



North Dakota
Insurance Department
Jon Godfread, Commissioner

ISSUE #36

AUTOMOBILE INSURANCE COST COMPARISON SURVEY

April 2021

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, 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 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.

*** Coverage limit is too low for Country Financial

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	Remainder of State	Bismarck/ Mandan	Grand Forks	Minot
Allstate	\$1,005	\$962	\$1,228	\$957	\$979
American Family	\$462	\$447	\$526	\$438	\$491
Center Mutual	\$720	\$647	\$696	\$644	\$605
Country Financial	\$454	\$373	\$458	\$436	\$447
GEICO	\$546	\$750	\$620	\$544	\$632
GEICO Indemnity	\$1,137	\$1,651	\$1,321	\$1,133	\$1,320
Grinnell Select	\$707	\$827	\$814	\$763	\$826
Metropolitan	\$667	\$782	\$702	\$714	\$761
Mid Century	\$415	\$471	\$470	\$407	\$519
Nat'l Farmers Union	\$878	\$874	\$983	\$889	\$1,023
Nationwide Mutual	\$603	\$682	\$670	\$616	\$695
Nodak Mutual	\$280	\$357	\$362	\$342	\$366
North Star Mutual	\$414	\$391	\$468	\$388	\$394
Progressive Direct	\$210	\$244	\$237	\$215	\$245
Progressive NW	\$260	\$328	\$312	\$298	\$334
Safeco	\$771	\$944	\$868	\$773	\$817
State Farm Fire	\$700	\$855	\$725	\$651	\$786
State Farm Mutual	\$540	\$688	\$564	\$506	\$614
USAA	\$554	\$600	\$540	\$533	\$484
USAA Casualty	\$558	\$585	\$532	\$514	\$482

EXAMPLE NUMBER 2: Single Female, Age 30. Drives 2014 Acur 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	\$1,090	\$1,043	\$1,306	\$1,026	\$1,057
American Family	\$464	\$459	\$533	\$438	\$507
Center Mutual	\$824	\$737	\$743	\$726	\$684
Country Financial	\$419	\$414	\$457	\$418	\$448
Garrison Prop & Cas	\$546	\$582	\$521	\$501	\$476
GEICO	\$490	\$692	\$561	\$490	\$573
GEICO Indemnity	\$1,087	\$1,579	\$1,262	\$1,084	\$1,269
Grinnell Select	\$590	\$732	\$712	\$646	\$714
Metropolitan	\$503	\$597	\$534	\$551	\$575
Mid Century	\$393	\$477	\$468	\$410	\$519
Nat'l Farmers Union	\$805	\$846	\$932	\$816	\$977
Nationwide Mutual	\$474	\$578	\$542	\$492	\$559
Nodak Mutual	\$295	\$420	\$409	\$375	\$413
North Star Mutual	\$478	\$453	\$539	\$446	\$448
Progressive Direct	\$213	\$271	\$255	\$224	\$260
Progressive NW	\$254	\$342	\$319	\$296	\$333
Safeco	\$689	\$868	\$785	\$700	\$741
State Farm Fire	\$572	\$767	\$603	\$543	\$667
State Farm Mutual	\$445	\$626	\$473	\$426	\$526
USAA	\$513	\$577	\$510	\$498	\$458
USAA Casualty	\$486	\$533	\$475	\$454	\$430

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	\$905	\$846	\$1,073	\$861	\$866
American Family	\$517	\$492	\$603	\$472	\$534
Center Mutual	\$918	\$799	\$811	\$803	\$734
Country Financial	\$458	\$442	\$494	\$452	\$482
Garrison Prop & Cas	\$579	\$589	\$544	\$530	\$499
GEICO	\$541	\$744	\$614	\$539	\$626
GEICO Indemnity	\$1,342	\$1,900	\$1,544	\$1,333	\$1,547
Grinnell Select	\$788	\$947	\$923	\$854	\$929
Metropolitan	\$537	\$631	\$566	\$581	\$614
Mid Century	\$520	\$610	\$610	\$523	\$664
Nat'l Farmers Union	\$938	\$988	\$1,093	\$946	\$1,104
Nationwide Mutual	\$692	\$849	\$792	\$717	\$809
Nodak Mutual	\$194	\$267	\$262	\$242	\$263
North Star Mutual	\$534	\$506	\$600	\$501	\$503
Progressive Direct	\$207	\$258	\$244	\$219	\$249
Progressive NW	\$228	\$301	\$281	\$264	\$295
Safeco	\$640	\$788	\$724	\$641	\$681
State Farm Fire	\$659	\$903	\$697	\$626	\$767
State Farm Mutual	\$517	\$745	\$553	\$496	\$612
USAA	\$552	\$592	\$538	\$532	\$488
USAA Casualty	\$546	\$571	\$523	\$507	\$478

