North Dakota
Insurance Department
Jon Godfread, Commissioner

ISSUE #36

**AUTOMOBILE INSURANCE COST COMPARISON SURVEY**

April 2022

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 though 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 | Bismarck/ Mandan | Grand Forks | Minot | Remainder of State |
|---|---|---|---|---|---|
| **Allstate** | **$804** | **$955** | **$767** | **$778** | **$760** |
| **American Family** | **$470** | **$534** | **$445** | **$499** | **$454** |
| **Center Mutual** | **$730** | **$706** | **$654** | **$614** | **$657** |
| **Country Financial** | **$386** | **$382** | **$367** | **$383** | **$319** |
| **GEICO** | **$546** | **$620** | **$544** | **$632** | **$750** |
| **GEICO Indemnity** | **$1,137** | **$1,321** | **$1,133** | **$1,320** | **$1,651** |
| **Grinnell Select** | **$691** | **$802** | **$745** | **$786** | **$802** |
| **Farmers Property** | **$676** | **$694** | **$712** | **$759** | **$781** |
| **Mid Century** | **$434** | **$490** | **$426** | **$541** | **$490** |
| **Nat'l Farmers Union** | **$672** | **$986** | **$765** | **$1,144** | **$998** |
| **Nationwide Mutual** | **$627** | **$694** | **$639** | **$720** | **$703** |
| **Nodak Mutual** | **$278** | **$372** | **$339** | **$355** | **$288** |
| **North Star Mutual** | **$422** | **$480** | **$397** | **$398** | **$395** |
| **Progressive Direct** | **$234** | **$267** | **$241** | **$277** | **$276** |
| **Progressive NW** | **$271** | **$327** | **$312** | **$349** | **$346** |
| **Safeco** | **$790** | **$889** | **$792** | **$837** | **$968** |
| **State Farm Fire** | **$704** | **$730** | **$655** | **$792** | **$860** |
| **State Farm Mutual** | **$563** | **$588** | **$528** | **$641** | **$718** |
| **USAA** | **$500** | **$502** | **$462** | **$469** | **$557** |
| **USAA Casualty** | **$511** | **$510** | **$478** | **$478** | **$555** |

**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** | **$866** | **$1,013** | **$816** | **$832** | **$819** |
| **American Family** | **$471** | **$541** | **$445** | **$514** | **$466** |
| **Center Mutual** | **$789** | **$711** | **$693** | **$654** | **$705** |
| **Country Financial** | **$352** | **$380** | **$350** | **$377** | **$348** |
| **Garrison Prop & Cas** | **$485** | **$480** | **$455** | **$463** | **$538** |
| **GEICO** | **$490** | **$561** | **$490** | **$573** | **$692** |
| **GEICO Indemnity** | **$1,087** | **$1,262** | **$1,084** | **$1,269** | **$1,262** |
| **Grinnell Select** | **$584** | **$715** | **$639** | **$685** | **$720** |
| **Farmers Property** | **$508** | **$527** | **$546** | **$575** | **$595** |
| **Mid Century** | **$411** | **$489** | **$428** | **$542** | **$496** |
| **Nat'l Farmers Union** | **$608** | **$933** | **$693** | **$1,082** | **$963** |
| **Nationwide Mutual** | **$497** | **$569** | **$515** | **$583** | **$599** |
| **Nodak Mutual** | **$289** | **$420** | **$368** | **$398** | **$408** |
| **North Star Mutual** | **$483** | **$550** | **$450** | **$452** | **$459** |
| **Progressive Direct** | **$243** | **$293** | **$258** | **$299** | **$310** |
| **Progressive NW** | **$265** | **$336** | **$311** | **$350** | **$362** |
| **Safeco** | **$767** | **$879** | **$781** | **$828** | **$977** |
| **State Farm Fire** | **$576** | **$607** | **$547** | **$672** | **$722** |
| **State Farm Mutual** | **$464** | **$494** | **$444** | **$549** | **$653** |
| **USAA** | **$473** | **$481** | **$441** | **$449** | **$545** |
| **USAA Casualty** | **$476** | **$482** | **$449** | **$450** | **$537** |

