

EXAMPLE 8: Married couple, both age 25, with 2 young children at home. Husband drives 2007 Toyota Solara eight miles to work each way, five days per week. Annual mileage = 12,000. Wife drives 2008 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 \$2,000 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	\$620	\$591	\$750	\$586	\$596
American Standard	\$1,085	\$1,218/1,298	\$1,249	\$1,190	\$1,226
Center Mutual	\$956	\$700	\$867	\$828	\$883
Garrison Prop & Cas	\$788	\$629	\$748	\$724	\$679
GEICO	\$707	\$996	\$807	\$700	\$812
GEICO Indemnity	\$1,357	\$1,862	\$1,546	\$1,346	\$1,560
Grinnel Mutual	\$1,116	\$1,293	\$1,227	\$1,147	\$1,185
Member Select	\$1,235	\$1,557	\$1,243	\$1,422	\$1,574
Mid Century	\$529	\$576	\$599	\$529	\$595
Nat'l Farmers Union	\$880	\$1,031	\$984	\$871	\$936
Nodak Mutual	\$375	\$512	\$486	\$459	\$495
North Star Mutual	\$919	\$909	\$995	\$855	\$829
Progressive Direct	\$418	\$616	\$503	\$425	\$541
Progressive NW	\$529	\$756	\$622	\$536	\$665
State Auto	\$1,089	\$1,342	\$1,221	\$837	\$987
State Farm Fire	\$879	\$1,138	\$921	\$813	\$1,032
State Farm Mutual	\$714	\$929	\$749	\$661	\$840
USAA	\$644	\$520	\$622	\$615	\$563
USAA Casualty	\$628	\$507	\$606	\$584	\$548
USAA General Ind	\$947	\$751	\$882	\$883	\$804