

2025 AUTO INSURANCE Cost Comparison Survey



NORTH DAKOTA
Insurance Department

2025

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.

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.

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	1042	1067	935	979	1012
Allstate North American	634	584	619	636	636
American Family	598	650	593	649	598
Auto Owners	812	938	839	855	820
Center Mutual	994	1132	892	906	930
COUNTRY Preferred	634	643	612	641	557
Farmers Property	1643	1847	1786	1751	1814
Farmers Group	1558	1801	1548	1659	1667
GEICO	634	716	630	730	858
GEICO General	634	716	630	730	858
GEICO Indemnity	1174	1350	1169	1362	1651
Grinnell Mutual	1023	1108	1072	1179	996
National Farmers Union	657	796	716	979	1343
Nationwide	717	807	733	839	819
Nodak	519	598	644	685	568
North Star Mutual	689	851	679	657	651
Progressive Direct	316	357	322	373	373
Progressive Northwestern	428	507	488	549	533
RAM Mutual	1133	1464	1180	1345	1163
Safeco (Liberty Mutual)	1174	1384	1183	1279	1558
State Farm Fire & Casualty	1103	1172	1047	1244	1429
State Farm Mutual	891	942	839	991	1103
USAA	764	775	709	723	872
USAA Casualty	744	762	704	706	847
USAA Garrison P&C	911	932	866	876	1053
USAA General Indemnity	860	878	799	819	996

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	926	934	831	856	886
Allstate North American	493	460	486	499	503
American Family	560	612	551	606	564
Auto Owners	665	773	686	705	682
Center Mutual	845	828	717	723	736
COUNTRY Preferred	509	485	534	499	531
Farmers Property	920	1032	1001	978	1012
Farmers Group	1001	1157	1005	1061	1076
GEICO	542	623	541	632	778
GEICO General	542	623	541	632	778
GEICO Indemnity	1089	1262	1085	1271	1574
Grinnell Mutual	835	903	887	972	822
National Farmers Union	548	665	599	827	1139
Nationwide	570	650	587	672	678
Nodak	474	554	592	638	529
North Star Mutual	592	729	581	562	559
Progressive Direct	260	305	269	314	319
Progressive Northwestern	336	412	387	437	440
RAM Mutual	527	674	547	624	533
Safeco (Liberty Mutual)	792	905	800	847	959
State Farm Fire & Casualty	765	817	736	885	1071
State Farm Mutual	615	653	587	700	819
USAA	579	581	537	546	655
USAA Casualty	552	562	521	523	627
USAA Garrison P&C	572	578	541	551	654
USAA General Indemnity	599	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. \$250/\$500 deductible.

Company Name	Fargo	Bismarck / Mandan	Grand Forks	Minot	Remainder of State
Allstate	1123	1152	1056	1102	1117
Allstate North American	230	208	224	232	232
American Family	834	924	814	904	845
Auto Owners	859	1006	893	918	890
Center Mutual	1172	1155	1030	1007	1059
COUNTRY Preferred	742	783	727	778	712
Farmers Property	1014	1117	1102	1082	1108
Farmers Group	1112	1268	1110	1200	1204
GEICO	651	738	648	756	893
GEICO General	651	738	648	756	893
GEICO Indemnity	1651	1894	1642	1913	2312
Grinnell Mutual	496	538	522	572	488
National Farmers Union	337	413	367	506	715
Nationwide	803	921	829	944	974
Nodak	651	747	806	851	711
North Star Mutual	806	991	794	768	762
Progressive Direct	268	315	276	322	328
Progressive Northwestern	339	422	394	428	451
RAM Mutual	728	921	752	855	739
Safeco (Liberty Mutual)	890	963	890	925	995
State Farm Fire & Casualty	966	1036	932	1118	1363
State Farm Mutual	854	911	817	973	1146
USAA	752	757	699	710	845
USAA Casualty	748	762	708	708	842
USAA Garrison P&C	754	764	716	723	855
USAA General Indemnity	796	809	743	757	911

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	908	929	881	895	908
Allstate North American	541	502	534	553	557
American Family	923	1030	897	1008	947
Auto Owners	1010	1181	1045	1077	1045
Center Mutual	966	1018	937	899	916
COUNTRY Preferred	738	777	723	771	703
Farmers Property	1304	1452	1430	1399	1447
Farmers Group	1406	1611	1407	1488	1508
GEICO	619	722	620	722	927
GEICO General	619	722	620	722	927
GEICO Indemnity	1818	2122	1811	2115	2685
Grinnell Mutual	479	520	500	550	467
National Farmers Union	320	390	348	479	675
Nationwide	741	850	766	871	899
Nodak	1206	1626	1607	1828	1566
North Star Mutual	931	1160	919	885	894
Progressive Direct	275	323	283	331	341
Progressive Northwestern	316	402	370	423	430
RAM Mutual	681	871	705	809	696
Safeco (Liberty Mutual)	1074	1188	1083	1133	1291
State Farm Fire & Casualty	923	986	888	1066	1292
State Farm Mutual	817	868	780	929	1088
USAA	807	827	756	771	938
USAA Casualty	809	840	772	774	943
USAA Garrison P&C	807	833	773	785	947
USAA General Indemnity	773	800	727	745	914

