THE zebra

2019

The State of Auto Insurance



INSIGHTS BASED ON 61,000,000 RATES

About the Report

The Zebra's 2019 State of Auto Insurance Report analyzes more than 61 million car insurance rates to examine how dozens of risk factors affect pricing, what trends are causing rates to skyrocket or plummet, and where that's happening nationwide.

The Zebra is the nation's leading insurance search engine and an independent source for auto insurance quotes, industry research, and educational resources for consumers.

Car insurance is a critical financial safeguard that protects you in the event of an accident, theft, or other unexpected disaster. But this protection comes at a cost, and it's different for everyone.

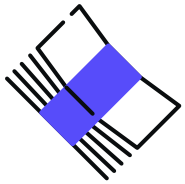
The auto insurance industry uses information about what kind of car you have, how you drive, and who you are (your age, marital status, even your credit score, etc.) to determine your risk and your rate.

Insurance is regulated differently in each state, so car insurance prices also vary substantially by location. And with more than 650 insurance companies using a mix of some 43,500 rating factors, any given person could conceivably choose from millions upon millions of car insurance quotes.

The Zebra's annual report explores rates across all 34,000 U.S. zip codes and over the past 8 years to identify trends and critical factors impacting rate changes, and what that means for the 250 million U.S. drivers in 2019.

See Methodology for more.

What is the State of Auto Insurance in the U.S. in 2019?



Expensive

- Car insurance rates are higher than they've ever been. The national average annual premium is $1,470 — 23% higher than in 2011.
- Some U.S. cities have average rates of more than $6,000 per year.



Erratic

- Over these years, some states' rates increased nearly 80%, and others as little as 1%.
- In the same time, 10 states saw a net rate decrease by as much as 20%.
- Rate changes from year to year were as high as 45% in certain states.



Evolving

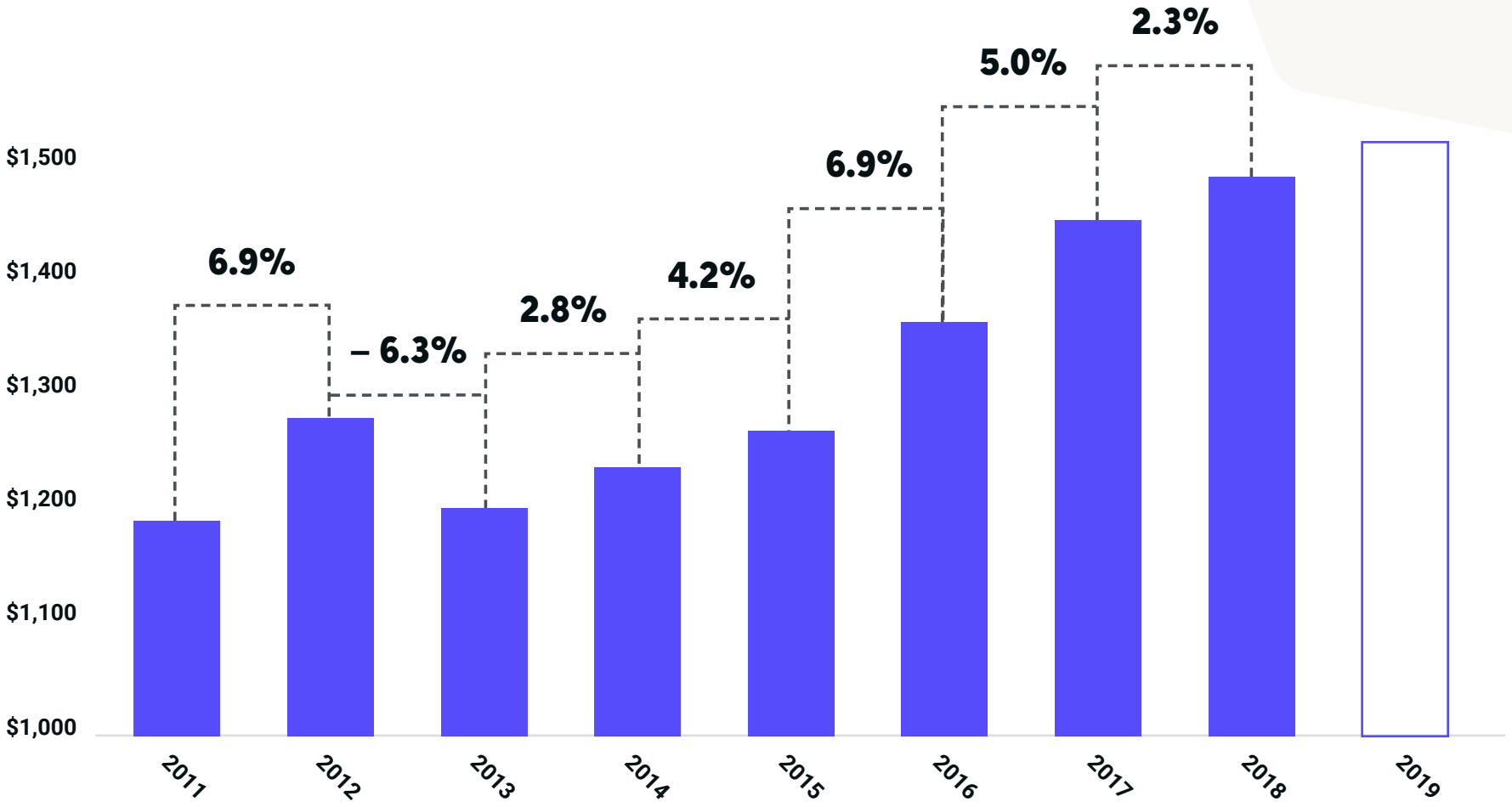
- In 2019, more insurance companies are adopting technologies to monitor driver behavior, which has the potential to benefit safe drivers and provide extensive data about driving trends.
- Distracted drivers are starting to pay the price for their dangerous behaviors on their insurance premiums.
- Newer car models with modern anti-theft and safety technology may reduce theft and collisions, but insurance companies offer few, if any, discounts for having these features in your car.

Car insurance rates are rising for 184 million U.S. drivers. **That's 83%, or about four in every five drivers.**

U.S. Car Insurance Premiums by Year

Total % change since 2011

23.12%



Why Are Rates Changing?

When risks change, rates change.

Insurance is all about risk. Car insurance pricing takes into account risks that have to do not only with the driver and the vehicle (which are closely evaluated in this report), but also national and local environmental risks and regulation.



Legislation & Regulation

- Each state in the U.S. has its own governing body to regulate insurance. These set the required minimum level of coverage residents must carry, determine if and when insurance companies can raise rates, and consider **insurance legislation** regarding fraud and more.

- Insurance departments in some states have **prohibited certain factors** from being used to price insurance — notably gender, credit score, and level of education — arguing that they are discriminatory and irrelevant to driving risk. But in other states, those factors and more are fair game. Recent research by The Zebra even explores whether a person's smartphone, social media profile, or other digital footprint behaviors and preferences could soon affect their car insurance.



Population & Crime

- More populated cities with higher instances of traffic congestion, crime, and uninsured drivers often have higher premiums.
- The U.S. **population is up** more than 5% since 2011, with populations in the top metro areas growing even faster.
- **Vehicle theft** has risen steadily in the past five years — up more than 7% since 2013.
- Even though drivers are legally required to have auto insurance virtually everywhere in the U.S., more than 12% of Americans are **driving uninsured**.



Weather

- Wildfires, flooding, hurricanes, blizzards — **natural disasters** and events like these lead to a massive increase in costly claims for a given area, causing insurance companies to raise rates to account for their losses.
- In the first half of 2018, insured property losses were 32% lower than in the first half of 2017. However, Hurricanes Florence and Michael and, most significantly, the wildfires that devastated southern California all occurred in the last four months of the year and generated massive insured losses, which may have substantial impact on rates in 2019.



Economy & Behavior

- Americans are increasingly reckless behind the wheel, **distracted by their cell phones**, alcohol and drugs, other passengers, and even the cars themselves.
- People are also driving more than ever before, with **increasing mileage** on U.S. roads since 2011.
- As of early 2019, **gas prices** remain among the lowest they've been in the past decade, encouraging Americans to drive more. More drivers on the road leads to more accidents, claims, and resultant rate increases to account for the risks and losses.

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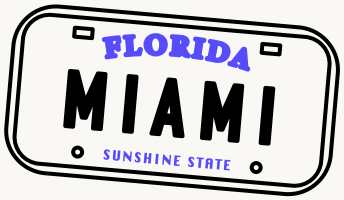




RATES BY

Where You Live











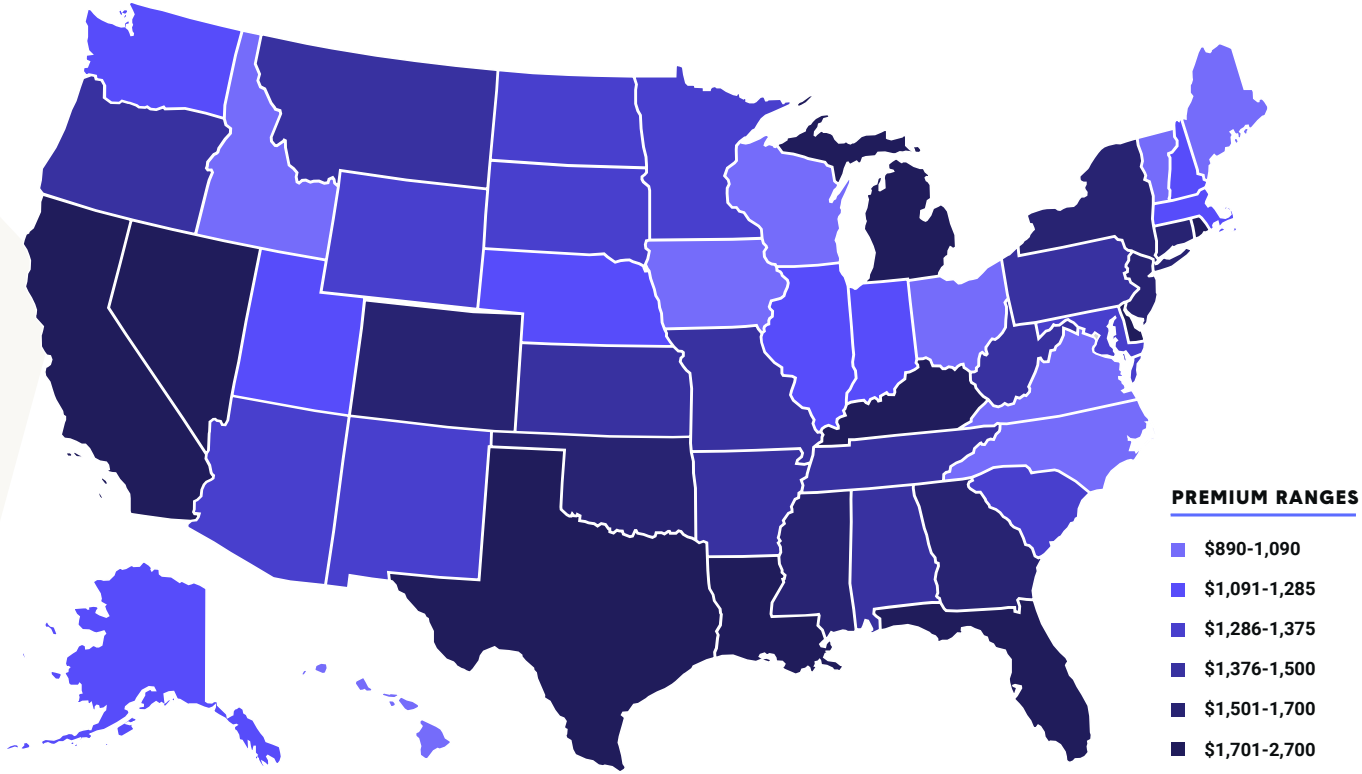
Auto Insurance Rates in the U.S.

