

2026 AUTO INSURANCE

Cost Comparison Survey



2026

GREETING



Insurance Commissioner
Jon Godfread

Fellow North Dakotans,

For nearly a decade, improving consumer education and helping North Dakotans better understand their insurance options has remained one of my top priorities as Insurance Commissioner. This annual survey is one of the ways the Department works to support consumers while continuing our mission of protecting North Dakotans and promoting a fair, competitive insurance marketplace.

Each year, we publish this report to provide insight into how auto insurance costs can vary across the state and to encourage drivers to compare coverage options that best fit their needs and budget. Taking the time to obtain multiple quotes from licensed agents and regularly reviewing your policy can help ensure you have the right coverage in place.

A number of factors affect auto insurance premiums, including driving history, age, vehicle type, location, and credit score. While affordability is important, my strongest advice is to look beyond price alone when selecting a policy. Insurance is designed to protect you and your family when the unexpected happens, and the lowest-cost option may not always provide the coverage or peace of mind you need.

If you have questions about your insurance coverage or need assistance, the North Dakota Insurance & Securities Department is here to help. Please contact us at (701) 328-2440 or visit insurance.nd.gov. Our team is always available to help answer questions and assist North Dakotans in making informed insurance decisions.

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, 2026. 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.

IMPORTANT NOTE

The scenarios may have varying coverage limits. Refer to the below chart for each scenario.

Scenarios	Bodily Injury Liability	Property Damage Liability	Uninsured Motorist	Underinsurance Motorist	Basic Personal Injury Protection
1-8	\$100k/\$300k	\$50,000	\$100k/\$300k	\$100k/\$300k	\$30,000
9-12	\$25k/\$50k	\$25,000	\$25k/\$50k	\$25k/\$50k	\$30,000

RESULTS

Example #1

Single Male, Age 23. Drives 2017 Ford F150 XLT 4X4 (VIN #: 1FTEW1EF4H) 4 miles each way to work, 5 days per week. Annual mileage = 15,000. Clean driving record for 3 years and excellent credit history. There are no other drivers in household. \$250/\$500 deductible.

Company Name	Fargo	Bismarck / Mandan	Grand Forks	Minot	Remainder of State
Allstate	1510	1461	1276	1337	1384
Allstate North American	476	438	464	478	477
American Family	454	515	452	492	441
Auto Owners	961	1094	935	934	941
Casualty Insurance	744	762	704	706	847
COUNTRY Preferred	519	545	493	555	535
Farmers Group	1558	1801	1548	1659	1667
Farmers Property	1643	1847	1786	1751	1814
Garrison	911	932	866	876	1053
GEICO Casualty	670	716	603	689	820
GEICO Marine	672	719	604	690	821
General Indemnity	860	878	799	819	996
Grinnell Compass/Mutual	969	1066	1017	1118	969
National Farmers Union	395	472	429	581	781
Nationwide Mutual	623	671	597	681	692
Nodak	496	557	608	637	528
North Star Mutual	650	818	644	623	618
Owners Insurance	781	887	760	758	763
Progressive Direct	311	348	316	367	358
Progressive Northwestern	424	499	485	541	521
RAM Mutual	1160	1504	1208	1377	1196
Safeco	994**	1172**	1024**	1103**	1250**
USAA	764	775	709	723	872

*Carrier does not offer the requested deductible option. Minimum deductibles offered are reflected in the quote.
 ** Lowest quote provided. Rate subject to location.

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. \$250/\$500 deductible.

