

EXAMPLE 8: Married couple, both age 25, with 2 young children at home. Husband drives 2005 Toyota Solara eight miles to work each way, five days per week. Annual mileage = 12,000. Wife drives 2004 Ford Focus 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).

<u>Company Name</u>	<u>Fargo</u>	<u>Remainder of State</u>	<u>Bismarck/ Mandan</u>	<u>Grand Forks</u>	<u>Minot</u>
Allstate	\$960	\$910	\$1,147	\$904	\$915
American Standard	\$1,090	\$1,220/1,338	\$1,228	\$1,188	\$1,196
Center Mutual	\$949	\$722	\$932	\$886	\$886
Dairyland Ins Co	\$3,478	\$3,407	\$3,385	\$3,831	\$3,492
Garrison Prop & Cas	\$616	\$651	\$591	\$572	\$537
Grinnel Mutual	\$1,145	\$1,198	\$1,183	\$1,199	\$1,197
Member Select	\$916	\$1,103	\$1,121	\$920	\$982
Mid Century	\$594	\$655	\$680	\$594	\$676
Nat'l Farmers Union	\$784	\$876	\$850	\$764	\$800
Nodak Mutual	\$700	\$816	\$779	\$765	\$802
North Star Mutual	\$1,395	\$1,420	\$1,480	\$1,303	\$1,227
Progressive Direct	\$474	\$616	\$642	\$467	\$523
Progressive NW	\$528	\$703	\$741	\$521	\$585
Safeco Insurance Co.	\$697	\$761	\$720	\$696	\$686
State Auto	\$963	\$1,051	\$1,105	\$920	\$1,047
State Farm Fire	\$828	\$1,092	\$869	\$768	\$973
USAA	\$583	\$616	\$560	\$555	\$509
USAA Casualty	\$616	\$651	\$591	\$572	\$537
USAA General Ind	\$994	\$1,013	\$925	\$926	\$845