In 2019, the average American is paying an annual car insurance premium of **$1,470**.

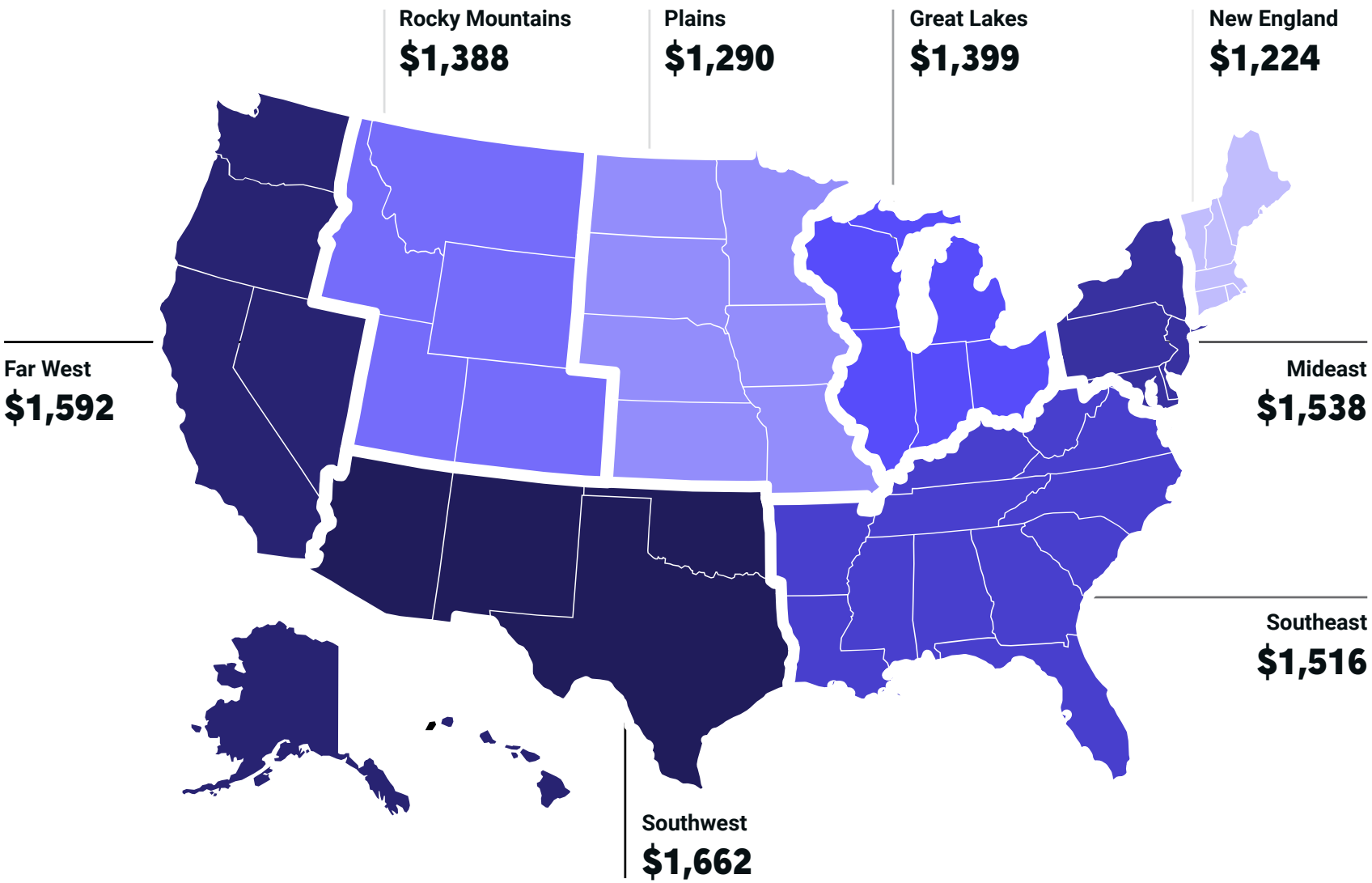
Rates have **risen more than 23%** across the U.S. since 2011, and are 2.3% higher over year-end 2017 rates. However, some states have experienced much higher rate increases and volatility over the years.

$1470

...is the average annual car insurance premium.



Auto Insurance Rates by Region



See Appendix–A2 for Rates by Region & Year

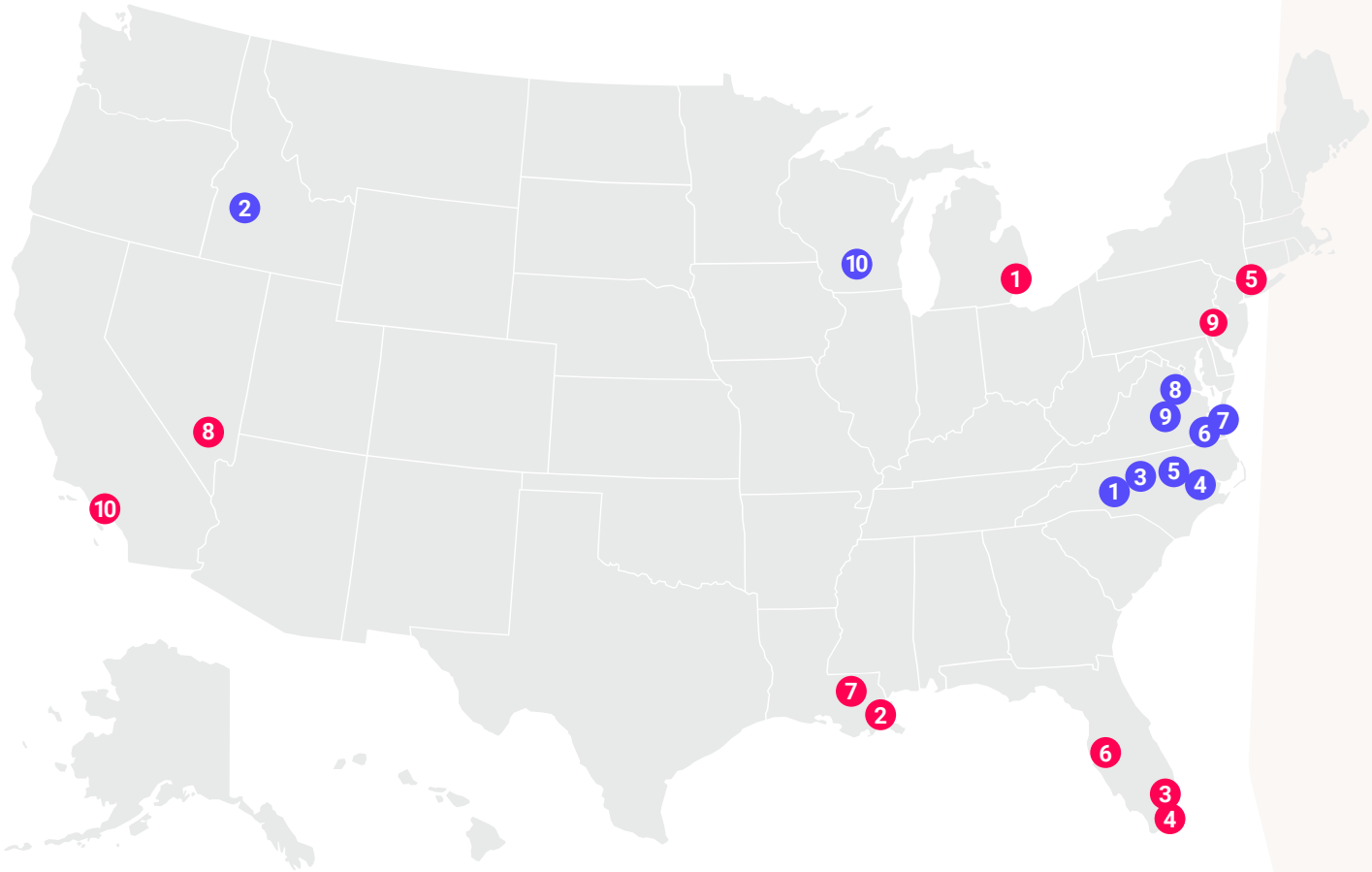
Auto Insurance Rates by State

In the past year, car insurance rates have risen across 41 states (including Washington, DC), and fallen in just 10 states. Colorado saw the highest year-over-year rate increase of 19%, and Montana saw the greatest decrease of 21%. However, Michigan still leads as the most expensive state for car insurance, and Maine trails as the least expensive.

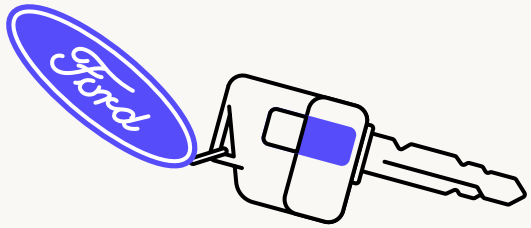
Rank	State (Least to most expensive)	Annual Rate
1	Maine	**$896**
2	Virginia	**$918**
3	North Carolina	**$947**
4	Iowa	**$988**
5	Idaho	**$1,018**
6	Ohio	**$1,032**
7	Wisconsin	**$1,070**
8	Vermont	**$1,075**
9	Hawaii	**$1,081**
10	New Hampshire	**$1,105**
11	Indiana	**$1,150**
12	Alaska	**$1,198**
13	Washington	**$1,205**
14	Utah	**$1,209**
15	Illinois	**$1,222**
16	Massachusetts	**$1,277**
17	Nebraska	**$1,284**
18	Minnesota	**$1,288**
19	Arizona	**$1,295**
20	North Dakota	**$1,325**
21	Maryland	**$1,327**
22	South Dakota	**$1,342**
23	New Mexico	**$1,352**
24	South Carolina	**$1,369**
25	Wyoming	**$1,375**
26	Alabama	**$1,387**
27	Montana	**$1,387**
28	Pennsylvania	**$1,390**
29	Oregon	**$1,393**
30	Missouri	**$1,410**
31	West Virginia	**$1,420**
32	Tennessee	**$1,427**
33	Kansas	**$1,476**
34	District of Columbia	**$1,496**
35	Arkansas	**$1,496**
36	Mississippi	**$1,537**
37	Georgia	**$1,547**
38	Connecticut	**$1,550**
39	Oklahoma	**$1,560**
40	New Jersey	**$1,671**
41	Colorado	**$1,682**
42	New York	**$1,688**
43	California	**$1,815**
44	Texas	**$1,827**
45	Delaware	**$1,828**
46	Kentucky	**$1,898**
47	Nevada	**$1,915**
48	Florida	**$2,059**
49	Rhode Island	**$2,110**
50	Louisiana	**$2,339**
51	Michigan	**$2,693**

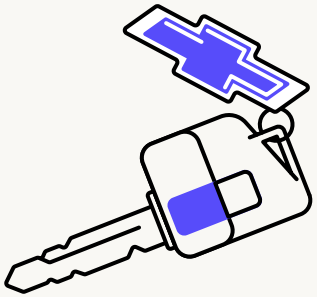
See Appendix–A1 for Rates by State & Year

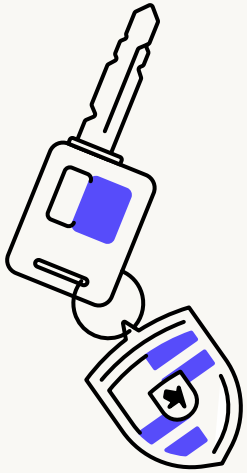
Which U.S. Cities Pay the Most or Least for Car Insurance?