Company Name	Fargo	Bismarck / Mandan	Grand Forks	Minot	Remainder of State
Allstate	1333	1275	1130	1166	1208
Allstate North American	363	339	358	368	370
American Family	457	540	454	501	465
Auto Owners	893	1017	863	867	873
Casualty Insurance	552	562	521	523	627
COUNTRY Preferred	389	418	376	429	429
Farmers Group	1001	1157	1005	1061	1076
Farmers Property	920	1032	1001	978	1012
Garrison	572	578	541	551	654
GEICO Casualty	548	585	493	558	659
GEICO Marine	554	592	491	561	670
General Indemnity	599	605	557	568	688
Grinnell Compass/Mutual	706	772	750	821	709
National Farmers Union	300*	363*	327*	451*	621*
Nationwide Mutual	523	567	504	574	601
Nodak	431	489	531	566	467
North Star Mutual	572	713	563	543	543
Owners Insurance	727	826	703	704	709
Progressive Direct	238	273	244	283	283
Progressive Northwestern	298	360	344	384	381
RAM Mutual	537	689	557	635	544
Safeco	697**	780**	704**	742**	820**
USAA	579	581	537	546	655

*Carrier does not offer the requested deductible option. Minimum deductibles offered are reflected in the quote.
 ** Lowest quote provided. Rate subject to location.

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. \$250/\$500 deductible.

Company Name	Fargo	Bismarck / Mandan	Grand Forks	Minot	Remainder of State
Allstate	1458	1499	1406	1428	1450
Allstate North American	201	182	196	203	203
American Family	569	681	565	627	575
Auto Owners	1106	1274	1077	1089	1098
Casualty Insurance	748	762	708	708	842
COUNTRY Preferred	614	662	590	680	675
Farmers Group	1112	1268	1110	1200	1204
Farmers Property	1014	1117	1102	1082	1108
Garrison	754	764	716	723	855
GEICO Casualty	658	694	588	671	790
GEICO Marine	690	731	615	706	828
General Indemnity	796	809	743	757	911
Grinnell Compass/Mutual	419*	458*	441*	482*	419*
National Farmers Union	292	355	316	433	606
Nationwide Mutual	709	790	688	792	858
Nodak	598	669	734	764	634
North Star Mutual	782	972	771	746	739
Owners Insurance	899	1033	876	883	890
Progressive Direct	261	304	271	314	317
Progressive Northwestern	331	409	386	429	437
RAM Mutual	343	432	354	405	349
Safeco	749**	855**	761**	810**	897**
USAA	752	757	699	710	845

*Carrier does not offer the requested deductible option. Minimum deductibles offered are reflected in the quote.

** Lowest quote provided. Rate subject to location.

Example #4

Married couple, both age 65 and retired. Husband drives 2020 Ford F-150 Lariat pickup(VIN #: 1FTEW1E47L). Annual mileage = 10,000. Wife drives 2017 Toyota Prius V Two (VIN#: JTDZN3EU1H). Annual mileage= 4,000. Both have clean records and excellent credit history. There are no other drivers in household. \$100/\$250 deductible.

Company Name	Fargo	Bismarck / Mandan	Grand Forks	Minot	Remainder of State
Allstate	451	418	445	461	464
Allstate North American	642	813	638	720	683
American Family	1430	1610	1404	1381	1389
Auto Owners	809	840	772	774	943
Casualty Insurance	596	643	575	660	658
COUNTRY Preferred	1406	1611	1407	1488	1508
Farmers Group	1304	1452	1430	1399	1447
Farmers Property	807	833	773	785	947
Garrison	573	609	510	583	758
GEICO Casualty	589	629	524	604	791
GEICO Marine	773	800	727	745	914
General Indemnity	393	427	410	450	385
Grinnell Compass/Mutual	276*	342*	301*	423*	594*
National Farmers Union	711*	802*	691*	802*	877*
Nationwide Mutual	608	727	767	831	696
Nodak	905	1137	891	859	866
North Star Mutual	947	1099	925	940	949
Owners Insurance	268	312	277	320	322
Progressive Direct	314	396	369	414	425
Progressive Northwestern	318	402	328	374	324
RAM Mutual	882*	1045*	913*	985*	1116*
Safeco	807**	827**	756**	771**	938**
USAA	817	868	780	929	1088

*Carrier does not offer the requested deductible option. Minimum deductibles offered are reflected in the quote.

