



North Dakota
Insurance Department
Jon Godfread, Commissioner

ISSUE #36

AUTOMOBILE INSURANCE COST COMPARISON SURVEY

April 2020

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.

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, 2018. 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 and 10

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 2012 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	Remainder of State	Bismarck/ Mandan	Grand Forks	Minot
Allstate	\$959	\$913	\$1,158	\$913	\$931
American Family	\$440	\$424	\$494	\$421	\$467
Center Mutual	\$673	\$591	\$641	\$593	\$556
Garrison Prop & Cas	\$648	\$658	\$603	\$587	\$548
GEICO	\$528	\$708	\$594	\$524	\$607
GEICO Indemnity	\$1,087	\$1,545	\$1,253	\$1,080	\$1,255
Grinnell Select	\$630	\$759	\$690	\$679	\$704
Metropolitan	\$582	\$687	\$665	\$655	\$681
Milbank	\$463	\$580	\$589	\$484	\$463
Mid Century	\$369	\$436	\$431	\$381	\$482
Nat'l Farmers Union	\$540	\$698	\$652	\$538	\$628
Nodak Mutual	\$274	\$340	\$349	\$332	\$354
North Star Mutual	\$408	\$379	\$447	\$383	\$387
Progressive Direct	\$224	\$246	\$246	\$227	\$259
Progressive NW	\$254	\$311	\$295	\$292	\$333
Safeco	\$762	\$934	\$858	\$763	\$925
State Farm Fire	\$751	\$947	\$774	\$704	\$850
State Farm Mutual	\$576	\$766	\$600	\$545	\$663
USAA	\$486	\$526	\$474	\$468	\$424
USAA Casualty	\$487	\$510	\$464	\$449	\$419

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	Remainder of State	Bismarck/ Mandan	Grand Forks	Minot
Allstate	\$958	\$910	\$1,140	\$904	\$924
American Family	\$476	\$471	\$534	\$456	\$515
Center Mutual	\$629	\$553	\$562	\$547	\$511
Garrison Prop & Cas	\$469	\$493	\$444	\$428	\$406
GEICO	\$434	\$600	\$494	\$432	\$503
GEICO Indemnity	\$961	\$1,365	\$1,107	\$954	\$1,112
Grinnell Select	\$494	\$631	\$562	\$540	\$571
Metropolitan	\$472	\$571	\$543	\$540	\$560
Milbank	\$346	\$429	\$436	\$361	\$346
Mid Century	\$310	\$374	\$370	\$324	\$408
Nat'l Farmers Union	\$481	\$643	\$592	\$473	\$559
Nodak Mutual	\$261	\$367	\$358	\$329	\$359
North Star Mutual	\$419	\$396	\$460	\$391	\$393
Progressive Direct	\$226	\$268	\$261	\$234	\$269
Progressive NW	\$261	\$345	\$321	\$304	\$350
Safeco	\$653	\$807	\$736	\$660	\$695
State Farm Fire	\$505	\$671	\$528	\$480	\$586
State Farm Mutual	\$389	\$545	\$411	\$373	\$459
USAA	\$422	\$476	\$421	\$411	\$378
USAA Casualty	\$404	\$441	\$394	\$377	\$357

