

2023 Auto Insurance Cost Comparison Survey



April 2023



**North Dakota
Insurance
Department**

Safeguarding Promises. Fostering Fairness.
Jon Godfreed, Commissioner

Welcome



Since taking office in 2017, one of my primary goals as Insurance Commissioner has been providing consumers with more significant education and information access. This annual survey is a small step in achieving the Department's mission.

Each year, we release this report to paint a picture for consumers on the varying costs of auto insurance – encouraging motorists to shop around for policies that best fit their needs and wallets. Getting multiple quotes from a licensed agent and discussing your insurance needs never hurts and is something I'd highly encourage.

Several factors play into the cost of auto insurance, including driving history, age, vehicle make and model, zip code, and credit score. The best advice I can give anyone when purchasing an insurance policy is to not look solely at price. God forbid you ever need to use your insurance policy; you should have a policy that will protect you and your family. If you purchase a low-cost policy, it may be unreliable when you need it most.

As always, if you have questions or need assistance with an insurance policy, do not hesitate to contact the North Dakota Insurance Department at (701)328-2440 or visit insurance.nd.gov. We're here to help!

Yours,

A handwritten signature in black ink, appearing to read "JGfread".

Jon Godfread
Insurance Commissioner

AUTOMOBILE INSURANCE COST COMPARISON SURVEY

April 2023

Our survey shows how much "Good" drivers, and "Higher Risk" drivers will pay for a six month auto insurance policy, in five different areas of the state.

We invited 20 Auto insurance companies to take part in our survey. The companies listed in our survey sell more than 80 percent of the auto insurance purchased in North Dakota.

THE AUTO INSURANCE COMPANIES INCLUDED IN THIS SURVEY WERE CHOSEN BASED ON THEIR VOLUME OF BUSINESS IN NORTH DAKOTA. BEING ON THIS LIST IS NOT A "RECOMMENDATION" BY THE INSURANCE COMMISSIONER'S OFFICE. YOU SHOULD NOT LIMIT YOUR SHOPPING TO THE COMPANIES ON OUR LIST.

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 have different methods of rating each driver, so one company may have the lowest price for one of our examples, and yet be comparatively higher in another. Many factors, such as where you live, your age, sex, marital status, driving record, credit score, use of vehicle, discounts and surcharges, make and model of car can affect how much you pay for auto insurance. That's why it pays to "shop around" for auto insurance.



HOW TO UNDERSTAND THIS SURVEY

The prices shown in our survey are the amounts paid every six months as of January 1, 2023. We describe "important company differences" that affect the quoted prices, on the last two pages of our survey. We would also like to caution that this survey represents the rates that were in effect as of a certain point in time. Since the publication of this survey, rates may have changed.

WHAT THE COVERAGES MEAN

LIABILITY covers someone else's losses if you are legally responsible. **BODILY INJURY** covers sickness, injury or death of another person. **PROPERTY DAMAGE** covers damage, destruction, or loss of use of another person's property. Our survey uses a "split limit" coverage, which provides separate limits for bodily injury and property damage.

PERSONAL INJURY PROTECTION (PIP) is a form of "no-fault" insurance. PIP covers medical expenses, wage loss and other costs, no matter who caused the accident.

UNINSURED MOTORIST (UM) coverage will pay for a bodily injury claim that you sustain caused by a driver without insurance.

UNDERINSURED MOTORIST (UIM) coverage will pay for a bodily injury claim caused by a driver whose liability coverage is less than the amount of underinsured motorist coverage you carry.

COLLISION covers damage to your car caused by hitting something.

COMPREHENSIVE covers damage to your car if the loss isn't caused by a collision, but by other unforeseeable causes such as hail, wind, fire, etc.

COVERAGE LIMITS - EXAMPLES 1 through 8

LIABILITY - BODILY INJURY: \$100,000 limit for injury to another person/\$300,000 limit for injuries to all persons.

LIABILITY - PROPERTY DAMAGE: \$50,000 limit.

UNINSURED MOTORIST (UM) - BODILY INJURY: \$100,000 limit for injury to one person/\$300,000 limit for injuries to all persons.

UNDERINSURED MOTORIST (UIM) - BODILY INJURY: Limits equal to the Uninsured Motorist limit.

PERSONAL INJURY PROTECTION (PIP): \$30,000 limit.



COLLISION: \$500 Deductible.

COMPREHENSIVE: \$250 Deductible.