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	\$794	\$745	\$914	\$748	\$760
American Family	\$475	\$458	\$543	\$447	\$502
Center Mutual	\$802	\$736	\$729	\$738	\$666
Country Financial	\$476	\$451	\$509	\$469	\$498
Garrison Prop & Cas	\$569	\$591	\$540	\$524	\$496
GEICO	\$606	\$928	\$712	\$607	\$711
GEICO Indemnity	\$1,981	\$3,054	\$2,346	\$1,978	\$2,315
Grinnell Select	\$710	\$862	\$837	\$770	\$840
Metropolitan	\$657	\$782	\$696	\$719	\$754
Mid Century	\$608	\$739	\$732	\$617	\$795
Nat'l Farmers Union	\$868	\$906	\$1,001	\$879	\$1,042
Nationwide Mutual	\$635	\$781	\$726	\$657	\$738
Nodak Mutual	\$155	\$216	\$193	\$195	\$212
North Star Mutual	\$586	\$555	\$657	\$549	\$548
Progressive Direct	\$223	\$280	\$267	\$235	\$270
Progressive NW	\$229	\$325	\$299	\$280	\$316
Safeco	\$721	\$948	\$849	\$737	\$791
State Farm Fire	\$619	\$806	\$649	\$583	\$710
State Farm Mutual	\$482	\$657	\$510	\$458	\$561
USAA	\$545	\$596	\$538	\$529	\$487
USAA Casualty	\$539	\$575	\$522	\$504	\$477

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	Remainder of State	Bismarck/ Mandan	Grand Forks	Minot
Allstate	\$1,465	\$1,368	\$1,673	\$1,379	\$1,402
American Family	\$818	\$791	\$913	\$806	\$900
Center Mutual	\$1,097	\$937	\$1,008	\$986	\$942
Country Financial	\$1,148	\$906	\$1,138	\$1,099	\$1,116
Garrison Prop & Cas	\$1,659	\$1,552	\$1,458	\$1,449	\$1,357
GEICO	\$1,142	\$1,495	\$1,280	\$1,139	\$1,328
GEICO Indemnity	\$2,263	\$3,098	\$2,580	\$2,252	\$2,626
Grinnell Select	\$1,214	\$1,447	\$1,419	\$1,316	\$1,435
Metropolitan	\$1,432	\$1,686	\$1,508	\$1,544	\$1,633
Mid Century	\$991	\$1,114	\$1,119	\$995	\$1,247
Nat'l Farmers Union	\$1,275	\$1,302	\$1,451	\$1,292	\$1,504
Nationwide Mutual	\$989	\$1,144	\$1,109	\$1,016	\$1,153
Nodak Mutual	\$386	\$550	\$516	\$480	\$523
North Star Mutual	\$844	\$790	\$946	\$784	\$790
Progressive Direct	\$280	\$315	\$306	\$283	\$327
Progressive NW	\$314	\$375	\$361	\$356	\$392
Safeco	\$1,586	\$1,805	\$1,702	\$1,553	\$1,613
State Farm Fire	\$2,715	\$3,118	\$2,782	\$2,501	\$3,003
State Farm Mutual	\$2,076	\$2,470	\$2,141	\$1,923	\$2,316
USAA	\$1,217	\$1,204	\$1,113	\$1,123	\$1,022
USAA Casualty	\$1,179	\$1,143	\$1,063	\$1,047	\$984