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	1454	1475	1401	1418	1427
Allstate North American	1230	1092	1168	1179	1146
American Family	1113	1173	1126	1195	1050
Auto Owners	1352	1549	1401	1412	1344
Center Mutual	1192	1182	1036	1063	1007
COUNTRY Preferred	1197	1161	1133	1162	942
Farmers Property	2147	2358	2297	2297	2323
Farmers Group	2182	2490	2137	2137	2365
GEICO	1375	1554	1371	1598	1858
GEICO General	1375	1554	1371	1598	1858
GEICO Indemnity	2494	2857	2483	2902	3471
Grinnell Mutual	856	896	872	959	771
National Farmers Union	531	630	579	774	1019
Nationwide	1227	1376	1254	1432	1389
Nodak	789	914	978	1035	869
North Star Mutual	1012	1241	998	968	944
Progressive Direct	374	403	372	430	404
Progressive Northwestern	492	554	555	610	568
RAM Mutual	1030	1306	1066	1214	1043
Safeco (Liberty Mutual)	2184	2259	2158	2197	2360
State Farm Fire & Casualty	1848	1949	1737	2051	2263
State Farm Mutual	1654	1737	1544	1814	1943
USAA	1468	1406	1336	1349	1519
USAA Casualty	1389	1346	1281	1280	1440
USAA Garrison P&C	1802	1716	1657	1674	1844
USAA General Indemnity	1364	1307	1423	1257	1413

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	1081	1053	997	994	984
Allstate North American	912	819	873	880	860
American Family	872	902	900	947	820
Auto Owners	1363	1537	1399	1402	1323
Center Mutual	1102	1166	1005	1055	946
COUNTRY Preferred	1089	1038	1025	1040	819
Farmers Property	2534	2883	2736	2694	2788
Farmers Group	2299	2694	2284	2451	2461
GEICO	1106	1246	1102	1286	1474
GEICO General	1106	1246	1102	1286	1474
GEICO Indemnity	2181	2488	2171	2542	2991
Grinnell Mutual	1800	1873	1899	2077	1659
National Farmers Union	1031	1203	1130	1500	1893
Nationwide	946	1061	974	1128	1060
Nodak	834	983	1051	1141	942
North Star Mutual	1041	1277	1018	982	973
Progressive Direct	275	290	272	313	292
Progressive Northwestern	450	521	511	567	541
RAM Mutual	1036	1339	1077	1226	1051
Safeco (Liberty Mutual)	2081	2161	2030	2074	2303
State Farm Fire & Casualty	1866	1949	1734	2035	2136
State Farm Mutual	1525	1588	1410	1647	1686
USAA	1358	1275	1232	1244	1392
USAA Casualty	1333	1261	1212	1222	1361
USAA Garrison P&C	1804	1685	1641	1680	1826
USAA General Indemnity	1349	1268	1225	1240	1387

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	752	755	700	707	715
Allstate North American	513	467	495	496	486
American Family	517	549	528	577	516
Auto Owners	700	787	714	719	681
Center Mutual	700	703	649	614	703
COUNTRY Preferred	530	520	506	520	435
Farmers Property	932	1056	1011	991	1028
Farmers Group	1002	1164	1001	1060	1072
GEICO	441	512	441	514	653
GEICO General	441	512	441	515	653
GEICO Indemnity	1243	1446	1238	1451	1819
Grinnell Mutual	804	834	842	922	734
National Farmers Union	469	552	511	687	892
Nationwide	546	628	568	657	662
Nodak	544	455	512	544	438
North Star Mutual	583	710	567	549	544
Progressive Direct	199	221	202	232	228
Progressive Northwestern	226	266	256	286	278
RAM Mutual	509	648	526	601	509
Safeco (Liberty Mutual)	674	737	672	699	811
State Farm Fire & Casualty	691	728	653	776	878
State Farm Mutual	561	588	527	622	683
USAA	507	489	466	471	540
USAA Casualty	501	489	464	466	535
USAA Garrison P&C	498	434	463	472	535
USAA General Indemnity	468	459	433	439	512

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	1300	1287	1252	1249	1244
Allstate North American	827	742	792	802	784
American Family	1256	1337	1276	1387	1227
Auto Owners	1100	1280	1141	1168	1128
Center Mutual	1290	1220	1064	1085	1100
COUNTRY Preferred	1198	1178	1139	1182	980
Farmers Property	2149	2384	2320	2284	2338
Farmers Group	2460	2833	2453	2653	2661
GEICO	1108	1253	1100	1277	1505
GEICO General	1108	1253	1100	1277	1505
GEICO Indemnity	1829	2078	1812	2107	2491
Grinnell Mutual	819	873	852	936	772
National Farmers Union	556	658	603	803	1066
Nationwide	1231	1408	1271	1459	1466
Nodak	797	877	973	1014	832
North Star Mutual	948	1163	936	909	888
Progressive Direct	498	544	498	579	556
Progressive Northwestern	715	812	807	889	841
RAM Mutual	1189	1495	1230	1387	1192
Safeco (Liberty Mutual)	1093	1151	1089	1116	1217
State Farm Fire & Casualty	1361	1451	1292	1521	1733
State Farm Mutual	1019	1081	959	1125	1240
USAA	1084	1080	1002	1013	1205
USAA Casualty	1002	1013	942	940	1118
USAA Garrison P&C	1018	1022	960	969	1141
USAA General Indemnity	1070	1078	993	1010	1213