**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** | **$767** | **$882** | **$730** | **$727** | **$707** |
| **American Family** | **$497** | **$583** | **$450** | **$511** | **$473** |
| **Center Mutual** | **$975** | **$872** | **$864** | **$785** | **$863** |
| **Country Financial** | **$453** | **$481** | **$443** | **$479** | **$436** |
| **Garrison Prop & Cas** | **$566** | **$562** | **$533** | **$536** | **$615** |
| **GEICO** | **$541** | **$614** | **$539** | **$626** | **$744** |
| **GEICO Indemnity** | **$1,342** | **$1,544** | **$1,333** | **$1,547** | **$1,900** |
| **Grinnell Select** | **$770** | **$913** | **$834** | **$884** | **$919** |
| **Farmers Property** | **$543** | **$565** | **$580** | **$614** | **$632** |
| **Mid Century** | **$547** | **$639** | **$548** | **$695** | **$637** |
| **Nat'l Farmers Union** | **$743** | **$1,147** | **$843** | **$1,286** | **$1,179** |
| **Nationwide Mutual** | **$712** | **$814** | **$736** | **$830** | **$868** |
| **Nodak Mutual** | **$371** | **$243** | **$228** | **$247** | **$250** |
| **North Star Mutual** | **$509** | **$577** | **$480** | **$482** | **$480** |
| **Progressive Direct** | **$235** | **$278** | **$248** | **$285** | **$295** |
| **Progressive NW** | **$238** | **$298** | **$278** | **$311** | **$319** |
| **Safeco** | **$642** | **$723** | **$642** | **$681** | **$785** |
| **State Farm Fire** | **$663** | **$702** | **$631** | **$773** | **$909** |
| **State Farm Mutual** | **$539** | **$577** | **$518** | **$638** | **$777** |
| **USAA** | **$549** | **$559** | **$513** | **$520** | **$622** |
| **USAA Casualty** | **$569** | **$577** | **$539** | **$536** | **$630** |

**EXAMPLE NUMBER 4:** **Married couple, both aged 65 and retired.** Husband drives 2016 Ford F-150 Super Crew 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/ Mandan | Grand Forks | Minot | Remainder of State |
|---|---|---|---|---|---|
| **Allstate** | **$759** | **$833** | **$707** | **$710** | **$692** |
| **American Family** | **$498** | **$577** | **$463** | **$527** | **$482** |
| **Center Mutual** | **$816** | **$742** | **$752** | **$671** | **$752** |
| **Country Financial** | **$447** | **$470** | **$435** | **$468** | **$421** |
| **Garrison Prop & Cas** | **$541** | **$540** | **$511** | **$515** | **$596** |
| **GEICO** | **$606** | **$712** | **$607** | **$711** | **$928** |
| **GEICO Indemnity** | **$1,981** | **$2,346** | **$1,978** | **$2,315** | **$3,054** |
| **Grinnell Select** | **$692** | **$828** | **$751** | **$798** | **$837** |
| **Farmers Property** | **$663** | **$686** | **$714** | **$751** | **$781** |
| **Mid Century** | **$629** | **$756** | **$638** | **$820** | **$761** |
| **Nat'l Farmers Union** | **$701** | **$1,121** | **$799** | **$1,262** | **$1,157** |
| **Nationwide Mutual** | **$655** | **$746** | **$675** | **$758** | **$797** |
| **Nodak Mutual** | **$307** | **$355** | **$384** | **$410** | **$339** |
| **North Star Mutual** | **$589** | **$671** | **$552** | **$552** | **$559** |
| **Progressive Direct** | **$237** | **$285** | **$251** | **$288** | **$300** |
| **Progressive NW** | **$251** | **$321** | **$294** | **$330** | **$346** |
| **Safeco** | **$720** | **$845** | **$734** | **$791** | **$941** |
| **State Farm Fire** | **$623** | **$653** | **$588** | **$715** | **$811** |
| **State Farm Mutual** | **$503** | **$532** | **$478** | **$585** | **$686** |
| **USAA** | **$530** | **$544** | **$497** | **$505** | **$609** |
| **USAA Casualty** | **$550** | **$563** | **$523** | **$521** | **$619** |