** Lowest quote provided. Rate subject to location.

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. \$250/\$500 deductible.

Company Name	Fargo	Bismarck / Mandan	Grand Forks	Minot	Remainder of State
Allstate	1933	1967	1856	1884	1899
Allstate North American	1099	976	1044	1054	1024
American Family	794	894	787	864	749
Auto Owners	1430	1610	1404	1381	1389
Casualty Insurance	1389	1346	1281	1280	1440
COUNTRY Preferred	911	919	845	926	841
Farmers Group	2182	2490	2137	2137	2365
Farmers Property	2147	2358	2297	2297	2323
Garrison	1801	1716	1657	1674	1844
GEICO Casualty	967	1012	895	987	1113
GEICO Marine	1007	1055	896	1027	1159
General Indemnity	1364	1307	1243	1257	1413
Grinnell Compass/Mutual	722*	762*	736*	808*	662*
National Farmers Union	337*	396*	365*	483*	633*
Nationwide Mutual	1205	1283	1145	1309	1300
Nodak	731	820	895	934	775
North Star Mutual	917	1138	904	881	854
Owners Insurance	1169	1313	1148	1127	1133
Progressive Direct	333	351	330	380	351
Progressive Northwestern	434	478	489	533	490
RAM Mutual	311*	390*	322*	365*	319*
Safeco	1917**	2031**	1878**	1938**	2017**
USAA	1468	1406	1336	1349	1519

*Carrier does not offer the requested deductible option. Minimum deductibles offered are reflected in the quote.

** Lowest quote provided. Rate subject to location.

Example #6

Single Female, Age 48 with Youthful driver. Drives 2017 Buick LaCrosse (VIN #: 1G4ZR5SS9H) 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. \$250/\$500 deductible.

Company Name	Fargo	Bismarck / Mandan	Grand Forks	Minot	Remainder of State
Allstate	1481	1442	1363	1358	1345
Allstate North American	818	734	783	789	772
American Family	700	770	696	755	659
Auto Owners	1215	1357	1191	1163	1169
Casualty Insurance	1333	1261	1212	1222	1361
COUNTRY Preferred	764	759	707	762	684
Farmers Group	2299	2694	2284	2451	2461
Farmers Property	2534	2883	2736	2694	2788
Garrison	1804	1685	1641	1680	1826
GEICO Casualty	727	774	653	743	855
GEICO Marine	746	795	666	764	885
General Indemnity	1349	1268	1225	1240	1387
Grinnell Compass/Mutual	1755	1853	1849	2023	1655
National Farmers Union	778	908	852	1134	1433
Nationwide Mutual	910	956	866	996	966
Nodak	516	603	645	696	574
North Star Mutual	1004	1245	983	949	938
Owners Insurance	998	1112	979	954	958
Progressive Direct	398	439	398	464	449
Progressive Northwestern	463	535	524	581	556
RAM Mutual	1059	1370	1098	1250	1074
Safeco	1849**	1913**	1801**	1837**	1873**
USAA	1358	1275	1232	1244	1392

*Carrier does not offer the requested deductible option. Minimum deductibles offered are reflected in the quote.

** Lowest quote provided. Rate subject to location.

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. \$250/\$500 deductible.

Company Name	Fargo	Bismarck / Mandan	Grand Forks	Minot	Remainder of State
Allstate	1020	1024	947	956	967
Allstate North American	436	396	420	421	413
American Family	425	504	422	466	433
Auto Owners	767	856	743	731	734
Casualty Insurance	501	489	464	466	535
COUNTRY Preferred	370	376	350	380	358
Farmers Group	1002	1164	1001	1060	1072
Farmers Property	932	1056	1011	991	1028
Garrison	498	484	463	472	535
GEICO Casualty	438	467	394	445	501
GEICO Marine	434	464	386	439	500
General Indemnity	468	459	433	439	512
Grinnell Compass/Mutual	661	687	691	756	606
National Farmers Union	366	429	398	531	687
Nationwide Mutual	513	562	498	575	605
Nodak	377	402	457	481	386
North Star Mutual	546	674	533	516	511
Owners Insurance	629	701	610	599	601
Progressive Direct	194	213	195	225	218
Progressive Northwestern	209	240	235	259	250
RAM Mutual	520	665	537	614	522
Safeco	596**	646**	596**	618**	659**
USAA	507	489	466	471	540