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	Remainder of State	Bismarck/ Mandan	Grand Forks	Minot
Allstate	\$935	\$974	\$1,107	\$888	\$895
American Family	\$541	\$519	\$624	\$499	\$558
Center Mutual	\$918	\$799	\$811	\$803	\$733
Garrison Prop & Cas	\$548	\$550	\$508	\$497	\$469
GEICO	\$549	\$752	\$622	\$546	\$634
GEICO Indemnity	\$1,364	\$1,921	\$1,565	\$1,351	\$1,567
Grinnell Select	\$792	\$999	\$893	\$861	\$905
Metropolitan	\$496	\$590	\$561	\$562	\$585
Milbank	\$260	\$309	\$317	\$265	\$260
Mid Century	\$560	\$661	\$658	\$566	\$720
Nat'l Farmers Union	\$611	\$803	\$754	\$603	\$710
Nodak Mutual	\$373	\$515	\$505	\$466	\$507
North Star Mutual	\$600	\$566	\$657	\$652	\$565
Progressive Direct	\$241	\$289	\$281	\$252	\$290
Progressive NW	\$278	\$373	\$344	\$327	\$373
Safeco	\$642	\$785	\$723	\$642	\$681
State Farm Fire	\$693	\$963	\$730	\$662	\$812
State Farm Mutual	\$539	\$795	\$575	\$521	\$645
USAA	\$532	\$571	\$517	\$511	\$469
USAA Casualty	\$515	\$536	\$491	\$476	\$448

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	Remainder of State	Bismarck/ Mandan	Grand Forks	Minot
Allstate	\$820	\$771	\$944	\$773	\$786
American Family	\$493	\$479	\$555	\$468	\$520
Center Mutual	\$823	\$775	\$753	\$763	\$681
Garrison Prop & Cas	\$560	\$567	\$520	\$508	\$481
GEICO	\$611	\$934	\$718	\$613	\$717
GEICO Indemnity	\$2,004	\$3,076	\$2,369	\$1,998	\$2,336
Grinnell Select	\$710	\$904	\$806	\$774	\$815
Metropolitan	\$611	\$732	\$692	\$693	\$725
Milbank	\$281	\$332	\$333	\$288	\$281
Mid Century	\$543	\$659	\$651	\$560	\$715
Nat'l Farmers Union	\$680	\$888	\$832	\$675	\$790
Nodak Mutual	\$421	\$432	\$422	\$389	\$423
North Star Mutual	\$648	\$617	\$713	\$606	\$607
Progressive Direct	\$273	\$319	\$312	\$280	\$325
Progressive NW	\$288	\$385	\$358	\$337	\$388
Safeco	\$720	\$941	\$845	\$734	\$791
State Farm Fire	\$626	\$840	\$654	\$595	\$726
State Farm Mutual	\$484	\$687	\$513	\$465	\$572
USAA	\$541	\$585	\$527	\$520	\$479
USAA Casualty	\$539	\$566	\$514	\$498	\$471

EXAMPLE NUMBER 5: Married couple ages 46 & 44 with Youthful driver. Husband, age 46, drives 2012 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	Remainder of State	Bismarck/ Mandan	Grand Forks	Minot
Allstate	\$1,302	\$1,202	\$1,452	\$1,226	\$1,237
American Family	\$657	\$635	\$747	\$623	\$697
Center Mutual	\$798	\$813	\$871	\$868	\$819
Garrison Prop & Cas	\$1,282	\$1,210	\$1,132	\$1,122	\$1,051
GEICO	\$1,061	\$1,357	\$1,180	\$1,055	\$1,225
GEICO Indemnity	\$2,086	\$2,357	\$2,357	\$2,067	\$2,401
Grinnell Select	\$1,074	\$1,325	\$1,194	\$1,163	\$1,216
Metropolitan	\$1,269	\$1,507	\$1,441	\$1,427	\$1,489
Milbank	\$442	\$523	\$511	\$453	\$442
Mid Century	\$1,020	\$1,161	\$1,153	\$1,037	\$1,299
Nat'l Farmers Union	\$676	\$877	\$818	\$672	\$783
Nodak Mutual	\$664	\$880	\$881	\$822	\$887
North Star Mutual	\$829	\$769	\$903	\$772	\$779
Progressive Direct	\$320	\$351	\$352	\$323	\$377
Progressive NW	\$379	\$458	\$438	\$436	\$492
Safeco	\$1,447	\$1,578	\$1,514	\$1,400	\$1,440
State Farm Fire	\$1,472	\$1,728	\$1,496	\$1,363	\$1,626
State Farm Mutual	\$1,120	\$1,373	\$1,148	\$1,044	\$1,253
USAA	\$1,032	\$1,029	\$948	\$955	\$868
USAA Casualty	\$1,018	\$989	\$919	\$905	\$847