**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/ Mandan | Grand Forks | Minot | Remainder of State |
|---|---|---|---|---|---|
| **Allstate** | **$1,377** | **$1,514** | **$1,296** | **$1,302** | **$1,261** |
| **American Family** | **$799** | **$897** | **$782** | **$879** | **$775** |
| **Center Mutual** | **$1,125** | **$1,033** | **$1,012** | **$966** | **$964** |
| **Country Financial** | **$1,278** | **$1,205** | **$1,193** | **$1,214** | **$933** |
| **Garrison Prop & Cas** | **$1,556** | **$1,462** | **$1,423** | **$1,438** | **$1,558** |
| **GEICO** | **$1,142** | **$1,280** | **$1,139** | **$1,328** | **$1,495** |
| **GEICO Indemnity** | **$2,263** | **$2,580** | **$2,252** | **$2,626** | **$3,098** |
| **Grinnell Select** | **$1,192** | **$1,410** | **$1,292** | **$1,371** | **$1,412** |
| **Farmers Property** | **$1,295** | **$1,333** | **$1,368** | **$1,368** | **$1,506** |
| **Mid Century** | **$1,043** | **$1,174** | **$1,044** | **$1,305** | **$1,165** |
| **Nat'l Farmers Union** | **$964** | **$1,443** | **$1,099** | **$1,666** | **$1,473** |
| **Nationwide Mutual** | **$1,051** | **$1,172** | **$1,074** | **$1,219** | **$1,195** |
| **Nodak Mutual** | **$773** | **$1,070** | **$965** | **$1,032** | **$1,026** |
| **North Star Mutual** | **$854** | **$963** | **$797** | **$801** | **$796** |
| **Progressive Direct** | **$319** | **$354** | **$325** | **$377** | **$363** |
| **Progressive NW** | **$327** | **$380** | **$371** | **$408** | **$393** |
| **Safeco** | **$1,573** | **$1,681** | **$1,535** | **$1,593** | **$1,775** |
| **State Farm Fire** | **$1,524** | **$1,567** | **$1,408** | **$1,693** | **$1,782** |
| **State Farm Mutual** | **$1,211** | **$1,254** | **$1,126** | **$1,359** | **$1,471** |
| **USAA** | **$1,168** | **$1,131** | **$1,068** | **$1,078** | **$1,230** |
| **USAA Casualty** | **$1,191** | **$1,152** | **$1,098** | **$1,098** | **$1,231** |