Most Expensive		Least Expensive	
1	Detroit, MI $5,464	1	Winston-Salem, NC $846
2	New Orleans, LA $3,686	2	Boise, ID $913
3	Hialeah, FL $2,997	3	Greensboro, NC $936
4	Miami, FL $2,913	4	Raleigh, NC $948
5	New York, NY $2,814	5	Durham, NC $951
6	Tampa, FL $2,786	6	Chesapeake, VA $954
7	Baton Rouge, LA $2,766	7	Virginia Beach, VA $965
8	Las Vegas, NV $2,609	8	Arlington, VA $968
9	Philadelphia, PA $2,520	9	Richmond, VA $1,001
10	Los Angeles, CA $2,510	10	Madison, WI $1,008



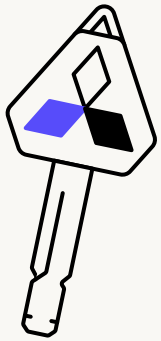


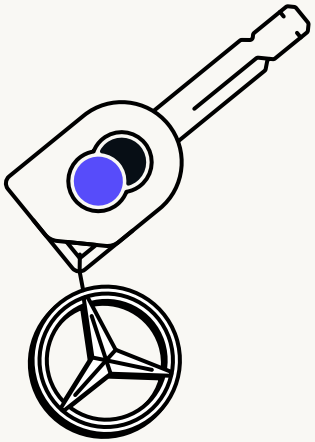


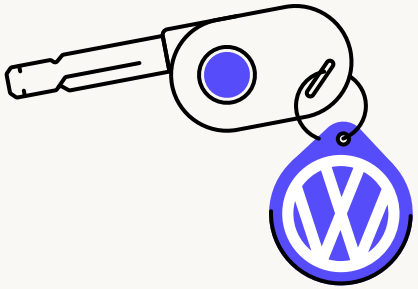


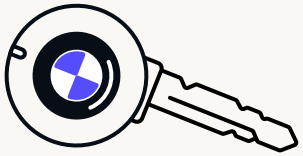
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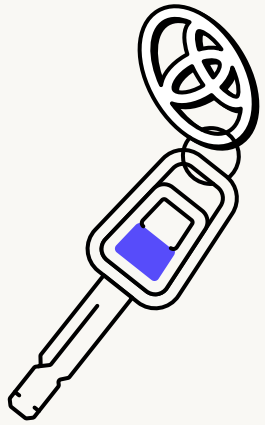
What You Drive











What Does It Cost to Insure America's Favorite Cars?

1. **Ford F-Series**
   $1,516
   3.95% of MSRP



2. **Chevy Silverado**
   $1,532
   3.62% of MSRP



3. **Ram Pickup**
   $1,787
   3.34% of MSRP



4. **Toyota RAV4**
   $1,556
   6.05% of MSRP



5. **Nissan Rogue**
   $1,546
   5.98% of MSRP



6. **Toyota Camry**
   $1,692
   6.89% of MSRP



7. **Honda CR-V**
   $1,509
   5.98% of MSRP



8. **Honda Civic**
   $1,801
   9.08% of MSRP



9. **Toyota Corolla**
   $1,724
   8.83% of MSRP



10. **Honda Accord**
    $1,624
    6.64% of MSRP



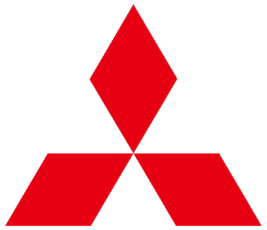
Annual average premiums of the 10 most popular cars in the U.S. by vehicle sales for 2018 models

The Most & Least Expensive Cars to Insure

Rank	Most Expensive	Premium	Insurance as % MSRP
1	Audi R8	**$4,102**	**2.47%**
2	BMW i8	**$4,032**	**2.73%**
3	Dodge Viper	**$3,921**	**4.21%**
4	Nissan GT-R	**$3,865**	**3.80%**
5	Porsche 911	**$3,403**	**3.69%**
6	BMW X6	**$3,395**	**5.31%**
7	Tesla Model S	**$3,381**	**4.47%**
8	Mercedes-Benz G-Class	**$3,379**	**2.71%**
9	Mercedes-AMG GT	**$3,350**	**2.95%**
10	BMW 7-Series	**$3,278**	**3.90%**

Rank	Least Expensive	Premium	Insurance as % MSRP
1	Subaru Outback	**$1,392**	**5.19%**
2	Chevrolet Colorado	**$1,414**	**4.93%**
3	Ford Escape	**$1,438**	**5.77%**
4	Fiat 500X	**$1,441**	**6.78%**
5	Subaru Crosstrek	**$1,446**	**6.37%**
6	Jeep Compass	**$1,449**	**6.56%**
7	Honda HR-V	**$1,463**	**6.82%**
8	Buick Encore	**$1,468**	**6.12%**
9	GMC Sierra	**$1,474**	**3.64%**
10	Toyota Tacoma	**$1,475**	**5.00%**

Rates by Brand & Type



Most Expensive Brand

Mitsubishi

avg. 8% of MSRP



Least Expensive Brand

Volvo

avg. 4% of MSRP

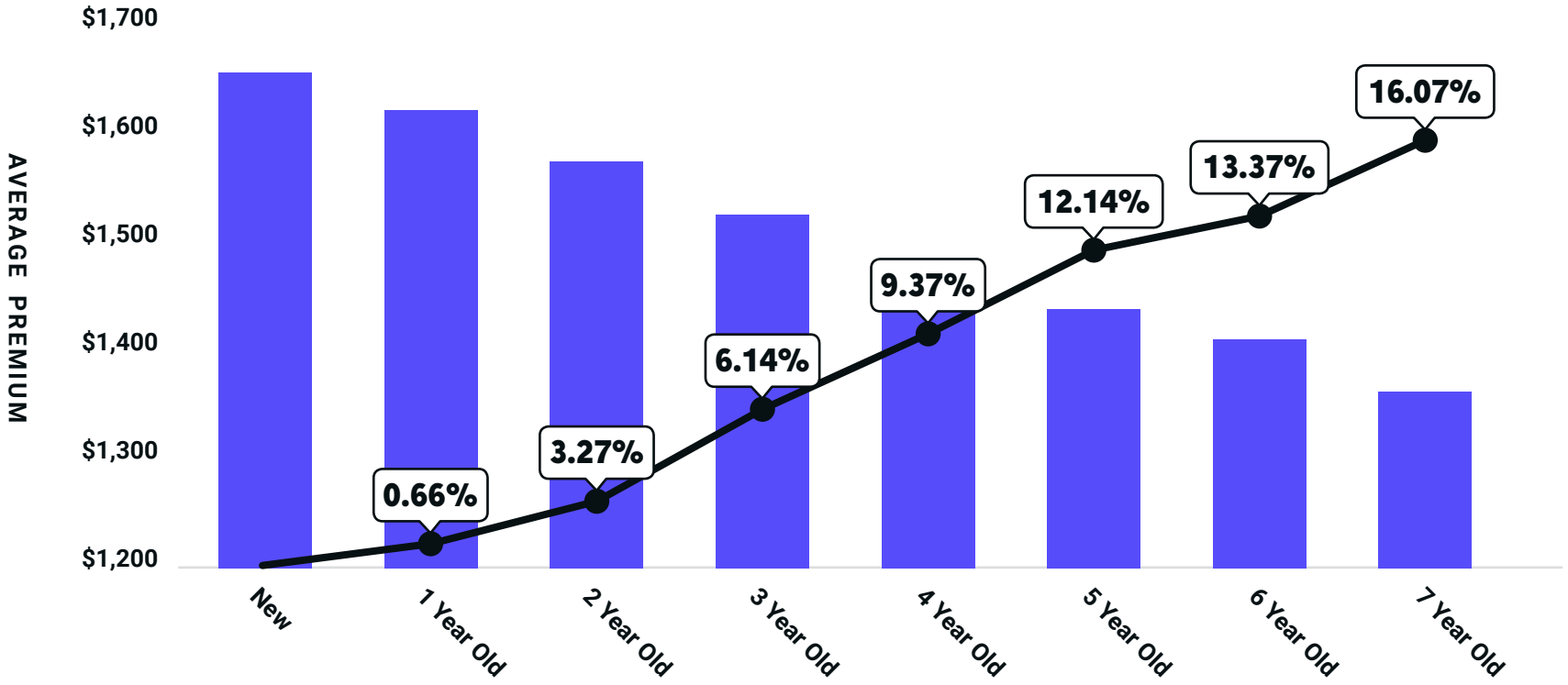
Car Type	Premium
Truck	**$1,621**
Van	**$1,657**
SUV	**$1,802**
Sedan	**$2,116**
Green	**$2,016**

*By premium as percent of MSRP for avg. of five brand models

Going Green? Hybrid or electric vehicle models are among the most expensive to insure because of their cost to repair or replace.

How the Age of Your Car Affects Insurance Rates

New cars are more expensive to insure because they cost more to repair or replace – especially if those new cars feature technology like blind spot sensors and rear-view cameras. On the other hand, a 5-year-old car is about 12% less expensive to insure than its brand new counterpart, and rates drop 2-3% for each year older the vehicle is.



Does Advanced Vehicle Technology Affect Your Car Insurance Rates?

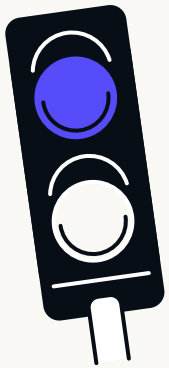
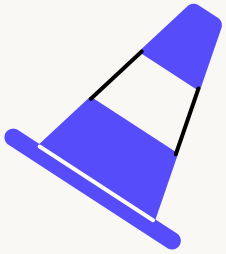
Anti-Theft Feature	Annual Savings	% Savings
Audible Alarm	$6	0.4%
Active Disabling Device	$6	0.4%
Tracking Device	$8	0.6%
Passive Disabling Device	$10	0.7%

Safety Feature	Annual Savings	% Savings
Blind Spot Warning Device	$0	0.0%
Collision Preparation System	$0	0.0%
Driver Alertness Monitoring Device	$0	0.0%
Heads-Up Display	$0	0.0%
Lane Departure Warning Device	$0	0.0%
Night Vision Device	$0	0.0%
Park Assist Device	$0	0.0%
Rear View Camera	$0	0.0%
Electronic Stability Control (ESC)	$7	0.5%



Why do these vehicle safety and security devices have little to no impact on rates?

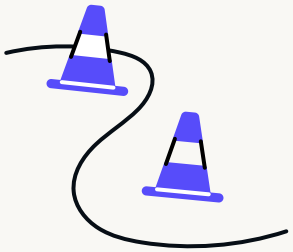
Many new car models are outfitted with advanced technology to enhance safety and to prevent vehicle theft. However, having this technology in your car won't likely save you money on car insurance because it increases the value of the car and the cost to repair or replace it.