*Carrier does not offer the requested deductible option. Minimum deductibles offered are reflected in the quote.
 ** Lowest quote provided. Rate subject to location.

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. \$250/\$500 deductible.

Company Name	Fargo	Bismarck / Mandan	Grand Forks	Minot	Remainder of State
Allstate	1711	1695	1642	1640	1634
Allstate North American	720	646	689	698	682
American Family	721	812	714	785	689
Auto Owners	1492	1703	1450	1454	1465
Casualty Insurance	1002	1013	942	940	1118
COUNTRY Preferred	869	897	814	913	857
Farmers Group	2460	2833	2453	2653	2661
Farmers Property	2149	2384	2320	2284	2338
Garrison	1018	1022	960	969	1141
GEICO Casualty	953	1003	849	967	1089
GEICO Marine	1009	1068	899	1027	1154
General Indemnity	1070	1078	993	1010	1213
Grinnell Compass/Mutual	692*	745*	720*	790*	665*
National Farmers Union	314*	386*	340*	470*	673*
Nationwide Mutual	1239	1353	1191	1378	1429
Nodak	673	718	808	830	679
North Star Mutual	953	1187	941	915	895
Owners Insurance	1219	1386	1184	1184	1192
Progressive Direct	482	522	483	559	532
Progressive Northwestern	699	787	787	864	812
RAM Mutual	601*	754*	620*	699*	601*
Safeco	948**	1032**	939**	982**	1057**
USAA	1084	1080	1002	1013	1205

*Carrier does not offer the requested deductible option. Minimum deductibles offered are reflected in the quote.
 ** Lowest quote provided. Rate subject to location.

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	1399	1255	1293	1188	1074
Allstate North American	356	306	322	323	293
American Family	705	701	696	738	580
Auto Owners	1476	1578	1493	1375	1374
Casualty Insurance	613	533	534	510	494
COUNTRY Preferred	N/A	N/A	N/A	N/A	N/A
Farmers Group	1661	1899	1582	1954	1909
Farmers Property	1893	2041	1870	1943	1823
Garrison	733	628	641	608	593
GEICO Casualty	488	475	432	483	378
GEICO Marine	486	472	426	481	371
General Indemnity	624	538	538	517	509
Grinnell Compass/Mutual	1311	1245	1174	1308	866
National Farmers Union	634	696	680	806	912
Nationwide Mutual	862	813	780	809	666
Nodak	N/A	N/A	N/A	N/A	N/A
North Star Mutual	N/A	N/A	N/A	N/A	N/A
Owners Insurance	1240	1325	1255	1155	1155
Progressive Direct	258	239	246	275	230
Progressive Northwestern	352	341	386	401	330
RAM Mutual	815	930	826	930	811
Safeco	738**	672**	660**	666**	604**
USAA	680	581	585	562	550

*Carrier does not offer the requested deductible option. Minimum deductibles offered are reflected in the quote.