COVERAGE LIMITS – EXAMPLES 9 through 12

LIABILITY - BODILY INJURY: \$25,000 limit for injury to another person/\$50,000 limit for injuries to all persons.

LIABILITY - PROPERTY DAMAGE: \$25,000 limit.

UNINSURED MOTORIST (UM) - BODILY INJURY: \$25,000 limit for injury to one person/ \$50,000 limit for injuries to all persons.

UNDERINSURED MOTORIST (UIM) - BODILY INJURY: Limits equal to the Uninsured Motorist limit.

PERSONAL INJURY PROTECTION (PIP): \$30,000 limit.

The following examples show each company's six month premium and include discounts for multi-car and safe driver when appropriate.

EXAMPLE NUMBER 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/			Remainder of State
		Mandan	Grand Forks	Minot	
Allstate	\$961	\$1,158	\$915	\$925	\$907
American Family	\$470	\$534	\$445	\$499	\$454
Center Mutual	\$702	\$681	\$629	\$592	\$614
Country Financial	\$348	\$349	\$333	\$349	\$294
Garrison Prop & Cas	\$669	\$664	\$627	\$630	\$731
GEICO	\$641	\$727	\$638	\$739	\$876
Grinnell Select	\$465	\$502	\$489	\$537	\$451
Farmers Property	\$798	\$914	\$786	\$872	\$861
Mid Century	\$497	\$562	\$488	\$619	\$561
Nat'l Farmers Union	\$452	\$673	\$516	\$785	\$680
Nationwide Mutual	\$658	\$732	\$671	\$761	\$746
Nodak Mutual	\$345	\$451	\$415	\$425	\$398
North Star Mutual	\$454	\$524	\$427	\$430	\$426
Progressive Direct	\$282	\$321	\$289	\$335	\$332
Progressive NW	\$348	\$419	\$399	\$449	\$442
Safeco	\$825	\$999	\$823	\$868	\$921
State Farm Fire	\$765	\$811	\$717	\$861	\$941
State Farm Mutual	\$643	\$684	\$604	\$726	\$803
USAA	\$555	\$556	\$512	\$519	\$616
USAA Casualty	\$563	\$565	\$528	\$526	\$615

EXAMPLE NUMBER 2: Single Female, Age 30. Drives 2014 Acura TL four miles each way to work, five days per week. Annual mileage = 10,000. 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	\$827	\$959	\$780	\$790	\$777
American Family	\$471	\$541	\$445	\$514	\$466
Center Mutual	\$760	\$686	\$662	\$630	\$677
Country Financial	\$335	\$362	\$330	\$359	\$332
Garrison Prop & Cas	\$523	\$525	\$493	\$501	\$592
GEICO	\$549	\$633	\$548	\$641	\$793
Grinnell Select	\$459	\$498	\$496	\$542	\$461
Farmers Property	\$760	\$876	\$764	\$801	\$813
Mid Century	\$467	\$563	\$486	\$615	\$556
Nat'l Farmers Union	\$420	\$650	\$481	\$761	\$669
Nationwide Mutual	\$562	\$637	\$581	\$662	\$664
Nodak Mutual	\$356	\$509	\$442	\$473	\$463
North Star Mutual	\$529	\$608	\$493	\$493	\$500
Progressive Direct	\$297	\$359	\$312	\$364	\$378
Progressive NW	\$349	\$471	\$406	\$459	\$471
Safeco	\$753	\$853	\$940	\$761	\$804
State Farm Fire	\$640	\$685	\$611	\$743	\$857
State Farm Mutual	\$538	\$578	\$515	\$627	\$735
USAA	\$521	\$529	\$485	\$493	\$599
USAA Casualty	\$520	\$530	\$491	\$492	\$592