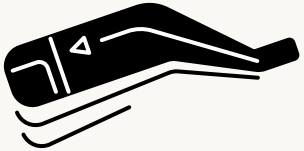




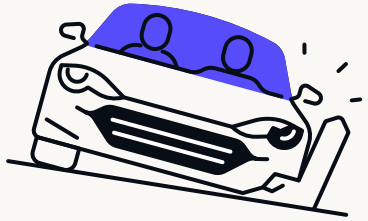


RATES BY

How You Drive







Accidents, Tickets & Claims: How Much Do They Affect Your Insurance?

Your driving record can have a huge impact on your car insurance rates, and some violations and claims are much more costly than others. Each state penalizes tickets and claims differently, but insurers in all states can factor these violations into your car insurance rates for up to three years after a claim.

Driving Violation	% Premium Increase	$ Premium Increase	Total Insurance Cost (Rate Impact for 3 Years)
Driving without Lights	3.4%	$51	$152
Failure to Wear a Seat Belt	4.0%	$59	$178
Failure to Use/ Have Child Safety Restraint	4.3%	$63	$188
Not-at-Fault Accident	6.7%	$98	$293
Failure to Show Documents	8.7%	$128	$385
Driving with Expired Registration	10.9%	$161	$483
Cell Phone Use	19.6%	$288	$864
Texting while Driving	19.7%	$290	$870
Driving Too Slowly	20.7%	$305	$914

Driving Violation	% Premium Increase	$ Premium Increase	Total Insurance Cost (Rate Impact for 3 Years)
Failure to Yield	22.4%	$330	$989
Wrong Way-Wrong Lane Driving	22.5%	$331	$992
Illegal Turn	22.6%	$332	$995
Failure to Stop at a Red Light	22.7%	$333	$999
Speeding	23.2%	$341	$1,024
Following Too Closely	23.3%	$342	$1,026
Improper Passing	23.4%	$344	$1,033
Passing a School Bus	27.0%	$398	$1,193
Operating a Vehicle without Permission	32.8%	$482	$1,445
Driving with an Open Container	34.9%	$513	$1,538
At-Fault Accident	42.0%	$617	$1,851
Driving with a Suspended License	62.4%	$918	$2,753
Reckless Driving	70.4%	$1,034	$3,103
Racing	73.7%	$1,084	$3,251
DUI	73.9%	$1,086	$3,258
Refusing a Breathalyzer/Chemical Test	74.1%	$1,089	$3,266
Hit and Run	82.2%	$1,209	$3,627

How much blowing through a red light costs

How much a DUI costs

The Cost of a Claim

Claims	% Premium Increase	$ Premium Increase	Total Insurance Cost (Rate Impact for 3 Years)
One Medical/PIP Claim	0.3%	$4	$13
One Comprehensive Claim	4.4%	$64	$192
Two Medical/PIP Claims	5.5%	$80	$241
Two Comprehensive Claims	10.7%	$158	$473

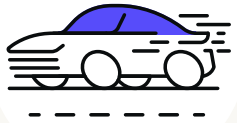


How Much Will a Claim Affect Your Rates?

You have car insurance to protect you against financial risk, but in some cases, filing a claim — however valid — will increase your premium. Filing a medical claim (when you or your passengers are injured in a collision) or a comprehensive claim (for damage to your vehicle from non-collision occurrences) can cost you nothing in some states, or upwards of a 65% rate increase in others.

Speeding

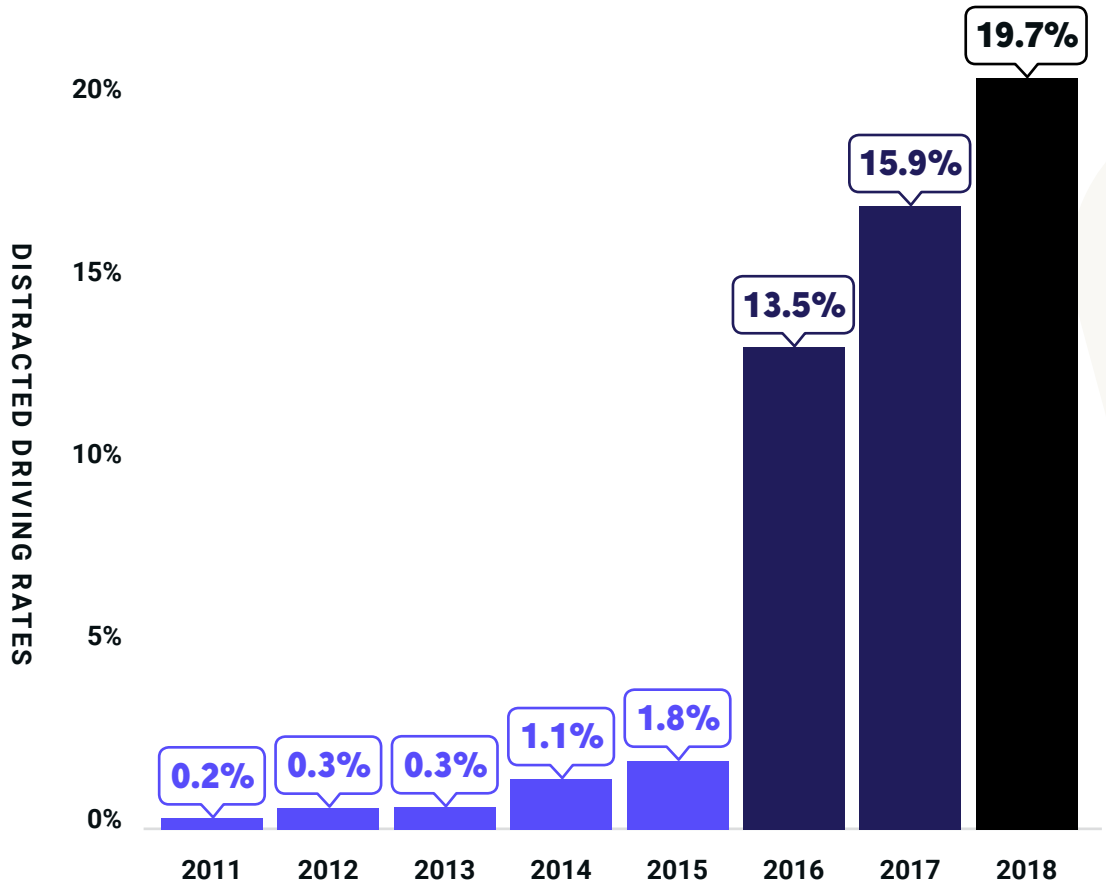
Speeding	% Premium Increase	$ Premium Increase	Total Insurance Cost (Rate Impact for 3 Years)
Speeding (Overall)	**23.2%**	**$341**	**$1,024**
Speeding in School Zone	**21.0%**	**$308**	**$925**
Speeding 6 - 10 MPH Over Limit	**20.0%**	**$293**	**$880**
Speeding 11 - 15 MPH Over Limit	**20.9%**	**$308**	**$924**
Speeding 16 - 20 MPH Over Limit	**23.3%**	**$342**	**$1,026**
Speeding 21 - 25 MPH Over Limit	**25.9%**	**$381**	**$1,142**
In 65 MPH Zone	**26.0%**	**$382**	**$1,145**



How Much Does a Speeding Ticket Affect Your Rates?

No surprise here: the faster you're speeding, the greater the impact on your insurance rates. But did you know driving too slowly will affect your rates, too? And speeding any amount in a school zone will cost you hundreds — no matter where you live.

Distracted Driving



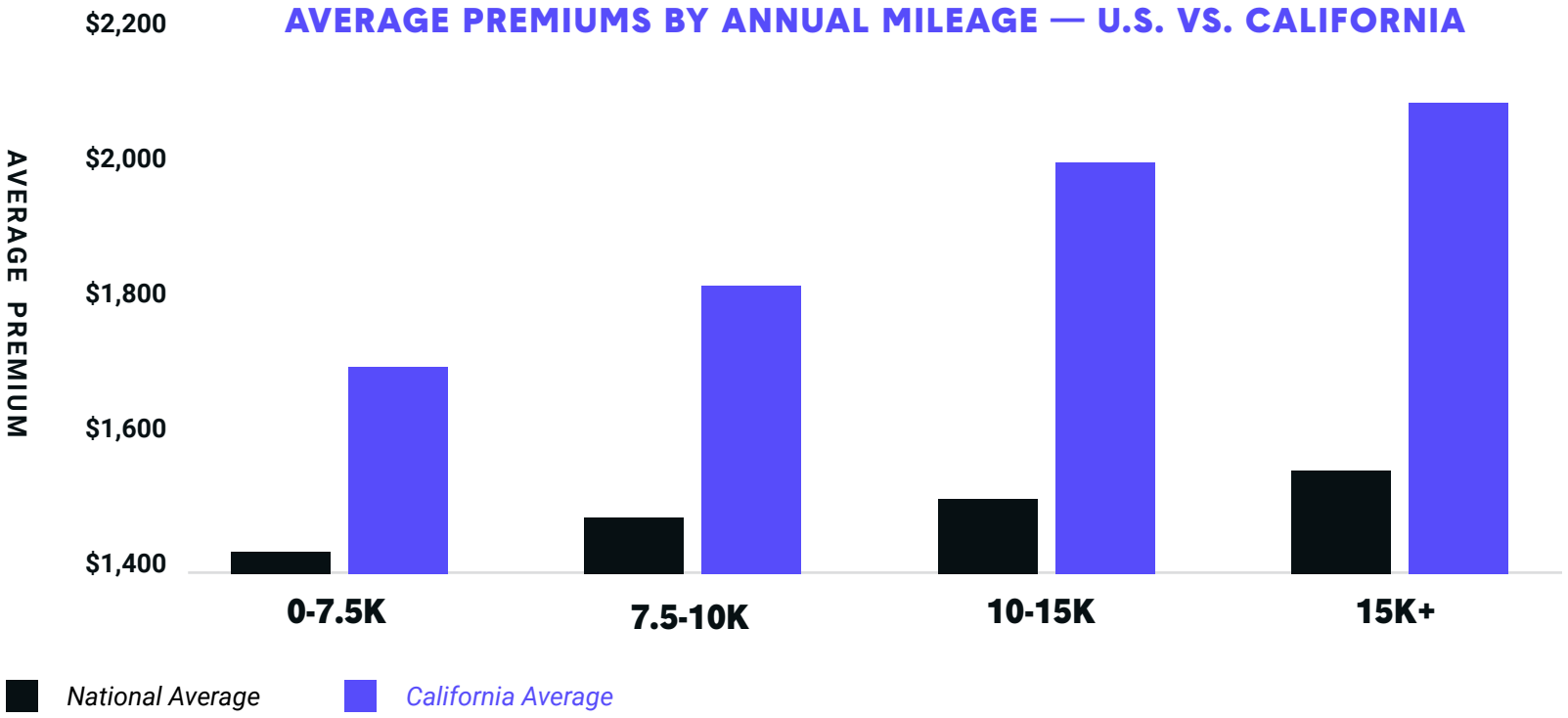


How Much Does Distracted Driving Affect Your Rates?

Today, getting caught texting or otherwise using your phone while driving will raise your insurance premium 20% ($289) – and in some states more than 50%. This marks a notable increase in the penalty for distracted driving as just three years ago, the penalty for a DUI was more than 40 times what it was for distracted driving, despite the evidence that the behaviors were similarly dangerous.

Annual Mileage: Will Driving Less Save You Money on Insurance?