**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** | **$926** | **$964** | **$872** | **$868** | **$836** |
| **American Family** | **$540** | **$578** | **$547** | **$589** | **$522** |
| **Center Mutual** | **$737** | **$689** | **$681** | **$658** | **$619** |
| **Country Financial** | **$958** | **$870** | **$881** | **$881** | **$640** |
| **Garrison Prop & Cas** | **$1,265** | **$1,158** | **$1,140** | **$1,152** | **$1,221** |
| **GEICO** | **$803** | **$900** | **$799** | **$933** | **$1,052** |
| **GEICO Indemnity** | **$1,734** | **$1,978** | **$1,724** | **$2,012** | **$2,378** |
| **Grinnell Select** | **$767** | **$894** | **$830** | **$878** | **$899** |
| **Farmers Property** | **$1,227** | **$1,296** | **$1,283** | **$1,369** | **$1,414** |
| **Mid Century** | **$669** | **$758** | **$687** | **$850** | **$755** |
| **Nat'l Farmers Union** | **$794** | **$1,102** | **$903** | **$1,304** | **$1,115** |
| **Nationwide Mutual** | **$805** | **$881** | **$819** | **$927** | **$875** |
| **Nodak Mutual** | **$439** | **$611** | **$547** | **$586** | **$578** |
| **North Star Mutual** | **$571** | **$641** | **$532** | **$539** | **$529** |
| **Progressive Direct** | **$249** | **$267** | **$249** | **$285** | **$271** |
| **Progressive NW** | **$248** | **$280** | **$280** | **$307** | **$289** |
| **Safeco** | **$1,445** | **$1,533** | **$1,391** | **$1,418** | **$1,500** |
| **State Farm Fire** | **$1,184** | **$1,208** | **$1,085** | **$1,294** | **$1,327** |
| **State Farm Mutual** | **$939** | **$964** | **$865** | **$1,035** | **$1,088** |
| **USAA** | **$846** | **$792** | **$764** | **$766** | **$852** |
| **USAA Casualty** | **$900** | **$844** | **$815** | **$815** | **$892** |

**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/ Mandan | Grand Forks | Minot | Remainder of State |
|---|---|---|---|---|---|
| **Allstate** | **$590** | **$641** | **$555** | **$557** | **$544** |
| **American Family** | **$300** | **$331** | **$292** | **$319** | **$291** |
| **Center Mutual** | **$608** | **$576** | **$591** | **$523** | **$604** |
| **Country Financial** | **$309** | **$306** | **$294** | **$306** | **$256** |
| **Garrison Prop & Cas** | **$380** | **$363** | **$351** | **$355** | **$395** |
| **GEICO** | **$383** | **$443** | **$383** | **$448** | **$561** |
| **GEICO Indemnity** | **$1,189** | **$1,389** | **$1,186** | **$1,386** | **$1,389** |
| **Grinnell Select** | **$497** | **$599** | **$541** | **$578** | **$600** |
| **Farmers Property** | **$473** | **$493** | **$501** | **$531** | **$550** |
| **Mid Century** | **$298** | **$340** | **$303** | **$381** | **$348** |
| **Nat'l Farmers Union** | **$581** | **$874** | **$659** | **$1,000** | **$898** |
| **Nationwide Mutual** | **$502** | **$559** | **$517** | **$582** | **$573** |
| **Nodak Mutual** | **$244** | **$341** | **$305** | **$331** | **$322** |
| **North Star Mutual** | **$411** | **$466** | **$383** | **$384** | **$390** |
| **Progressive Direct** | **$184** | **$207** | **$190** | **$216** | **$217** |
| **Progressive NW** | **$206** | **$250** | **$235** | **$266** | **$265** |
| **Safeco** | **$518** | **$557** | **$513** | **$531** | **$594** |
| **State Farm Fire** | **$483** | **$500** | **$451** | **$546** | **$590** |
| **State Farm Mutual** | **$385** | **$402** | **$362** | **$440** | **$491** |
| **USAA** | **$361** | **$352** | **$333** | **$335** | **$387** |
| **USAA Casualty** | **$381** | **$371** | **$353** | **$352** | **$402** |