EXAMPLE NUMBER 3: Married couple, both age 35. Husband drives 2011 Dodge Ram 4X4 1500 to work 5 miles each way, five days per week. Annual mileage = 12,000. Wife drives 2012 Ford Taurus to work 2 miles each way, five days per week. Annual mileage = 7,000. Both have a clean record for last 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	\$799	\$758	\$753	\$733	\$912
American Family	\$497	\$583	\$450	\$511	\$473
Center Mutual	\$939	\$839	\$831	\$758	\$740
Country Financial	\$413	\$444	\$406	\$442	\$408
Garrison Prop & Cas	\$613	\$617	\$581	\$582	\$680
GEICO	\$659	\$749	\$657	\$760	\$911
Grinnell Select	\$556	\$607	\$589	\$645	\$554
Farmers Property	\$707	\$804	\$708	\$766	\$766
Mid Century	\$618	\$723	\$620	\$786	\$718
Nat'l Farmers Union	\$450	\$711	\$513	\$798	\$728
Nationwide Mutual	\$787	\$901	\$814	\$922	\$957
Nodak Mutual	\$455	\$634	\$561	\$586	\$571
North Star Mutual	\$522	\$605	\$494	\$494	\$494
Progressive Direct	\$279	\$332	\$295	\$339	\$350
Progressive NW	\$314	\$387	\$365	\$409	\$415
Safeco	\$722	\$808	\$877	\$719	\$761
State Farm Fire	\$652	\$705	\$626	\$762	\$907
State Farm Mutual	\$608	\$660	\$586	\$715	\$863
USAA	\$604	\$615	\$564	\$571	\$683
USAA Casualty	\$624	\$637	\$592	\$589	\$698

EXAMPLE NUMBER 4: Married couple, both aged 65 and retired. Husband drives 2016 Ford F-150 SuperCrew pickup. Annual mileage = 10,000. Wife drives 2012 Toyota Prius Hybrid. Annual mileage = 4,000. Both have clean records and excellent credit history. There are no other drivers in household.

Company Name	Fargo	Bismarck/		Minot	Remainder of State
		Mandan	Grand Forks		
Allstate	\$831	\$941	\$784	\$788	\$771
American Family	\$498	\$577	\$463	\$527	\$482
Center Mutual	\$785	\$715	\$726	\$647	\$626
Country Financial	\$418	\$441	\$408	\$439	\$397
Garrison Prop & Cas	\$586	\$594	\$557	\$560	\$660
GEICO	\$629	\$736	\$630	\$734	\$951
Grinnell Select	\$594	\$649	\$629	\$691	\$592
Farmers Property	\$908	\$1,041	\$912	\$961	\$975
Mid Century	\$710	\$854	\$720	\$925	\$857
Nat'l Farmers Union	\$413	\$667	\$473	\$755	\$686
Nationwide Mutual	\$723	\$826	\$748	\$843	\$881
Nodak Mutual	\$373	\$526	\$461	\$488	\$475
North Star Mutual	\$598	\$693	\$559	\$563	\$571
Progressive Direct	\$283	\$342	\$299	\$348	\$362
Progressive NW	\$313	\$395	\$367	\$414	\$427
Safeco	\$825	\$964	\$1,072	\$839	\$902
State Farm Fire	\$620	\$663	\$589	\$711	\$811
State Farm Mutual	\$575	\$617	\$548	\$663	\$766
USAA	\$582	\$597	\$545	\$553	\$668
USAA Casualty	\$603	\$621	\$575	\$572	\$685

EXAMPLE NUMBER 5: Married couple ages 46 & 44 with Youthful driver. Husband, age 46, drives 2015 Chevrolet Silverado pickup to work 8 miles each way, five days per week. Annual mileage = 15,000. Wife, age 44, drives 2012 Subaru Outback to work 5 miles each way, 5 days per week. Annual mileage = 10,000. Youthful driver, male, age 16, is a junior in High School, is an 'A' average student, and 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/		Minot	Remainder of State
		Mandan	Grand Forks		
Allstate	\$1,362	\$1,487	\$1,280	\$1,280	\$1,240
American Family	\$799	\$897	\$782	\$879	\$776
Center Mutual	\$1,075	\$995	\$974	\$932	\$929
Country Financial	\$1,179	\$1,115	\$1,102	\$1,124	\$869
Garrison Prop & Cas	\$1,660	\$1,574	\$1,524	\$1,536	\$1,684
GEICO	\$1,390	\$1,575	\$1,387	\$1,616	\$1,893
Grinnell Select	\$1,189	\$1,256	\$1,258	\$1,377	\$1,125
Farmers Property	\$1,629	\$1,860	\$1,595	\$1,595	\$1,754
Mid Century	\$1,182	\$1,330	\$1,182	\$1,476	\$1,315
Nat'l Farmers Union	\$546	\$828	\$625	\$960	\$843
Nationwide Mutual	\$1,245	\$1,388	\$1,273	\$1,452	\$1,405
Nodak Mutual	\$952	\$1,308	\$1,168	\$1,226	\$1,164
North Star Mutual	\$883	\$1,014	\$822	\$827	\$824
Progressive Direct	\$384	\$426	\$389	\$452	\$437
Progressive NW	\$440	\$507	\$501	\$552	\$526
Safeco	\$1,885	\$2,000	\$2,110	\$1,837	\$1,898
State Farm Fire	\$1,509	\$1,588	\$1,402	\$1,677	\$1,768
State Farm Mutual	\$1,392	\$1,469	\$1,295	\$1,550	\$1,653
USAA	\$1,299	\$1,256	\$1,185	\$1,196	\$1,362
USAA Casualty	\$1,305	\$1,266	\$1,204	\$1,201	\$1,354