Your annual mileage has little impact on car insurance rates – unless you live in California, that is. Nationally, drivers can save about 6% if they switch from driving more than 15,000 miles per year to driving half that amount. Californians, however, would save 26% or more than $400 for halving their mileage. (For reference, the average American drives approximately 12,000 miles per year.)



Pay-Per-Mile Insurance: Does It Work?

You might have heard of “pay-per-mile” or “telematics,” or “usage-based insurance” (UBI). While all slightly different, each describes the use of technology to monitor how, where, and/or how much a person drives to assess their risk and price their insurance policy accordingly.

These insurance programs use smartphone sensor technology or physical devices you plug into your vehicle to record your driving. Major insurance companies have their own products and programs – Snapshot from Progressive, Drivewise from Allstate, etc., and several newer companies like Metromile and Root exclusively provide usage-based insurance policies.

Can it save you money?

Telematics programs can be a great way to save money, but they are best for people who drive infrequently (likely live close to work) and on smooth, safe routes. Drivers in California often see greater rate discounts from telematics due to the impact of annual mileage in the state, but simply having a usage-based/telematics policy will only save you about 3% on car insurance.

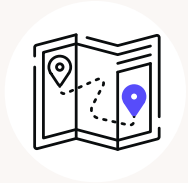


Usage-based/telematics will only save you about **3% on car insurance**.

Telematics monitors:



Speed



Distance



Hard braking or acceleration



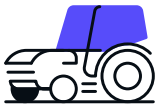
Time of day or night you drive



Neighborhoods you drive through

Primary Vehicle Use

Most people drive their cars for a mix of commuting, errands, and similar personal or social use. Where a driver's primary vehicle use might affect their car insurance rates is if they drive for business purposes — this doesn't mean commuting, but rather driving as part of regular business activities, like a real estate agent or traveling salesperson. Driving for pleasure usually means you have multiple cars and use one more for joy rides or weekend cruises, and driving for farm use requires a special license.



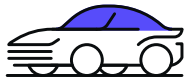
Farm

$1,387



Pleasure

$1,470



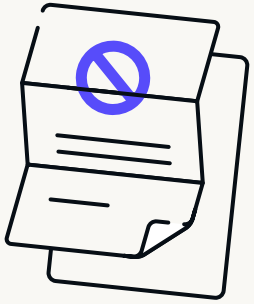
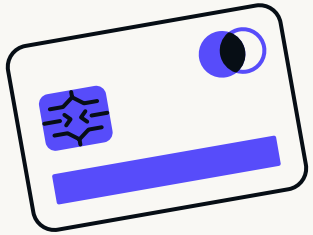
Personal/Commuting

$1,479 ← Most drivers select this



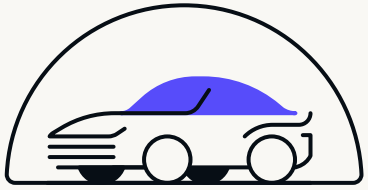
Business

$1,628


RATES BY

Coverage Options



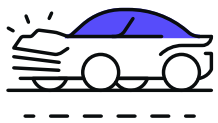



Insurance Coverage 101



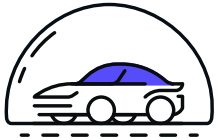
Liability

Covers the injury or property damage that you cause to someone else when you're behind the wheel. This coverage is legally required for drivers everywhere in the U.S. (except New Hampshire) – but note that it offers no protection for you as the driver and your vehicle.



Collision

Covers damage to your vehicle in the event of a collision with a car or other inanimate object, whether it's a fender-bender or pileup on an icy road.



Comprehensive

Covers damage to your vehicle in the event of all kinds of unexpected, non-accident-with-another-car scenarios, including (but not limited to) weather damage and theft. You may also see this written as "Other than Collision" coverage.



Full coverage

Basically means Comprehensive and Collision coverages combined.

What do these numbers mean?

50 / 100 / 50

Bodily Injury: Per Person	Bodily Injury: Per Accident	Property Damage

These numbers represent the specific dollar limits for bodily injury and property damage within your liability coverage. They may indicate a state's minimum liability requirement or your selected higher liability coverage.

For example, 50/100/50 means you have coverage up to $50,000 per individual injured in an accident you cause, $100,000 for all persons injured in the accident and $50,000 coverage for property damage caused.

What Level of Coverage Do You Need?

At the very least, you need liability coverage (it's the law), but to ensure you, your passengers, and your vehicle are protected, you'll add comprehensive and collision coverages and can raise minimum liability or add more coverages.

State minimum liability coverage unsurprisingly costs the least of all coverage types. Policies with any coverage beyond liability (ie. those that include comprehensive and collision insurance) raise rates more than 100%.

You'll also select a deductible (typically $500 or $1,000), which is the amount you pay on a claim before your insurance company pays anything.

Tip! Raise your deductible from $500 to $1,000 to save an average 11% on your premium.

AVERAGE PREMIUMS FOR COMMON COVERAGE LEVEL OPTIONS

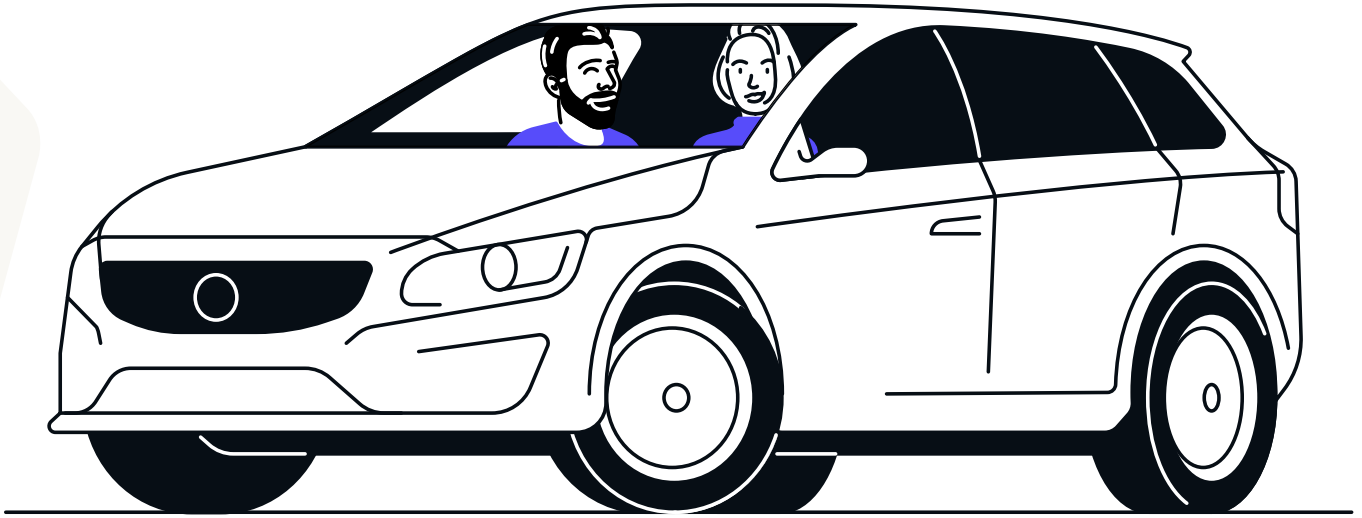
Coverages	Avg Annual Premium	Rate Increase from Liability Only
State Minimum Liability Only	**$603**	
50-100-50 Liability Only	**$699**	
100-300-100 Liability Only	**$795**	
State Minimum + $1,000 Comp/Coll Deductible	**$1,213**	**50%**
50-100-50 Liability + $1,000 Comp/Coll Deductible	**$1,306**	**46%**
100-300-100 Liability + $1,000 Comp/Coll Deductible	**$1,399**	**43%**
State Minimum Liability + $500 Comp/Coll Deductible	**$1,378**	**56%**
50-100-50 Liability + $500 Comp/Coll Deductible	**$1,470**	**52%**
100-300-100 Liability + $500 Comp/Coll Deductible	**$1,562**	**49%**

See Appendix–A3 for Rates by Level of Coverage by State

Rideshare Insurance: How Much More Do Uber & Lyft Drivers Pay?

People who drive for a rideshare company like Uber or Lyft are covered by those companies when they are driving "on the job," that is, when they have a passenger in the car. The same drivers are covered by their own auto policies when they are driving for personal use. However, there is a grey area in between the two, **when drivers are looking for passengers (but have not yet picked them up), in which neither of those coverages apply**. This is when they need a rideshare endorsement, which is added to their personal auto insurance policies. This rideshare coverage usually raises their car insurance rates about 13%.

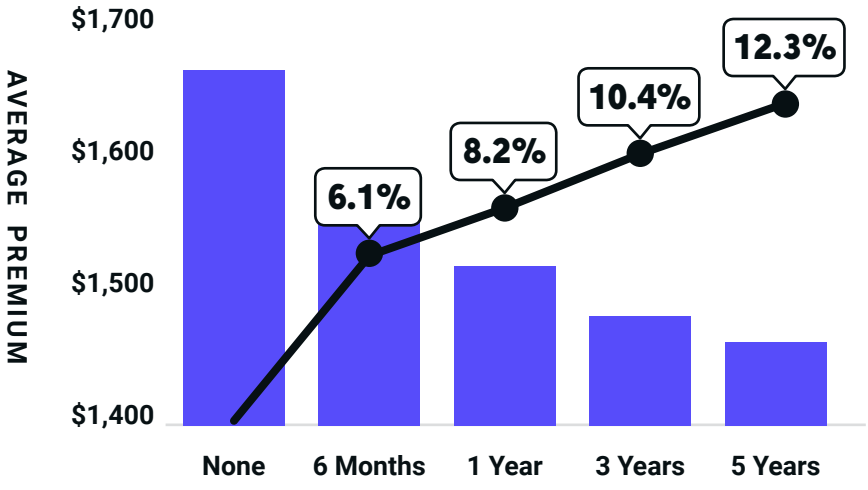
Rideshare coverage raises car insurance rates by 13%.



Prior Insurance

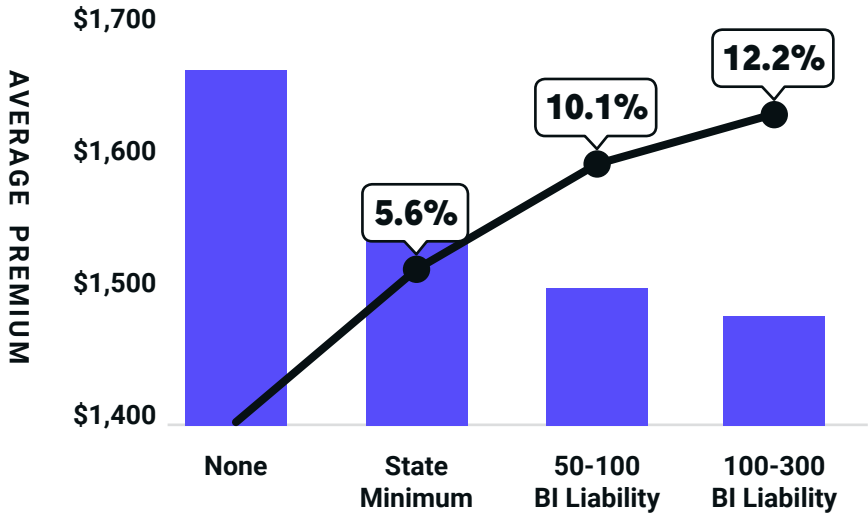
Maintaining continuous insurance coverage with no lapses (not even for a day!) is so important because insurance companies view drivers who are already insured as being financially responsible and therefore lower risks. And the longer you maintain a history of continuous car insurance coverage, the more you save on your policy — even if you switch to a different company.