**EXAMPLE 8: <u>Married couple, both age 25, with 2 young children at home.</u>** 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/ Mandan | Grand Forks | Minot | Remainder of State |
|---|---|---|---|---|---|
| **Allstate** | **$774** | **$823** | **$727** | **$726** | **$702** |
| **American Standard** | **$631** | **$723** | **$596** | **$675** | **$610** |
| **Center Mutual** | **$1,068** | **$917** | **$887** | **$846** | **$906** |
| **Garrison Prop & Cas** | **$744** | **$718** | **$690** | **$689** | **$775** |
| **GEICO** | **$906** | **$1,008** | **$895** | **$1,035** | **$1,170** |
| **GEICO Indemnity** | **$1,656** | **$1,860** | **$1,632** | **$1,885** | **$2,178** |
| **Grinnell Mutual** | **$1,650** | **$1,851** | **$1,767** | **$1,847** | **$1,826** |
| **Farmers Property** | **$1,171** | **$1,221** | **$1,242** | **$1,319** | **$1,358** |
| **Mid Century** | **$977** | **$1,098** | **$985** | **$1,224** | **$1,098** |
| **Nat'l Farmers Union** | **$1,320** | **$1,934** | **$1,500** | **$2,222** | **$1,969** |
| **Nationwide Mutual** | **$1,053** | **$1,173** | **$1,074** | **$1,206** | **$1,205** |
| **Nodak Mutual** | **$543** | **$728** | **$668** | **$707** | **$696** |
| **North Star Mutual** | **$628** | **$712** | **$590** | **$595** | **$582** |
| **Progressive Direct** | **$374** | **$410** | **$380** | **$437** | **$426** |
| **Progressive NW** | **$405** | **$463** | **$457** | **$503** | **$482** |
| **Safeco** | **$778** | **$845** | **$768** | **$801** | **$903** |
| **State Farm Fire** | **$1,013** | **$1,048** | **$940** | **$1,122** | **$1,220** |
| **State Farm Mutual** | **$700** | **$730** | **$654** | **$785** | **$875** |
| **USAA** | **$753** | **$742** | **$693** | **$696** | **$814** |
| **USAA Casualty** | **$732** | **$722** | **$681** | **$675** | **$778** |
| **USAA General Ind** | **$703** | **$693** | **$648** | **$650** | **$759** |

**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 | Bismarck/ Mandan | Grand Forks | Minot | Remainder of State |
|---|---|---|---|---|---|
| **Allstate** | **$516** | **$465** | **$506** | **$466** | **$426** |
| **American Standard** | **$430** | **$422** | **$458** | **$425** | **$378** |
| **Center Mutual** | **$446** | **$320** | **$326** | **$296** | **$329** |
| **Garrison Prop & Cas** | **$649** | **$556** | **$567** | **$537** | **$525** |
| **GEICO** | **$585** | **$587** | **$561** | **$627** | **$512** |
| **GEICO Indemnity** | **$598** | **$602** | **$576** | **$643** | **$520** |
| **Famers Property** | **$1,094** | **$1,125** | **$1,066** | **$1,188** | **$1,158** |
| **Mid Century** | **$757** | **$786** | **$743** | **$860** | **$696** |
| **Nat'l Farmers Union** | **$1,281** | **$1,424** | **$1,412** | **$1,680** | **$1,303** |
| **Nationwide Mutual** | **$800** | **$784** | **$763** | **$785** | **$642** |
| **Nodak Mutual** | **$197** | **$175** | **$202** | **$171** | **$129** |
| **Progressive Direct** | **$207** | **$194** | **$201** | **$219** | **$190** |
| **Progressive NW** | **$264** | **$256** | **$289** | **$299** | **$246** |
| **Safeco** | **$537** | **$500** | **$477** | **$479** | **$455** |
| **State Farm Fire** | **$881** | **$857** | **$754** | **$818** | **$669** |
| **USAA** | **$518** | **$442** | **$445** | **$427** | **$419** |
| **USAA Casualty** | **$513** | **$446** | **$447** | **$426** | **$414** |
| **USAA General Ind** | **$493** | **$423** | **$424** | **$405** | **$402** |