EXAMPLE NUMBER 6: Single Female, Age 48 with Youthful driver drives 2012 Buick LaCrosse CXL to work 3 miles each way, five days per week. Annual mileage = 18,000. Youthful driver, male, age 16, is a junior in High School, is an 'A' average student, and 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	\$1,029	\$1,062	\$964	\$955	\$921
American Family	\$540	\$578	\$547	\$589	\$522
Center Mutual	\$712	\$665	\$657	\$635	\$597
Country Financial	\$880	\$801	\$810	\$811	\$591
Garrison Prop & Cas	\$1,338	\$1,232	\$1,209	\$1,218	\$1,301
GEICO	\$1,084	\$1,222	\$1,079	\$1,258	\$1,453
Grinnell Select	\$845	\$872	\$893	\$977	\$769
Farmers Property	\$1,375	\$1,618	\$1,362	\$1,489	\$1,484
Mid Century	\$764	\$866	\$786	\$971	\$861
Nat'l Farmers Union	\$524	\$740	\$598	\$880	\$746
Nationwide Mutual	\$916	\$1,005	\$934	\$1,060	\$995
Nodak Mutual	\$439	\$611	\$547	\$586	\$578
North Star Mutual	\$550	\$629	\$514	\$517	\$508
Progressive Direct	\$296	\$320	\$297	\$343	\$325
Progressive NW	\$323	\$364	\$365	\$401	\$376
Safeco	\$1,490	\$1,537	\$1,592	\$1,435	\$1,465
State Farm Fire	\$1,265	\$1,326	\$1,167	\$1,388	\$1,430
State Farm Mutual	\$1,061	\$1,115	\$981	\$1,166	\$1,213
USAA	\$942	\$881	\$849	\$851	\$945
USAA Casualty	\$982	\$922	\$890	\$888	\$974

EXAMPLE NUMBER 7: Single Female, Age 72 drives 2013 Lincoln Town Car. Annual mileage = 5,000. Clean driving record for three years and excellent credit history.

Company Name	Fargo	Bismarck/		Minot	Remainder of State
		Mandan	Grand Forks		
Allstate	\$591	\$636	\$556	\$555	\$541
American Family	\$300	\$331	\$292	\$319	\$291
Center Mutual	\$586	\$554	\$570	\$503	\$583
Country Financial	\$285	\$272	\$284	\$239	\$284
Garrison Prop & Cas	\$404	\$391	\$375	\$379	\$427
GEICO	\$423	\$489	\$422	\$491	\$620
Grinnell Select	\$394	\$411	\$416	\$456	\$365
Farmers Property	\$633	\$732	\$632	\$675	\$681
Mid Century	\$338	\$386	\$344	\$433	\$394
Nat'l Farmers Union	\$381	\$586	\$434	\$672	\$601
Nationwide Mutual	\$530	\$591	\$547	\$619	\$606
Nodak Mutual	\$301	\$413	\$370	\$393	\$364
North Star Mutual	\$435	\$499	\$405	\$406	\$411
Progressive Direct	\$221	\$250	\$226	\$260	\$260
Progressive NW	\$255	\$307	\$293	\$329	\$327
Safeco	\$589	\$632	\$674	\$581	\$601
State Farm Fire	\$522	\$552	\$490	\$590	\$644
State Farm Mutual	\$437	\$463	\$412	\$495	\$548
USAA	\$389	\$387	\$366	\$368	\$426
USAA Casualty	\$414	\$406	\$384	\$383	\$440

EXAMPLE 8: Married couple, both age 25, with 2 young children at home. Husband drives 2010 Toyota Corolla eight miles to work each way, five days per week. Annual mileage = 12,000. Wife drives 2011 Ford Focus SE six miles to daycare and work each day, five 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 (45mph in a 35mph zone).