RATES BY LENGTH OF CONTINUOUS COVERAGE



The type of prior insurance coverage also factors into future rates. The higher the levels of liability coverage, the more you can save.

RATES BY PAST COVERAGE LEVELS & DURATIONS



California is the only state that does not consider insurance history when determining average annual auto insurance premiums.

Insurance Policy Payments

How you do business with your insurer matters. Many drivers are unaware that how and when they shop for their car insurance and how they choose to pay for their policies can have a substantial impact their rates. For example, paying your policy in advance, paying in full, and paying online can save you more than 10% on your premium.

Insurance policy savings...

With Auto-Pay	With Electronic Signature	Payment In Full	With 7 Days Advanced Payment	With 10 Days Advanced Payment
$1,448	**$1,460**	**$1,401**	**$1,425**	**$1,414**
1.5% Savings	**0.6% Savings**	**4.7% Savings**	**3.1% Savings**	**3.8% Savings**

Pay Online
+ Payment In Full
+ Advanced Payment

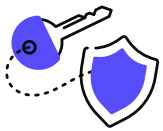
10% Savings

Paying your policy in full, in advance, and online can save you 10% on your car insurance bill.

To Bundle or Not to Bundle?

Many people choose to bundle, or buy policies for multiple insurance products from the same company (in this case your car along with your apartment, house, or condo). Bundling can save you 5 to 10% on your policy – though that amount can change depending on the insurance company and other property being insured.

Insurance policy savings...

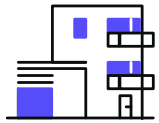


RENTER

Without Bundle
$1,470

With Bundle
$1,393

= **5% Savings**



CONDO OWNER

Without Bundle
$1,436

With Bundle
$1,316

= **8% Savings**



HOME OWNER

Without Bundle
$1,435

With Bundle
$1,297

= **10% Savings**



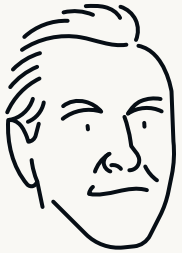
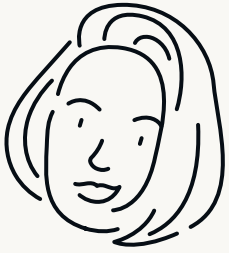




RATES BY

Who You Are





Your Age

Car insurance companies consider a driver's experience as closely related to their age, or how long they've been driving. New drivers pay high premiums, but their rates generally drop the older they get.

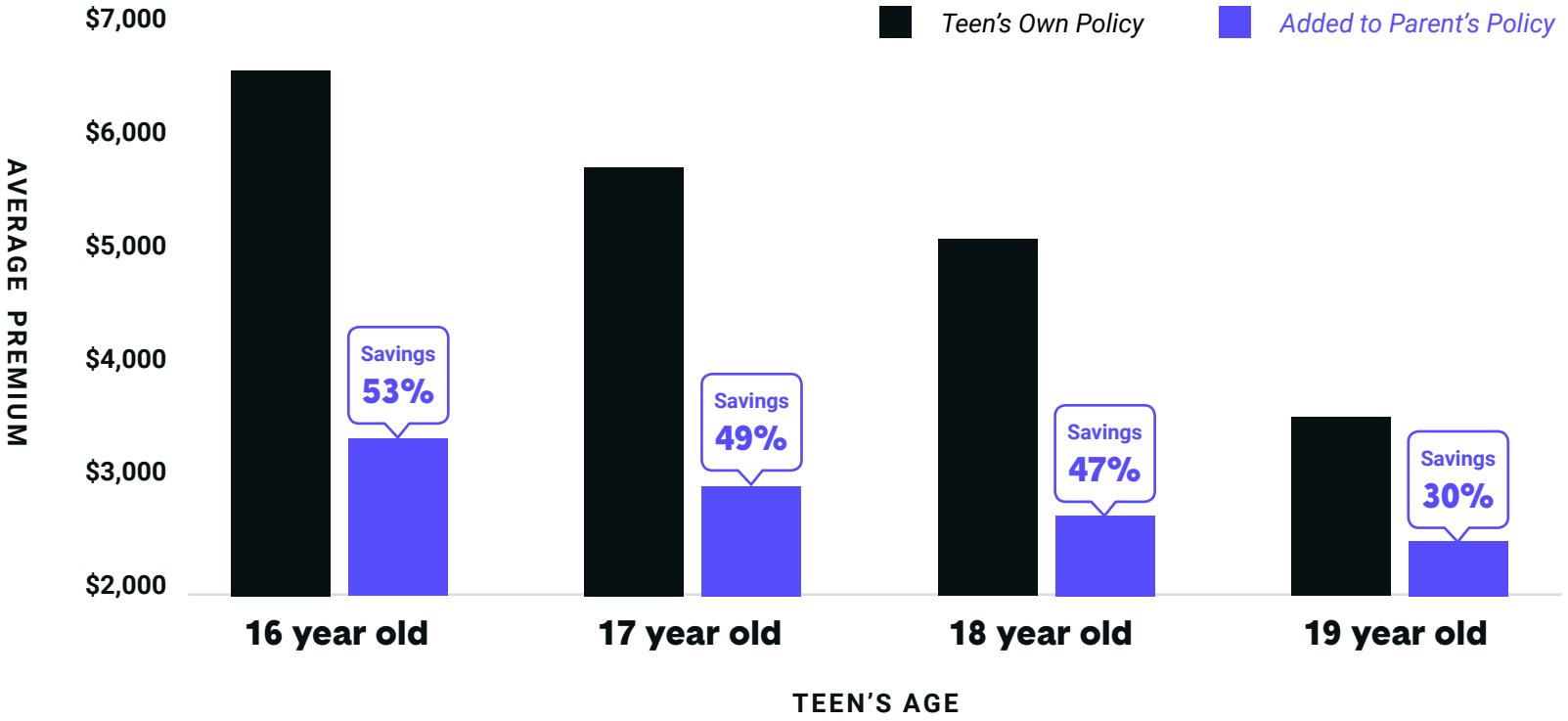


Insuring a Teen Driver

Some teens pay $6,600+ per year for car insurance.

Teens are statistically much more likely to get in accidents and file claims than any other age group due to their lack of driving experience, so they pay the highest car insurance rates of anyone.

On their own, a teen driver could pay more than $6,600 per year for car insurance — more than three times the average rate of anyone ages 23 to 85. However, most teen drivers are added to a parent's policy, which is still very costly for the parent.



Base profile changed to a 45-year-old married male.

Your Gender

Nationally, the difference between what women and men pay for car insurance is insignificant (less than 1%), with women paying slightly more than men. But in some states, gender accounts for as much as a 6% difference in rates.

Several states including Hawaii, Massachusetts, Montana, and most recently California, have outlawed the use of gender in insurance rates altogether. And as of 2019, a handful of states list non-binary gender options on their driver's licenses. It's not yet clear whether or how insurance companies will factor this option into rates.

The difference between what women and men pay for car insurance is insignificant (less than 1%).

Your Marital Status

Statistically, insurance companies have found that a married couple poses less risk of filing a claim than drivers who are single, divorced or widowed, so they pay less for car insurance. When single people get married, their car insurance rates drop about 6%, saving roughly $90/year. Some states including Montana, Massachusetts, and Hawaii don't allow the use of marital status in determining rates at all.

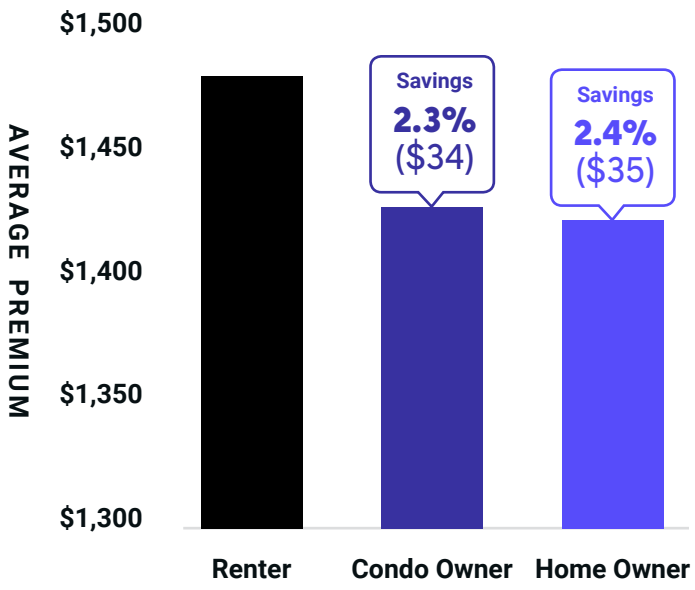
AVERAGE PREMIUMS BY MARITAL STATUS



Your Home

Nationally, renters pay slightly more per year for car insurance than homeowners or condo owners (regardless of whether they choose to bundle their policies together or not).