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	1023	920	947	872	790
Allstate North American	518	445	468	470	426
American Family	821	777	865	807	645
Auto Owners	1314	1503	1425	1361	1266
Center Mutual	445	331	328	312	346
COUNTRY Preferred	Not eligible as the coverage limit is too low.				
Farmers Property	1893	2041	1870	1943	1823
Farmers Group	1661	1899	1582	1954	1909
GEICO	716	717	682	759	630
GEICO General	716	717	682	759	630
GEICO Indemnity	650	653	623	698	565
Grinnell Mutual	1516	1443	1357	1517	1003
National Farmers Union	978	1074	1053	1242	1404
Nationwide	877	863	835	862	698
Nodak	Ineligible				
North Star Mutual	Ineligible				
Progressive Direct	237	221	227	251	211
Progressive Northwestern	304	295	334	347	285
RAM Mutual	939	1061	949	1058	935
Safeco (Liberty Mutual)	809	728	716	722	671
State Farm Fire & Casualty	1016	1075	908	983	773
State Farm Mutual	Ineligible				
USAA	680	581	585	562	550
USAA Casualty	613	533	534	510	494
USAA Garrison P&C	733	628	641	608	593
USAA General Indemnity	624	538	538	517	509

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	590	535	549	511	473
Allstate North American	PER RMP ineligible for this line: Policy is ineligible if any rated driver requires a Certificate of Financial Responsibility.				
American Family	511	485	535	502	410
Auto Owners	364	416	395	377	351
Center Mutual	193	138	130	137	127
COUNTRY Preferred	Not eligible as the coverage limit is too low.				
Farmers Property	1387	1487	1372	1422	1336
Farmers Group	901	1028	874	1047	1038
GEICO	Ineligible				
GEICO General	Ineligible				
GEICO Indemnity	420	422	401	448	367
Grinnell Mutual	624	589	558	620	408
National Farmers Union	284	310	304	356	409
Nationwide	529	522	508	519	440
Nodak	Ineligible				
North Star Mutual	Ineligible				
Progressive Direct	117	111	114	122	108
Progressive Northwestern	135	131	148	152	128
RAM Mutual	Ineligible				
Safeco (Liberty Mutual)	415	375	368	372	335
State Farm Fire & Casualty	Ineligible				
State Farm Mutual	Ineligible				
USAA	352	302	304	290	287
USAA Casualty	328	286	286	272	267
USAA Garrison P&C	360	309	315	297	294
USAA General Indemnity	296	256	256	245	243

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	1170	1271	1104	1152	1193
Allstate North American	Does not sell policy without comprehensive/collision.				
American Family	275	265	284	272	239
Auto Owners	295	337	320	305	284
Center Mutual	Does not accept drivers transporting individuals for a Transportation Network Company (TNC).				
COUNTRY Preferred	Not eligible as the coverage limit is too low.				
Farmers Property	537	579	527	549	516
Farmers Group	465	531	441	545	536
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	232	253	248	290	335
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
RAM Mutual	Does not accept drivers working for a Transportation Network Company (TNC).				
Safeco (Liberty Mutual)	270	245	240	243	221
State Farm Fire & Casualty	258	274	229	249	294
State Farm Mutual	215187	228	191	208	161
USAA	163	141	142	136	134
USAA Casualty	153	126	135	135	129
USAA Garrison P&C	168	146	148	141	139
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. *Driver is looking for a “liability only” policy.*

Company Name	Fargo	Bismarck / Mandan	Grand Forks	Minot	Remainder of State
Allstate	953	1003	897	911	930
Allstate North American	Does not sell policy without comprehensive/collision.				
American Family	300	287	256	310	295
Auto Owners	252	288	273	261	243
Center Mutual	256	178	178	170	176
COUNTRY Preferred	Not eligible as the coverage limit is too low.				
Farmers Property	481	462	522	4787	493
Farmers Group	425	486	415	486	492
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	254	378	272	317	367
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	131	147	151	127
RAM Mutual	Does not accept drivers working for a Transportation Network Company (TNC).				
Safeco (Liberty Mutual)	273	247	243	246	228
State Farm Fire & Casualty	220	233	195	212	164
State Farm Mutual	185	196	164	179	139
USAA	168	145	146	139	139
USAA Casualty	162	143	142	136	134
USAA Garrison P&C	174	151	153	145	144
USAA General Indemnity	165	144	144	137	138



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