Company Name	Fargo	Bismarck/		Grand Forks	Minot	Remainder of State
		Mandan				
Allstate	\$982	\$1,022		\$918	\$912	\$881
American Standard	\$631	\$723		\$596	\$675	\$610
Center Mutual	\$1,029	\$884		\$857	\$817	\$873
Garrison Prop & Cas	\$801	\$782		\$746	\$744	\$850
GEICO	\$983	\$1,101		\$972	\$1,123	\$1,298
Grinnell Mutual	\$863	\$806		\$901	\$988	\$806
Farmers Property	\$1,594	\$1,834		\$1,590	\$1,736	\$1,735
Mid Century	\$1,099	\$1,238		\$1,110	\$1,377	\$1,233
Nat'l Farmers Union	\$795	\$1,179		\$905	\$1,356	\$1,195
Nationwide Mutual	\$1,174	\$1,313		\$1,201	\$1,354	\$1,343
Nodak Mutual	\$670	\$896		\$811	\$841	\$792
North Star Mutual	\$696	\$797		\$650	\$657	\$645
Progressive Direct	\$449	\$491		\$455	\$525	\$509
Progressive NW	\$549	\$625		\$620	\$682	\$649
Safeco	\$853	\$928		\$995	\$843	\$879
State Farm Fire	\$988	\$1,050		\$927	\$1,102	\$1,208
State Farm Mutual	\$774	\$826		\$726	\$867	\$960
USAA	\$834	\$821		\$899	\$767	\$899
USAA Casualty	\$804	\$798		\$750	\$742	\$860
USAA General Ind	\$748	\$740		\$689	\$692	\$813

EXAMPLE NUMBER 9: Single male, age 21. Drives 2009 Ford Mustang five miles each way to work, five days per week. Annual mileage = 12,000. He has a speeding violation two years old (75mph in a 55 mph zone), a speeding violation one year old (45mph in a 25mph zone), and an "At Fault" accident causing \$9,500 damage to a third party six months ago. Driver has excellent credit history. There are no other drivers in the household. DRIVER IS LOOKING FOR A "LIABILITY ONLY" POLICY.

Company Name	Bismarck/				
	Fargo	Mandan	Grand Forks	Minot	Remainder of State
Allstate	\$801	\$709	\$773	\$707	\$647
American Standard	\$430	\$422	\$458	\$425	\$378
Center Mutual	\$430	\$308	\$315	\$286	\$317
Garrison Prop & Cas	\$699	\$599	\$610	\$578	\$565
GEICO	\$716	\$717	\$682	\$759	\$630
Grinnell Select	\$610	\$593	\$545	\$620	\$411
Famers Property	\$1,231	\$1,408	\$1,173	\$1,454	\$1,413
Mid Century	\$883	\$917	\$866	\$1,004	\$810
Nat'l Farmers Union	\$948	\$1,052	\$1,068	\$1,247	\$950
Nationwide Mutual	\$880	\$863	\$839	\$864	\$704
Nodak Mutual	\$197	\$175	\$202	\$171	\$129
Progressive Direct	\$234	\$218	\$226	\$247	\$214
Progressive NW	\$289	\$280	\$316	\$327	\$270
Safeco	\$501	\$465	\$423	\$443	\$446
State Farm Fire	\$879	\$906	\$760	\$841	\$669
USAA	\$599	\$511	\$515	\$493	\$485
USAA Casualty	\$582	\$506	\$506	\$483	\$469
USAA General Ind	\$525	\$451	\$452	\$432	\$429

EXAMPLE NUMBER 10: Single male, age 40. Drives 2013 Chevrolet Impala 10 miles each way to work, five 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	\$455	\$412	\$439	\$407	\$379
American Standard	\$265	\$261	\$280	\$263	\$237
Center Mutual	\$316	\$218	\$213	\$213	\$197
Garrison Prop & Cas	\$356	\$305	\$311	\$294	\$290
Grinnell Select	\$257	\$248	\$229	\$230	\$171
Famers Property	\$668	\$768	\$651	\$783	\$772
Mid Century	\$444	\$468	\$440	\$506	\$418
Nat'l Farmers Union	\$146	\$162	\$163	\$187	\$156
Nationwide Mutual	\$488	\$482	\$471	\$479	\$409
Nodak Mutual	\$201	\$177	\$205	\$174	\$131
Progressive Direct	\$139	\$132	\$136	\$146	\$130
Progressive NW	\$132	\$128	\$142	\$147	\$125
Safeco	\$279	\$259	\$239	\$259	\$250
USAA	\$322	\$275	\$277	\$265	\$262
USAA Casualty	\$323	\$281	\$282	\$268	\$262
USAA General Ind	\$259	\$224	\$224	\$214	\$213