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	Remainder of State	Bismarck/ Mandan	Grand Forks	Minot
Allstate	\$979	\$902	\$1,053	\$920	\$928
American Family	\$426	\$412	\$470	\$412	\$448
Center Mutual	\$691	\$575	\$639	\$634	\$613
Garrison Prop & Cas	\$1,075	\$1,024	\$947	\$936	\$881
GEICO	\$814	\$1,063	\$911	\$809	\$943
GEICO Indemnity	\$1,758	\$2,401	\$2,001	\$1,745	\$2,035
Grinnell Select	\$846	\$1,041	\$940	\$918	\$963
Metropolitan	\$1,122	\$1,312	\$1,301	\$1,257	\$1,298
Milbank	\$502	\$596	\$574	\$516	\$502
Mid Century	\$575	\$545	\$547	\$497	\$612
Nat'l Farmers Union	\$676	\$424	\$394	\$325	\$376
Nodak Mutual	\$444	\$594	\$595	\$552	\$604
North Star Mutual	\$678	\$629	\$736	\$629	\$635
Progressive Direct	\$267	\$278	\$281	\$265	\$303
Progressive NW	\$293	\$336	\$327	\$333	\$373
Safeco	\$1,445	\$1,533	\$1,486	\$1,391	\$1,418
State Farm Fire	\$1,335	\$1,534	\$1,352	\$1,233	\$1,469
State Farm Mutual	\$1,011	\$1,210	\$1,032	\$939	\$1,125
USAA	\$798	\$798	\$729	\$733	\$670
USAA Casualty	\$815	\$726	\$732	\$720	\$677

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	Remainder of State	Bismarck/ Mandan	Grand Forks	Minot
Allstate	\$730	\$684	\$815	\$686	\$697
American Family	\$368	\$360	\$399	\$363	\$393
Center Mutual	\$599	\$592	\$565	\$581	\$512
Garrison Prop & Cas	\$391	\$389	\$357	\$349	\$331
GEICO	\$387	\$565	\$448	\$387	\$451
GEICO Indemnity	\$1,204	\$1,776	\$1,404	\$1,199	\$1,400
Grinnell Select	\$484	\$616	\$550	\$529	\$560
Metropolitan	\$432	\$512	\$493	\$487	\$506
Milbank	\$333	\$399	\$393	\$344	\$333
Mid Century	\$310	\$356	\$353	\$316	\$395
Nat'l Farmers Union	\$363	\$459	\$431	\$360	\$414
Nodak Mutual	\$246	\$333	\$333	\$308	\$341
North Star Mutual	\$453	\$430	\$496	\$419	\$422
Progressive Direct	\$207	\$230	\$230	\$211	\$240
Progressive NW	\$216	\$268	\$255	\$247	\$282
Safeco	\$518	\$594	\$557	\$513	\$531
State Farm Fire	\$536	\$677	\$555	\$505	\$613
State Farm Mutual	\$410	\$543	\$428	\$389	\$475
USAA	\$346	\$366	\$331	\$328	\$302
USAA Casualty	\$348	\$357	\$326	\$317	\$300