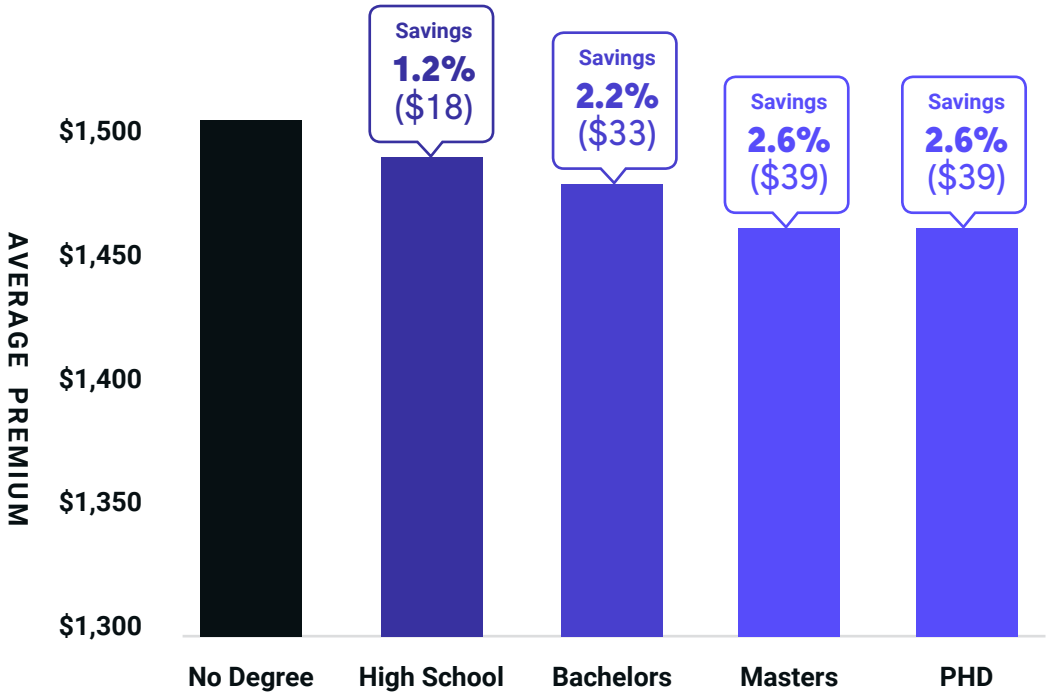
AVERAGE PREMIUMS BY HOME OWNERSHIP STATUS



Your Level of Education

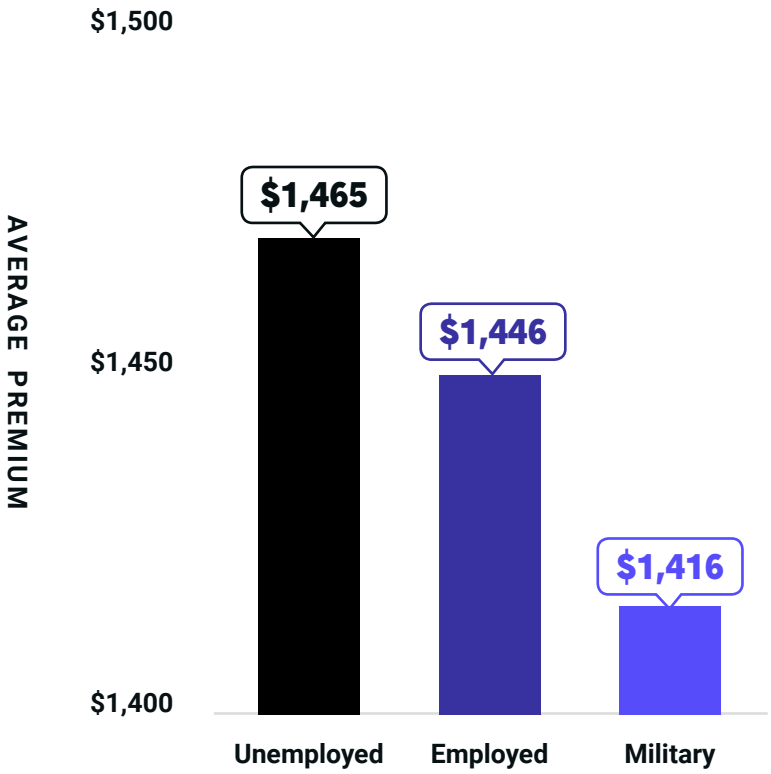
Nationally, drivers can save on car insurance as they reach higher levels of education, but the savings are negligible. With no high school diploma, drivers only pay $39 more per year than if they have a Ph.D.

AVERAGE PREMIUMS BY LEVEL OF EDUCATION



Your Occupation

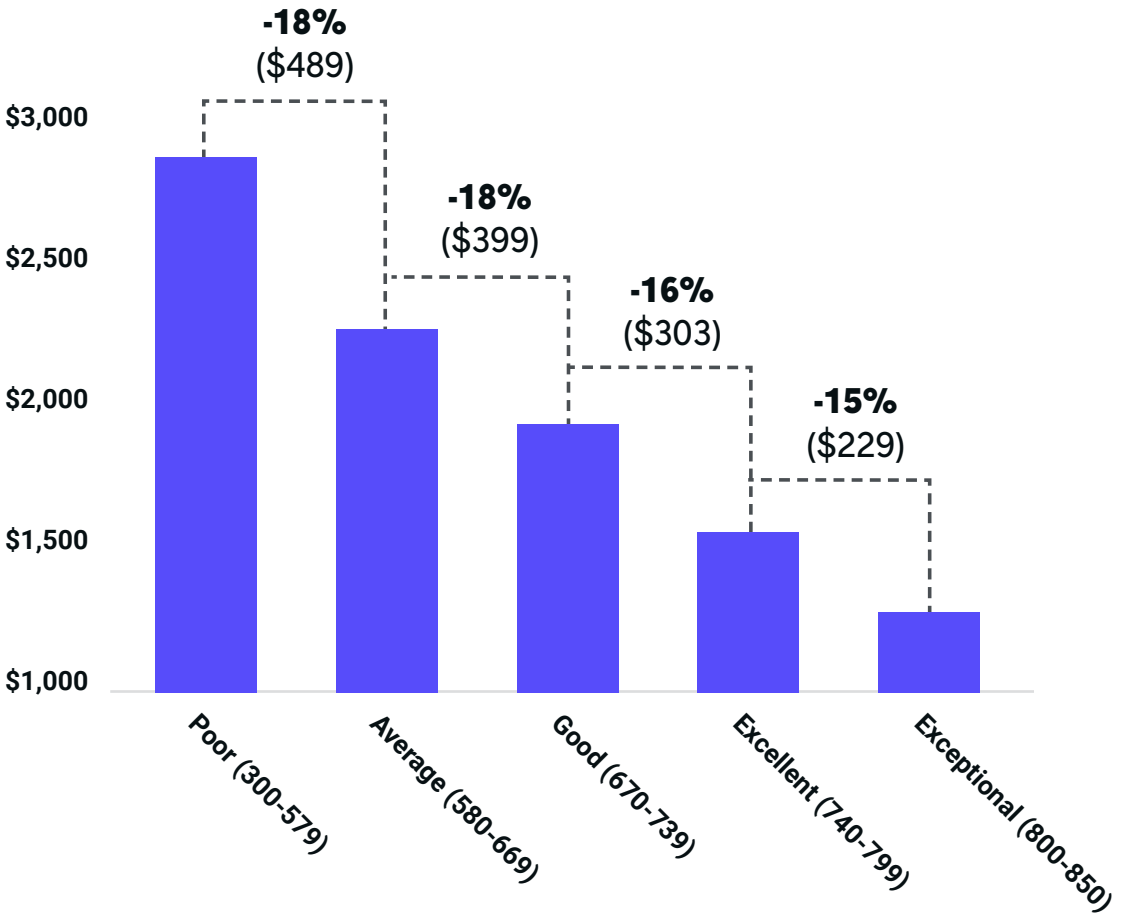
Believe it or not, your job may actually affect what you pay for car insurance. Any drivers who are employed full-time will save about $20 on car insurance annually, and active duty military and veterans get an average discount of about $50 over civilians. Several states don't include employment as car insurance pricing factor, but most still offer military discounts.



Occupation	Average Premium
Engineer	$1,432
Lawyer	$1,432
Doctor	$1,433
Scientist	$1,433
Fire Fighter	$1,435
Law Enforcement	$1,440
Teacher	$1,441
Manager	$1,457
Unemployed	$1,465
Civil Servant	$1,468
Proprietor	$1,469
Other	$1,470

Your Credit Score

Credit can have a significant impact on car insurance. In fact, drivers with poor credit pay more than twice as much for car insurance as those with exceptional credit. As with other factors, credit is outlawed for use in pricing car insurance in several states including California, Hawaii, and Massachusetts.



Why do some insurance companies check your credit score to determine rates?

Studies done by the Federal Trade Commision have shown that drivers with low credit scores are more likely to file a claim than drivers with higher scores, and when they do, their claims result in almost double the dollar amount of claims filed by drivers with higher credit scores. Therefore, insurance companies believe that using credit is a highly accurate way to determine risk.

Methodology



Methodology

Between September and December 2018, The Zebra conducted comprehensive auto insurance pricing analysis using its proprietary quote engine, comprising data from insurance rating platforms and public rate filings. The Zebra examined more than 61 million rates to explore pricing trends across all United States zip codes including Washington, DC.

Analysis used a consistent base profile for the insured driver: a 30-year-old single male driving a 2014 Honda Accord EX with a good driving history and coverage limits of $50,000 bodily injury liability per person/$100,000 bodily injury liability per accident/$50,000 property damage liability per accident with a $500 deductible for comprehensive and collision. For coverage level data, optional coverage (that must be rejected in writing) is included where applicable, including uninsured motorist coverage and personal injury protection.

For vehicle make and model data, analysis referenced the most popular vehicles in the U.S. by 2017 year-end sales according to Goodcarbadcar.net's data.

Finally, some rate data may vary slightly throughout report based on rounding.



CITING THIS INFORMATION:

The Zebra State of Auto Insurance 2019

Contact **Research@TheZebra.com** for any questions or requests regarding data.

Appendix



APPENDIX | A1 — Annual Auto Insurance Premiums by State for 2011-2018 with % YoY Change

State	2011	2012	2013	2014	2015	2016	2017	2018	2011 vs 2018 % Change	2017 to 2018 % Change
Alabama	$1,279	$1,057	$1,023	$1,031	$1,058	$1,288	$1,378	$1,387	8.46%	0.65%
Alaska	$1,291	$1,358	$1,368	$1,338	$1,174	$1,098	$1,155	$1,198	-7.16%	3.73%
Arizona	$1,028	$998	$966	$1,052	$1,064	$1,302	$1,260	$1,295	25.93%	2.78%
Arkansas	$1,137	$1,125	$1,119	$1,153	$1,239	$1,501	$1,466	$1,496	31.56%	2.02%
California	$1,190	$1,238	$1,255	$1,431	$1,477	$1,448	$1,736	$1,815	52.55%	4.55%
Colorado	$944	$1,051	$1,256	$1,179	$1,359	$1,447	$1,410	$1,682	78.10%	19.29%
Connecticut	$1,766	$1,993	$1,638	$1,605	$1,584	$1,223	$1,511	$1,550	-12.24%	2.59%
Delaware	$1,615	$1,545	$1,774	$1,860	$2,007	$1,576	$1,718	$1,828	13.24%	6.45%
District of Columbia	$1,324	$1,320	$1,335	$1,442	$1,517	$1,319	$1,474	$1,496	12.99%	1.49%
Florida	$1,366	$1,626	$1,672	$1,584	$1,544	$1,874	$1,937	$2,059	50.73%	6.27%
Georgia	$1,355	$1,778	$1,156	$1,226	$1,161	$1,302	$1,442	$1,547	14.19%	7.30%
Hawaii	$1,106	$1,263	$1,086	$1,132	$1,110	$1,068	$1,052	$1,081	-2.27%	2.76%
Idaho	$788	$782	$803	$831	$901	$953	$1,029	$1,018	29.17%	-1.09%
Illinois	$818	$777	$859	$927	$929	$1,174	$1,191	$1,222	49.32%	2.60%
Indiana	$923	$807	$874	$907	$965	$1,019	$1,111	$1,150	24.51%	3.44%
Iowa	$841	$1,224	$1,356	$886	$921	$883	$1,041	$988	17.41%	-5.09%
Kansas	$1,046	$1,142	$1,162	$1,143	$1,188	$1,274	$1,445	$1,476	41.10%	2.20%
Kentucky	$1,781	$2,089	$1,825	$1,772	$1,849	$2,073	$2,055	$1,898	6.58%	-7.62%
Louisiana	$1,531	$1,409	$1,500	$1,688	$1,694	$2,056	$2,215	$2,339	52.73%	5.59%
Maine	$904	$860	$731	$862	$883	$820	$909	$896	-0.92%	-1.45%
Maryland	$1,247	$1,381	$1,254	$1,219	$1,427	$1,115	$1,215	$1,327	6.50%	9.22%
Massachusetts	$1,254	$1,541	$1,063	$1,196	$948	$1,163	$1,157	$1,277	1.78%	10.34%
Michigan	$2,220	$2,742	$2,222	$2,109	$2,038	$2,635	$2,869	$2,693	21.30%	-6.15%
Minnesota	$1,166	$1,137	$1,164	$1,187	$1,215	$1,309	$1,259	$1,288	10.40%	2.28%
Mississippi	$1,123	$1,369	$1,084	$1,152	$1,550	$1,702	$1,549	$1,537	36.87%	-0.78%
Missouri	$1,002	$1,017	$1,100	$1,013	$1,056	$1,543	$1,346	$1,410	40.72%	4.73%