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	\$946	\$871	\$1,018	\$889	\$897
American Family	\$537	\$519	\$576	\$545	\$586
Center Mutual	\$691	\$575	\$639	\$634	\$613
Country Financial	\$856	\$616	\$818	\$806	\$802
Garrison Prop & Cas	\$1,366	\$1,252	\$1,179	\$1,177	\$1,102
GEICO	\$803	\$1,052	\$900	\$799	\$933
GEICO Indemnity	\$1,734	\$2,378	\$1,978	\$1,724	\$2,012
Grinnell Select	\$912	\$1,067	\$1,056	\$986	\$1,075
Metropolitan	\$1,131	\$1,429	\$1,324	\$1,310	\$1,382
Mid Century	\$635	\$614	\$612	\$552	\$686
Nat'l Farmers Union	\$1,093	\$1,035	\$1,163	\$1,105	\$1,233
Nationwide Mutual	\$752	\$831	\$826	\$768	\$870
Nodak Mutual	\$444	\$594	\$595	\$552	\$604
North Star Mutual	\$577	\$537	\$644	\$534	\$543
Progressive Direct	\$219	\$238	\$234	\$219	\$250
Progressive NW	\$241	\$278	\$271	\$271	\$296
Safeco	\$1,428	\$1,500	\$1,473	\$1,377	\$1,404
State Farm Fire	\$1,176	\$1,318	\$1,200	\$1,078	\$1,285
State Farm Mutual	\$890	\$1,043	\$924	\$829	\$992
USAA	\$896	\$865	\$801	\$814	\$741
USAA Casualty	\$904	\$855	\$797	\$789	\$743

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	\$707	\$661	\$789	\$664	\$674
American Family	\$298	\$289	\$329	\$290	\$317
Center Mutual	\$569	\$553	\$531	\$545	\$482
Country Financial	\$375	\$310	\$377	\$362	\$372
Garrison Prop & Cas	\$424	\$424	\$389	\$380	\$360
GEICO	\$383	\$561	\$443	\$383	\$448
GEICO Indemnity	\$1,189	\$1,761	\$1,389	\$1,186	\$1,386
Grinnell Select	\$503	\$611	\$599	\$548	\$603
Metropolitan	\$469	\$553	\$501	\$507	\$534
Mid Century	\$290	\$339	\$332	\$296	\$372
Nat'l Farmers Union	\$742	\$768	\$849	\$748	\$871
Nationwide Mutual	\$485	\$557	\$541	\$501	\$563
Nodak Mutual	\$246	\$333	\$333	\$308	\$341
North Star Mutual	\$403	\$382	\$454	\$374	\$377
Progressive Direct	\$175	\$204	\$196	\$178	\$205
Progressive NW	\$198	\$251	\$238	\$226	\$252
Safeco	\$515	\$594	\$556	\$511	\$530
State Farm Fire	\$479	\$586	\$496	\$447	\$542
State Farm Mutual	\$369	\$470	\$385	\$347	\$422
USAA	\$384	\$401	\$364	\$362	\$333
USAA Casualty	\$382	\$391	\$357	\$347	\$329

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	\$883	\$812	\$960	\$829	\$835
American Standard	\$667	\$643	\$759	\$636	\$714
Center Mutual	\$1,004	\$845	\$856	\$828	\$791
Garrison Prop & Cas	\$782	\$773	\$716	\$703	\$658
GEICO	\$774	\$1,000	\$861	\$765	\$884
GEICO Indemnity	\$1,656	\$2,178	\$1,860	\$1,632	\$1,885
Grinnell Mutual	\$1,641	\$1,837	\$1,839	\$1,755	\$1,889
Metropolitan	\$1,157	\$1,364	\$1,236	\$1,255	\$1,324
Mid Century	\$914	\$1,041	\$1,038	\$931	\$1,159
Nat'l Farmers Union	\$1,684	\$1,677	\$1,873	\$1,702	\$1,939
Nationwide Mutual	\$965	\$1,128	\$1,084	\$989	\$1,114
Nodak Mutual	\$272	\$357	\$359	\$336	\$364
North Star Mutual	\$630	\$588	\$706	\$590	\$593
Progressive Direct	\$329	\$371	\$359	\$333	\$382
Progressive NW	\$389	\$459	\$444	\$442	\$482
Safeco	\$774	\$904	\$844	\$765	\$799
State Farm Fire	\$1,000	\$1,205	\$1,035	\$927	\$1,107
State Farm Mutual	\$671	\$839	\$699	\$626	\$752
USAA	\$757	\$783	\$717	\$714	\$651
USAA Casualty	\$706	\$715	\$658	\$643	\$603
USAA General Ind	\$752	\$770	\$706	\$705	\$644