** Lowest quote provided. Rate subject to location.

Example #10

Single male, age 40. Drives 2017 Chevrolet Impala LT (VIN#: 2G1105S34H) 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	793	716	736	682	628
Allstate North American	N/A	N/A	N/A	N/A	N/A
American Family	569	579	561	597	490
Auto Owners	408	436	413	381	380
Casualty Insurance	328	286	286	272	267
COUNTRY Preferred	N/A	N/A	N/A	N/A	N/A
Farmers Group	901	1028	874	1047	1038
Farmers Property	1387	1487	1372	1422	1336
Garrison	360	309	315	297	294
GEICO Casualty	302	292	265	291	242
GEICO Marine	293	282	253	280	227
General Indemnity	296	256	256	245	243
Grinnell Compass/Mutual	580	547	519	576	380
National Farmers Union	250	274	267	314	361
Nationwide Mutual	581	553	533	546	473
Nodak	N/A	N/A	N/A	N/A	N/A
North Star Mutual	N/A	N/A	N/A	N/A	N/A
Owners Insurance	347	371	351	324	323
Progressive Direct	120	114	117	127	111
Progressive Northwestern	144	141	157	161	137
RAM Mutual	N/A	N/A	N/A	N/A	N/A
Safeco	386**	349**	344**	347**	315**
USAA	352	302	304	290	287

*Carrier does not offer the requested deductible option. Minimum deductibles offered are reflected in the quote.

** Lowest quote provided. Rate subject to location.

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. **Driver is looking for a “liability only” policy.**

Company Name	Fargo	Bismarck / Mandan	Grand Forks	Minot	Remainder of State
Allstate	1605	1746	1512	1580	1637
Allstate North American	N/A	N/A	N/A	N/A	N/A
American Family	290	295	287	301	262
Auto Owners	317	338	321	295	295
Casualty Insurance	153	135	135	129	126
COUNTRY Preferred	N/A	N/A	N/A	N/A	N/A
Farmers Group	465	531	441	545	536
Farmers Property	537	579	527	549	516
Garrison	168	146	148	141	139
GEICO Casualty	N/A	N/A	N/A	N/A	N/A
GEICO Marine	N/A	N/A	N/A	N/A	N/A
General Indemnity	150	131	131	126	125
Grinnell Compass/Mutual	0	0	0	0	0
National Farmers Union	147	160	156	184	212
Nationwide Mutual	N/A	N/A	N/A	N/A	N/A
Nodak	N/A	N/A	N/A	N/A	N/A
North Star Mutual	N/A	N/A	N/A	N/A	N/A
Owners Insurance	266	284	269	248	248
Progressive Direct	145	138	140	152	134
Progressive Northwestern	182	177	199	205	171
RAM Mutual	N/A	N/A	N/A	N/A	N/A
Safeco	251**	231**	227**	229**	209**
USAA	163	141	142	136	134

*Carrier does not offer the requested deductible option. Minimum deductibles offered are reflected in the quote.
 ** Lowest quote provided. Rate subject to location.

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. **Driver is looking for a “liability only” policy.**

Company Name	Fargo	Bismarck / Mandan	Grand Forks	Minot	Remainder of State
Allstate	1301	1371	1223	1242	1269
Allstate North American	N/A	N/A	N/A	N/A	N/A
American Family	306	314	302	319	278
Auto Owners	270	289	274	252	252
Casualty Insurance	162	143	142	136	134
COUNTRY Preferred	N/A	N/A	N/A	N/A	N/A
Farmers Group	425	486	415	486	492
Farmers Property	481	522	478	493	462
Garrison	174	151	153	145	144
GEICO Casualty	N/A	N/A	N/A	N/A	N/A
GEICO Marine	N/A	N/A	N/A	N/A	N/A
General Indemnity	166	144	145	138	138
Grinnell Compass/Mutual	477	450	428	474	314
National Farmers Union	232	254	248	290	336
Nationwide Mutual	N/A	N/A	N/A	N/A	N/A
Nodak	N/A	N/A	N/A	N/A	N/A
North Star Mutual	N/A	N/A	N/A	N/A	N/A
Owners Insurance	227	243	230	212	212
Progressive Direct	132	125	129	138	122
Progressive Northwestern	155	150	169	174	147
RAM Mutual	N/A	N/A	N/A	N/A	N/A
Safeco	254**	233**	229**	231**	211**
USAA	168	145	146	139	139

*Carrier does not offer the requested deductible option. Minimum deductibles offered are reflected in the quote.
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