala LT (VIN#: 2G1WB5E37D) 10 miles each way to work, 5 days per week. Annual mileage = 15,000. Last month he was convicted of Driving Under the influence (DUI). He needs to make an "SR-22" filing to get his license back. Driver has excellent credit history. There are no other drivers in the household. Driver is looking for a "liability only" policy.

Company Name	Fargo	Bismarck / Mandan	Grand Forks	Minot	Remainder of State
Allstate	642	577	593	548	511
American Family	387	368	402	380	322
Bristol West	543	453	528	512	528
Country Financial	Not eligible as the coverage limit is too low.				
Farmers Insurance Exchange	438	469	432	467	468
Farmers Property	1387	1487	1372	1422	1336
Garrison Property & Casualty	371	319	325	307	303
GEICO	Ineligible				
GEICO General	Ineligible				
GEICO Indemnity	432	434	413	462	377
Grinnell Mutual	266	256	238	269	176
National Farmers Union	207	226	222	258	300
Nationwide	478	472	460	469	397
Nodak	Ineligible				
North Star Mutual	659	801	656	670	589
Progressive Direct	118	112	115	124	109
Progressive Northwestern	136	133	149	153	130
Safeco (Liberty Mutual)	277	260	248	249	240
State Farm Fire & Casualty	Ineligible				
State Farm Mutual	Ineligible				
USAA	363	311	313	300	295
USAA Casualty	339	295	295	281	275
USAA General Indemnity	305	264	264	253	251

Example #11

Single male, age 28. Drives 2020 Ford Edge (VIN#: 2FMPK4J96L) and is a GIG driver for a Transportation Network Company (TNC). Annual mileage = 60,000. Clean driving record for 3 years and excellent credit history. There are no other drivers in household.

Company Name	Fargo	Bismarck / Mandan	Grand Forks	Minot	Remainder of State
Allstate	1040	114	983	1029	1075
American Family	233	226	239	231	208
Bristol West	519	429	504	493	504
Country Financial	Not eligible as the coverage limit is too low.				
Farmers Insurance Exchange	259	260	240	257	256
Farmers Property	537	579	527	549	516
Garrison Property & Casualty	168	145	148	141	138
GEICO	Does not accept drivers working for a Transportation Network Company (TNC).				
GEICO General	Does not accept drivers working for a Transportation Network Company (TNC).				
GEICO Indemnity	Does not accept drivers working for a Transportation Network Company (TNC).				
Grinnell Mutual	Does not accept drivers working for a Transportation Network Company (TNC).				
National Farmers Union	205	224	219	256	296
Nationwide	Does not accept drivers working for a Transportation Network Company (TNC).				
Nodak	Does not accept drivers working for a Transportation Network Company (TNC).				
North Star Mutual	Does not accept drivers working for a Transportation Network Company (TNC).				
Progressive Direct	140	132	135	147	127
Progressive Northwestern	171	165	186	193	160
Safeco (Liberty Mutual)	209	197	187	188	177
State Farm Fire & Casualty	251	258	220	241	196
State Farm Mutual	187	193	161	179	142
USAA	162	140	141	136	134
USAA Casualty	153	134	134	128	125
USAA General Indemnity	150	131	131	126	125

Example #12

Single female, age 35. Drives 2016 Chevrolet Traverse (VIN#: 1GNKRGKD5G) and is a GIG driver but only delivers food or other goods and does not take on passengers. Annual mileage = 40,000. Clean driving record for 3 years and excellent credit history. There are no other drivers in household.

Company Name	Fargo	Bismarck / Mandan	Grand Forks	Minot	Remainder of State
Allstate	884	940	834	850	875
American Family	247	238	253	243	217
Bristol West	538	448	523	511	523
Country Financial	Not eligible as the coverage limit is too low.				
Farmers Insurance Exchange	274	301	276	300	301
Farmers Property	481	522	478	493	462
Garrison Property & Casualty	173	150	153	144	144
GEICO	Does not accept drivers working for a Transportation Network Company (TNC).				
GEICO General	Does not accept drivers working for a Transportation Network Company (TNC).				
GEICO Indemnity	Does not accept drivers working for a Transportation Network Company (TNC).				
Grinnell Mutual	Does not accept drivers working for a Transportation Network Company (TNC).				
National Farmers Union	183	200	196	227	265
Nationwide	Does not accept drivers working for a Transportation Network Company (TNC).				
Nodak	Does not accept drivers working for a Transportation Network Company (TNC).				
North Star Mutual	Does not accept drivers working for a Transportation Network Company (TNC).				
Progressive Direct	119	113	116	126	111
Progressive Northwestern	135	127	131	147	151
Safeco (Liberty Mutual)	212	200	190	191	180
State Farm Fire & Casualty	201	207	174	192	152
State Farm Mutual	164	169	142	157	125
USAA	167	144	145	139	138
USAA Casualty	162	142	142	135	133
USAA General Indemnity	165	144	144	137	138



NORTH DAKOTA
Insurance Department

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