APPENDIX | A1 — Annual Auto Insurance Premiums by State for 2011-2018 with % YoY Change (continued)

State	2011	2012	2013	2014	2015	2016	2017	2018	2011 vs 2018 % Change	2017 to 2018 % Change
Montana	$985	$1,061	$1,128	$1,070	$1,091	$1,496	$1,747	$1,387	40.92%	-20.60%
Nebraska	$888	$1,129	$1,142	$1,040	$1,092	$1,196	$1,192	$1,284	44.60%	7.74%
Nevada	$1,484	$1,185	$1,189	$1,219	$1,285	$1,797	$1,846	$1,915	29.04%	3.71%
New Hampshire	$824	$828	$853	$999	$1,073	$1,040	$1,058	$1,105	34.19%	4.47%
New Jersey	$1,618	$1,523	$1,443	$1,670	$1,707	$1,588	$1,665	$1,671	3.28%	0.35%
New Mexico	$1,395	$1,441	$866	$1,054	$1,120	$1,339	$1,365	$1,352	-3.11%	-0.97%
New York	$1,753	$1,624	$1,353	$1,401	$1,471	$1,697	$1,577	$1,688	-3.71%	7.03%
North Carolina	$707	$666	$670	$724	$752	$802	$901	$947	34.01%	5.05%
North Dakota	$1,239	$1,328	$1,407	$1,303	$1,323	$1,394	$1,274	$1,325	6.96%	4.03%
Ohio	$824	$824	$809	$881	$818	$935	$1,032	$1,032	25.19%	0.03%
Oklahoma	$1,939	$1,585	$1,501	$1,663	$1,960	$1,502	$1,559	$1,560	-19.56%	0.07%
Oregon	$978	$902	$1,004	$1,152	$1,179	$1,318	$1,275	$1,393	42.42%	9.30%
Pennsylvania	$1,022	$1,222	$1,014	$1,061	$1,095	$1,183	$1,392	$1,390	35.97%	-0.19%
Rhode Island	$1,368	$1,538	$1,442	$1,537	$1,629	$1,985	$2,007	$2,110	54.31%	5.16%
South Carolina	$1,168	$1,173	$1,044	$1,115	$1,224	$1,276	$1,411	$1,369	17.19%	-2.96%
South Dakota	$1,116	$1,190	$1,042	$1,069	$1,141	$1,615	$1,283	$1,342	20.22%	4.59%
Tennessee	$957	$895	$904	$959	$1,096	$1,172	$1,316	$1,427	49.16%	8.45%
Texas	$1,254	$1,577	$1,514	$1,669	$1,885	$1,562	$1,796	$1,827	45.70%	1.71%
Utah	$864	$815	$796	$901	$992	$985	$1,125	$1,209	39.94%	7.43%
Vermont	$961	$1,057	$831	$893	$1,076	$916	$1,010	$1,075	11.90%	6.47%
Virginia	$900	$882	$877	$929	$956	$829	$913	$918	1.98%	0.53%
Washington	$1,068	$1,136	$1,138	$1,128	$1,156	$1,115	$1,199	$1,205	12.87%	0.52%
West Virginia	$1,420	$1,470	$1,451	$1,365	$1,366	$1,450	$1,390	$1,420	-0.01%	2.17%
Wisconsin	$796	$950	$937	$999	$1,056	$1,114	$1,036	$1,070	34.36%	3.23%
Wyoming	$948	$910	$903	$1,113	$1,144	$1,248	$1,340	$1,375	45.00%	2.62%

APPENDIX | A2 — Annual Auto Insurance Premiums by Region for 2011-2018 with % YoY Change

Region	2011	2012	2013	2014	2015	2016	2017	2018	2011 vs 2018 % Rate Change	2017 to 2018 % Rate Change
New England	$1,151	$1,276	$1,023	$1,122	$1,088	$1,077	$1,164	$1,224	6.28%	5.09%
Far West	$1,159	$1,182	$1,200	$1,318	$1,344	$1,353	$1,527	$1,592	37.35%	4.30%
Mideast	$1,415	$1,440	$1,239	$1,306	$1,374	$1,426	$1,484	$1,538	8.71%	3.64%
Plains	$1,020	$1,148	$1,196	$1,069	$1,109	$1,287	$1,259	$1,290	26.44%	2.52%
Southeast	$1,217	$1,301	$1,200	$1,221	$1,267	$1,424	$1,482	$1,516	24.57%	2.25%
Rocky Mountain	$912	$950	$1,031	$1,037	$1,132	$1,272	$1,363	$1,388	52.22%	1.81%
Southwest	$1,379	$1,495	$1,373	$1,524	$1,715	$1,496	$1,641	$1,662	20.59%	1.28%
Great Lakes	$1,110	$1,208	$1,133	$1,160	$1,152	$1,364	$1,411	$1,399	26.05%	-0.82%

APPENDIX | A3 — Annual Auto Insurance Premiums by Level of Coverage by State for 2018

State	State Minimum Liability Only	50-100-50 BI-PD Liability Only	100-300-100 BI-PD Liability Only	State Minimum + $1,000 Comp/ Coll Deductible	50-100-50 Liability + $1,000 Comp/ Coll Deductible	100-300-100 Liability + $1,000 Comp/ Coll Deductible	State Minimum + $500 Comp/ Coll Deductible	50-100-50 Liability + $500 Comp/Coll Deductible	100-300-100 Liability + $500 Comp/Coll Deductible
Alabama	$547	$640	$746	$1,154	$1,249	$1,355	$1,293	$1,387	$1,494
Alaska	$459	$463	$550	$1,053	$1,057	$1,143	$1,194	$1,198	$1,284
Arizona	$538	$699	$804	$1,000	$1,164	$1,265	$1,131	$1,295	$1,394
Arkansas	$555	$624	$714	$1,280	$1,323	$1,412	$1,458	$1,496	$1,585
California	$638	$798	$898	$1,428	$1,588	$1,688	$1,656	$1,815	$1,916
Colorado	$637	$780	$938	$1,333	$1,477	$1,632	$1,538	$1,682	$1,836
Connecticut	$737	$840	$973	$1,317	$1,420	$1,552	$1,447	$1,550	$1,682
Delaware	$1,011	$1,152	$1,283	$1,537	$1,669	$1,801	$1,703	$1,828	$1,960
District of Columbia	$669	$748	$825	$1,238	$1,315	$1,392	$1,418	$1,496	$1,573
Florida	$949	$1,362	$1,588	$1,506	$1,922	$2,149	$1,643	$2,059	$2,286
Georgia	$649	$759	$879	$1,287	$1,397	$1,517	$1,437	$1,547	$1,667
Hawaii	$448	$529	$589	$856	$937	$997	$1,001	$1,081	$1,141
Idaho	$356	$403	$466	$860	$907	$969	$972	$1,018	$1,080
Illinois	$471	$539	$612	$1,017	$1,085	$1,154	$1,153	$1,222	$1,289
Indiana	$432	$478	$536	$939	$986	$1,039	$1,103	$1,150	$1,202
Iowa	$269	$304	$337	$817	$830	$855	$980	$988	$1,009
Kansas	$451	$499	$553	$1,209	$1,236	$1,280	$1,455	$1,476	$1,517
Kentucky	$783	$915	$1,109	$1,596	$1,730	$1,925	$1,765	$1,898	$2,094
Louisiana	$1,031	$1,432	$1,840	$1,770	$2,171	$2,579	$1,937	$2,339	$2,747
Maine	$367	$370	$420	$789	$793	$844	$893	$896	$947
Maryland	$650	$700	$758	$1,154	$1,187	$1,244	$1,299	$1,327	$1,384
Massachusetts	$524	$688	$748	$941	$1,085	$1,143	$1,133	$1,277	$1,335
Michigan	$1,617	$1,695	$1,764	$2,437	$2,516	$2,586	$2,613	$2,693	$2,762
Minnesota	$533	$568	$600	$1,092	$1,127	$1,152	$1,252	$1,288	$1,310
Mississippi	$626	$720	$838	$1,244	$1,359	$1,475	$1,422	$1,537	$1,653
Missouri	$479	$560	$635	$1,167	$1,248	$1,317	$1,329	$1,410	$1,477

APPENDIX | A3 — Annual Auto Insurance Premiums by Level of Coverage by State for 2018 (continued)

State	State Minimum Liability Only	50-100-50 BI-PD Liability Only	100-300-100 BI-PD Liability Only	State Minimum + $1,000 Comp/ Coll Deductible	50-100-50 Liability + $1,000 Comp/ Coll Deductible	100-300-100 Liability + $1,000 Comp/ Coll Deductible	State Minimum + $500 Comp/Coll Deductible	50-100-50 Liability + $500 Comp/Coll Deductible	100-300-100 Liability + $500 Comp/Coll Deductible
Montana	$419	$489	$578	$1,127	$1,190	$1,278	$1,327	$1,387	$1,476
Nebraska	$393	$433	$486	$1,040	$1,071	$1,117	$1,257	$1,284	$1,329
Nevada	$1,009	$1,218	$1,533	$1,589	$1,798	$2,114	$1,705	$1,915	$2,230
New Hampshire	$457	$507	$563	$938	$987	$1,044	$1,056	$1,105	$1,162
New Jersey	$877	$1,067	$1,182	$1,360	$1,541	$1,651	$1,490	$1,671	$1,782
New Mexico	$536	$629	$737	$1,113	$1,207	$1,316	$1,258	$1,352	$1,460
New York	$834	$934	$1,047	$1,428	$1,528	$1,641	$1,588	$1,688	$1,801
North Carolina	$404	$451	$517	$839	$887	$955	$899	$947	$1,015
North Dakota	$358	$376	$403	$1,124	$1,128	$1,125	$1,323	$1,325	$1,316
Ohio	$491	$527	$590	$862	$882	$935	$1,017	$1,032	$1,085
Oklahoma	$594	$674	$792	$1,270	$1,362	$1,480	$1,468	$1,560	$1,678
Oregon	$719	$795	$864	$1,194	$1,269	$1,331	$1,318	$1,393	$1,454
Pennsylvania	$522	$627	$710	$1,119	$1,210	$1,291	$1,304	$1,390	$1,470
Rhode Island	$1,030	$1,148	$1,328	$1,803	$1,912	$2,089	$2,004	$2,110	$2,288
South Carolina	$596	$698	$820	$1,139	$1,240	$1,362	$1,267	$1,369	$1,491
South Dakota	$261	$285	$319	$1,061	$1,085	$1,106	$1,317	$1,342	$1,359
Tennessee	$439	$501	$563	$1,189	$1,249	$1,312	$1,366	$1,427	$1,489
Texas	$747	$816	$920	$1,554	$1,623	$1,728	$1,758	$1,827	$1,932
Utah	$585	$655	$777	$1,020	$1,091	$1,216	$1,138	$1,209	$1,333
Vermont	$348	$393	$450	$900	$944	$1,001	$1,031	$1,075	$1,132
Virginia	$354	$395	$448	$766	$803	$857	$882	$918	$972
Washington	$610	$681	$766	$1,034	$1,104	$1,186	$1,136	$1,205	$1,288
West Virginia	$519	$606	$711	$1,154	$1,228	$1,334	$1,351	$1,420	$1,526
Wisconsin	$364	$416	$466	$868	$920	$965	$1,018	$1,070	$1,114
Wyoming	$333	$367	$406	$1,096	$1,129	$1,167	$1,342	$1,375	$1,413

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