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	Remainder of State	Bismarck/ Mandan	Grand Forks	Minot
Allstate	\$895	\$822	\$971	\$840	\$846
American Standard	\$628	\$608	\$705	\$601	\$666
Center Mutual	\$1,004	\$845	\$856	\$828	\$791
Garrison Prop & Cas	\$732	\$728	\$671	\$657	\$617
GEICO	\$792	\$1,017	\$879	\$781	\$901
GEICO Indemnity	\$1,695	\$2,215	\$1,899	\$1,666	\$1,921
Grinnell Mutual	\$1,416	\$1,689	\$1,543	\$1,523	\$1,581
Metropolitan	\$1,073	\$1,272	\$1,221	\$1,211	\$1,251
Milbank	\$365	\$438	\$445	\$374	\$365
Mid Century	\$985	\$1,128	\$1,119	\$1,003	\$1,252
Nat'l Farmers Union	\$781	\$972	\$907	\$780	\$879
Nodak Mutual	\$518	\$693	\$694	\$651	\$698
North Star Mutual	\$755	\$705	\$824	\$703	\$712
Progressive Direct	\$366	\$411	\$407	\$375	\$432
Progressive NW	\$447	\$551	\$522	\$514	\$581
Safeco	\$778	\$903	\$845	\$768	\$801
State Farm Fire	\$988	\$1,212	\$1,012	\$921	\$1,099
State Farm Mutual	\$658	\$843	\$679	\$617	\$743
USAA	\$708	\$752	\$681	\$674	\$616
USAA Casualty	\$689	\$710	\$649	\$630	\$592
USAA General Ind	\$739	\$757	\$692	\$691	\$631

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	Fargo	Remainder of State	Bismarck/ Mandan	Grand Forks	Minot
Allstate	\$523	\$431	\$471	\$513	\$472
American Standard	\$479	\$417	\$469	\$513	\$474
Center Mutual	\$446	\$328	\$320	\$325	\$295
Garrison Prop & Cas	\$649	\$498	\$514	\$538	\$469
GEICO	\$616	\$542	\$618	\$588	\$656
GEICO Indemnity	\$625	\$545	\$628	\$599	\$667
Metropolitan	\$937	\$1,022	\$1,078	\$1,010	\$1,033
Milbank	\$395	\$381	\$355	\$357	\$387
Mid Century	\$649	\$595	\$673	\$639	\$740
Nat'l Farmers Union	\$343	\$301	\$320	\$346	\$319
Nodak Mutual	\$191	\$126	\$169	\$196	\$167
Progressive Direct	\$265	\$239	\$250	\$256	\$281
Progressive NW	\$311	\$289	\$298	\$343	\$364
Safeco	\$537	\$455	\$500	\$477	\$479
State Farm Fire	\$1,049	\$812	\$981	\$897	\$964
USAA	\$467	\$358	\$371	\$400	\$340
USAA Casualty	\$503	\$385	\$399	\$418	\$366
USAA General Ind	\$535	\$414	\$426	\$457	\$388

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	Remainder of State	Bismarck/ Mandan	Grand Forks	Minot
Allstate	\$340	\$287	\$312	\$331	\$308
American Standard	\$254	\$228	\$251	\$268	\$251
Center Mutual	\$326	\$201	\$222	\$218	\$218
Garrison Prop & Cas	\$280	\$217	\$224	\$234	\$205
GEICO	\$363	\$319	\$365	\$346	\$384
Grinnell Select	\$629	\$569	\$580	\$628	\$591
Metropolitan	\$701	\$769	\$816	\$761	\$776
Milbank	\$239	\$229	\$215	\$216	\$233
Mid Century	\$326	\$307	\$344	\$324	\$372
Nat'l Farmers Union	\$150	\$135	\$139	\$150	\$138
Nodak Mutual	\$194	\$128	\$173	\$199	\$168
Progressive Direct	\$128	\$120	\$122	\$124	\$131
Progressive NW	\$106	\$102	\$103	\$116	\$122
Safeco	\$337	\$289	\$314	\$301	\$302
USAA	\$216	\$168	\$173	\$186	\$159
USAA Casualty	\$223	\$173	\$179	\$187	\$164
USAA General Ind	\$210	\$164	\$169	\$181	\$155

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
Fax: (312) 494 – 1750
Email: ndaip@aipso.com
Website: www.aipso.com/nd

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