**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** | **$401** | **$366** | **$390** | **$361** | **$335** |
| **American Standard** | **$265** | **$261** | **$281** | **$263** | **$237** |
| **Center Mutual** | **$326** | **$223** | **$218** | **$218** | **$201** |
| **Garrison Prop & Cas** | **$330** | **$284** | **$289** | **$273** | **$269** |
| **GEICO** | **$345** | **$347** | **$330** | **$368** | **$302** |
| **Grinnell Select** | **$835** | **$706** | **$834** | **$798** | **$655** |
| **Famers Property** | **$811** | **$840** | **$805** | **$884** | **$863** |
| **Mid Century** | **$386** | **$406** | **$382** | **$439** | **$364** |
| **Nat'l Farmers Union** | **$261** | **$289** | **$290** | **$330** | **$286** |
| **Nationwide Mutual** | **$402** | **$399** | **$390** | **$395** | **$347** |
| **Nodak Mutual** | **$201** | **$177** | **$205** | **$174** | **$131** |
| **Progressive Direct** | **$126** | **$119** | **$123** | **$131** | **$119** |
| **Progressive NW** | **$104** | **$102** | **$113** | **$117** | **$100** |
| **Safeco** | **$337** | **$314** | **$301** | **$302** | **$289** |
| **USAA** | **$279** | **$239** | **$241** | **$230** | **$228** |
| **USAA Casualty** | **$286** | **$249** | **$249** | **$237** | **$232** |
| **USAA General Ind** | **$244** | **$210** | **$211** | **$201** | **$201** |

**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 | Bismarck/ Mandan | Grand Forks | Minot | Remainder of State |
|---|---|---|---|---|---|
| **Allstate** | **$814** | **$1,026** | **$786** | **$791** | **$773** |
| **American Standard** | **$195** | **$193** | **$201** | **$193** | **$182** |
| **Garrison Prop & Cas** | **$172** | **$149** | **$152** | **$144** | **$142** |
| **Famers Property** | **$309** | **$318** | **$301** | **$336** | **$325** |
| **Mid Century** | **$176** | **$191** | **$180** | **$207** | **$170** |
| **Progressive Direct** | **$120** | **$115** | **$117** | **$124** | **$114** |
| **Progressive NW** | **$101** | **$99** | **$111** | **$113** | **$96** |
| **Safeco** | **$208** | **$195** | **$186** | **$187** | **$179** |
| **State Farm Fire** | **$191** | **$185** | **$163** | **$177** | **$145** |
| **State Farm Mutual** | **$153** | **$149** | **$131** | **$142** | **$116** |
| **USAA** | **$144** | **$125** | **$126** | **$121** | **$119** |
| **USAA Casualty** | **$149** | **$131** | **$131** | **$125** | **$122** |
| **USAA General Ind** | **$138** | **$120** | **$121** | **$115** | **$115** |

**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 | Bismarck/ Mandan | Grand Forks | Minot | Remainder of State |
|---|---|---|---|---|---|
| **Allstate** | **$649** | **$788** | **$628** | **$622** | **$605** |
| **American Standard** | **$181** | **$179** | **$188** | **$180** | **$168** |
| **Center Mutual** | **$259** | **$173** | **$161** | **$161** | **$171** |
| **Garrison Prop & Cas** | **$155** | **$134** | **$136** | **$129** | **$128** |
| **Grinnell Select** | **$200** | **$170** | **$199** | **$192** | **$154** |
| **Famers Property** | **$279** | **$289** | **$278** | **$303** | **$296** |
| **Mid Century** | **$145** | **$157** | **$148** | **$170** | **$141** |
| **Progressive Direct** | **$104** | **$98** | **$101** | **$106** | **$97** |
| **Progressive NW** | **$89** | **$87** | **$97** | **$99** | **$83** |
| **Safeco** | **$213** | **$199** | **$191** | **$192** | **$184** |
| **State Farm Fire** | **$170** | **$165** | **$145** | **$158** | **$129** |
| **State Farm Mutual** | **$137** | **$133** | **$117** | **$127** | **$104** |
| **USAA** | **$130** | **$113** | **$114** | **$108** | **$108** |
| **USAA Casualty** | **$138** | **$121** | **$121** | **$115** | **$114** |
| **USAA General Ind** | **$134** | **$117** | **$117** | **$111** | **$113** |

## 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 driver's 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