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	\$512	\$423	\$462	\$503	\$463
American Standard	\$440	\$385	\$431	\$468	\$434
Garrison Prop & Cas	\$687	\$523	\$544	\$571	\$498
GEICO	\$585	\$512	\$587	\$561	\$627
GEICO Indemnity	\$598	\$520	\$602	\$576	\$643
Metropolitan	\$1,076	\$1,144	\$1,123	\$1,068	\$1,173
Mid Century	\$688	\$632	\$714	\$677	\$784
Nat'l Farmers Union	\$1,626	\$1,152	\$1,427	\$1,629	\$1,482
Nationwide Mutual	\$705	\$571	\$690	\$673	\$693
Nodak Mutual	\$191	\$126	\$169	\$196	\$167
Progressive Direct	\$229	\$209	\$214	\$220	\$241
Progressive NW	\$262	\$243	\$254	\$287	\$298
Safeco	\$519	\$441	\$484	\$461	\$464
State Farm Fire	\$872	\$662	\$848	\$746	\$809
USAA	\$528	\$404	\$419	\$452	\$383
USAA Casualty	\$534	\$406	\$423	\$443	\$388
USAA General Ind	\$537	\$413	\$427	\$460	\$390

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	\$399	\$333	\$363	\$388	\$359
American Standard	\$236	\$213	\$233	\$249	\$234
Garrison Prop & Cas	\$336	\$260	\$268	\$280	\$245
GEICO	\$345	\$302	\$347	\$330	\$368
Grinnell Select	\$822	\$676	\$734	\$820	\$798
Metropolitan	\$800	\$855	\$841	\$808	\$875
Mid Century	\$350	\$331	\$370	\$348	\$400
Nat'l Farmers Union	\$386	\$296	\$338	\$381	\$339
Nationwide Mutual	\$360	\$314	\$357	\$350	\$355
Nodak Mutual	\$195	\$128	\$173	\$199	\$168
Progressive Direct	\$116	\$110	\$110	\$113	\$120
Progressive NW	\$104	\$98	\$101	\$111	\$115
Safeco	\$326	\$281	\$304	\$292	\$293
USAA	\$276	\$214	\$221	\$237	\$202
USAA Casualty	\$274	\$212	\$219	\$229	\$202
USAA General Ind	\$226	\$177	\$182	\$195	\$167

EXAMPLE NUMBER 11: Single male, age 28. Drives 2018 Ford Edge (VIN#: 2FMPK3K9XJ) and is a GIG driver for a TNC company. 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	Remainder of State	Bismarck/ Mandan	Grand Forks	Minot
Allstate	\$291	\$251	\$272	\$287	\$269
American Standard	\$203	\$189	\$201	\$210	\$202
Garrison Prop & Cas	\$198	\$153	\$159	\$166	\$146
Metropolitan	\$305	\$323	\$318	\$302	\$333
Mid Century	\$157	\$152	\$170	\$161	\$185
Progressive Direct	\$113	\$106	\$108	\$110	\$116
Progressive NW	\$101	\$95	\$99	\$110	\$113
Safeco	\$202	\$174	\$189	\$181	\$182
State Farm Fire	\$189	\$144	\$184	\$162	\$176
State Farm Mutual	\$147	\$112	\$143	\$126	\$136
USAA	\$157	\$123	\$127	\$136	\$117
USAA Casualty	\$158	\$123	\$127	\$133	\$118
USAA General Ind	\$164	\$129	\$133	\$142	\$122

EXAMPLE NUMBER 12: Single female, age 35. Drives 2016 Chevrolet Traverse (VIN#: 1GNKRGKD5G) 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	Remainder of State	Bismarck/ Mandan	Grand Forks	Minot
Allstate	\$304	\$260	\$284	\$297	\$277
American Standard	\$179	\$348	\$471	\$185	\$178
Garrison Prop & Cas	\$162	\$128	\$131	\$136	\$120
Metropolitan	\$276	\$294	\$291	\$278	\$301
Mid Century	\$130	\$126	\$141	\$133	\$152
Progressive Direct	\$98	\$93	\$94	\$96	\$101
Progressive NW	\$89	\$83	\$86	\$95	\$99
Safeco	\$206	\$179	\$193	\$186	\$187
State Farm Fire	\$169	\$128	\$164	\$144	\$157
State Farm Mutual	\$131	\$100	\$127	\$112	\$122
USAA	\$131	\$104	\$106	\$113	\$98
USAA Casualty	\$135	\$107	\$110	\$114	\$101
USAA General Ind	\$149	\$120	\$121	\$129	\$111

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