



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 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	Bismarck/				Remainder of State
	Fargo	Mandan	Grand Forks	Minot	
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	Bismarck/				Remainder of State
	Fargo	Mandan	Grand Forks	Minot	
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	Bismarck/				Remainder of State
	Fargo	Mandan	Grand Forks	Minot	
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	Bismarck/				Remainder of State
	Fargo	Mandan	Grand Forks	Minot	
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	Bismarck/				Remainder of State
	Fargo	Mandan	Grand Forks	Minot	
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	Bismarck/				Remainder of State
	Fargo	Mandan	Grand Forks	Minot	
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: 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	Bismarck/				Remainder of State
	Fargo	Mandan	Grand Forks	Minot	
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	Bismarck/				Remainder of State
	Fargo	Mandan	Grand Forks	Minot	
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/		Minot	Remainder of State
		Mandan	Grand Forks		
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/		Minot	Remainder of State
		Mandan	Grand Forks		
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	Bismarck/				Remainder of State
	Fargo	Mandan	Grand Forks	Minot	
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](mailto:ndaip@aipso.com)  
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### IMPORTANT COMPANY DIFFERENCES

#### **Mid-Century**

Electronic Funds (EFT) discount and ePolicy discount.

#### **National Farmers Union Insurance**

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

#### **Nodak Mutual Insurance Company**

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

#### **Progressive Direct/Progressive Northwestern Insurance Companies**

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