EXAMPLE NUMBER 11: Single male, age 28. Drives 2018 Ford Edge (VIN#: 2FMPK3K9XJ) 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	\$938	\$1,181	\$906	\$906	\$886
American Standard	\$195	\$193	\$201	\$193	\$182
Garrison Prop & Cas	\$185	\$160	\$163	\$155	\$152
Famers Property	\$345	\$394	\$328	\$406	\$396
Mid Century	\$203	\$220	\$207	\$239	\$196
Nat'l Farmers Union	\$137	\$151	\$152	\$176	\$144
Progressive Direct	\$132	\$127	\$130	\$139	\$124
Progressive NW	\$126	\$122	\$137	\$141	\$119
Safeco	\$210	\$196	\$180	\$188	\$189
State Farm Fire	\$205	\$211	\$177	\$196	\$155
State Farm Mutual	\$179	\$184	\$155	\$171	\$136
USAA	\$165	\$143	\$144	\$138	\$136
USAA Casualty	\$167	\$147	\$147	\$140	\$137
USAA General Ind	\$147	\$128	\$128	\$128	\$122

EXAMPLE NUMBER 12: Single female, age 35. Drives 2016 Chevrolet Traverse (VIN#: 1GNKRKGD5G) and is a GIG driver but only deliveries food or other goods and does not take on passengers. Annual mileage = 40,000. Clean driving record for 3 years and excellent credit. DRIVER IS LOOKING FOR A "LIABILITY ONLY" POLICY.

Company Name	Fargo	Bismarck/		Minot	Remainder of State
		Mandan	Grand Forks		
Allstate	\$766	\$922	\$740	\$729	\$708
American Standard	\$181	\$179	\$188	\$180	\$168
Center Mutual	\$182	\$129	\$127	\$127	\$117
Garrison Prop & Cas	\$167	\$144	\$147	\$139	\$138
Grinnell Select	\$172	\$167	\$154	\$175	\$115
Famers Property	\$317	\$359	\$307	\$361	\$364
Mid Century	\$166	\$180	\$170	\$195	\$161
Nat'l Farmers Union	\$129	\$143	\$144	\$164	\$139
Progressive Direct	\$114	\$109	\$111	\$117	\$107
Progressive NW	\$110	\$107	\$118	\$122	\$102
Safeco	\$214	\$199	\$182	\$190	\$192
State Farm Fire	\$181	\$186	\$156	\$173	\$137
State Farm Mutual	\$158	\$163	\$136	\$151	\$120
USAA	\$149	\$129	\$130	\$124	\$124
USAA Casualty	\$155	\$136	\$136	\$129	\$128
USAA General Ind	\$143	\$124	\$125	\$118	\$120



THE AUTOMOBILE INSURANCE "ASSIGNED RISK" PLAN

Some drivers cannot buy insurance from the companies listed in our survey. If you cannot buy insurance in the open market from either a low cost or a high risk company, you may be eligible for the "assigned risk" plan. This plan was designed to make insurance available for any driver who wants to buy it, regardless of their driving record.

You are eligible for coverage through the assigned risk plan, if:

- * You are a resident of North Dakota.
- * Your vehicle is registered in North Dakota.
- * You have a current, valid North Dakota drivers license.
- * You have no unpaid automobile insurance premiums in the last twelve months.

The cost of the auto insurance through the assigned risk plan is usually higher, but coverage is available for all drivers who meet the eligibility requirements. If you cannot get insurance on the open market, ask your agent or broker for assistance in contacting the North Dakota Auto Insurance Plan Office at:

North Dakota Automobile Insurance Plan
1 East Wacker Drive, Suite 3120
Chicago, IL 60601
Phone: (888) 706 – 6100
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IMPORTANT COMPANY DIFFERENCES

Mid-Century

Electronic Funds (EFT) discount and ePolicy discount.

National Farmers Union Insurance

All examples assume paid-in-full premiums. Pro-active discount applied in all examples.

Nodak Mutual Insurance Company

Nodak files annual rates; the six month premiums quoted in the examples are arrived at by dividing the rates in half. All risks were quoted on the EFT Payment Plan.

Progressive Direct/Progressive Northwestern Insurance Companies

"Snapshot" and paid-in-full discount applied to all rating examples

North Dakota Insurance Department

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