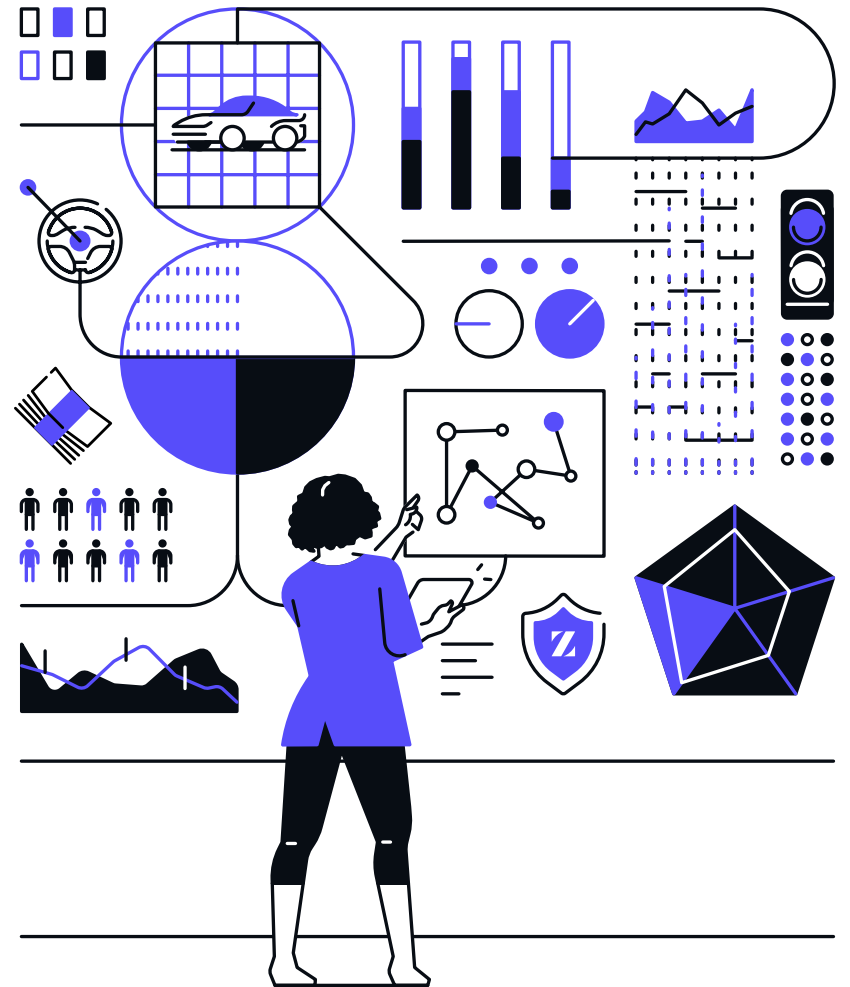




# 2020 The State of Auto Insurance

INSIGHTS BASED ON 73,000,000 RATES



**2020**

# **The State of Auto Insurance**

**THE  
zebra**

# About the report

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## **The Zebra's 2020 State of Auto Insurance Report**

analyzes more than 73 million car insurance rates to examine how dozens of trends and risk factors affect insurance pricing nationwide.

**The Zebra** is the nation's leading insurance comparison site and an independent source for car 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 car 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) to help determine your risk and your rate.

Insurance also varies substantially by location, because each state has its own insurance requirements and regulations. And with more than 650 insurance companies in the U.S. using a mix of some 43,500 rating factors, any given driver could potentially choose from hundreds, or even thousands, of quotes.

The Zebra's annual report explores rates across 34,000 U.S. ZIP codes and for the past nine years to identify trends and critical factors impacting rate changes, and what that means for 221 million drivers in 2020.

# What's the state of car insurance in 2020?

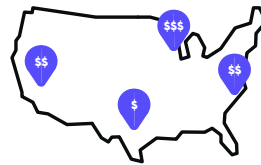


**Did you know?** Car insurance rates are rising for 144 million U.S. drivers. **That's 63%, or about two in every three drivers.**



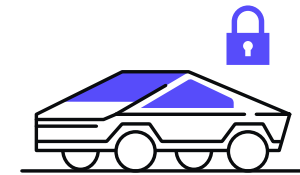
## More expensive than ever

- The cost of car insurance keeps rising, with average rates up nearly 30% since 2011. That's more than double the rate of inflation in the U.S.
- Average annual rates now exceed \$6,200 in some cities, more than four times the national average.



## Different everywhere

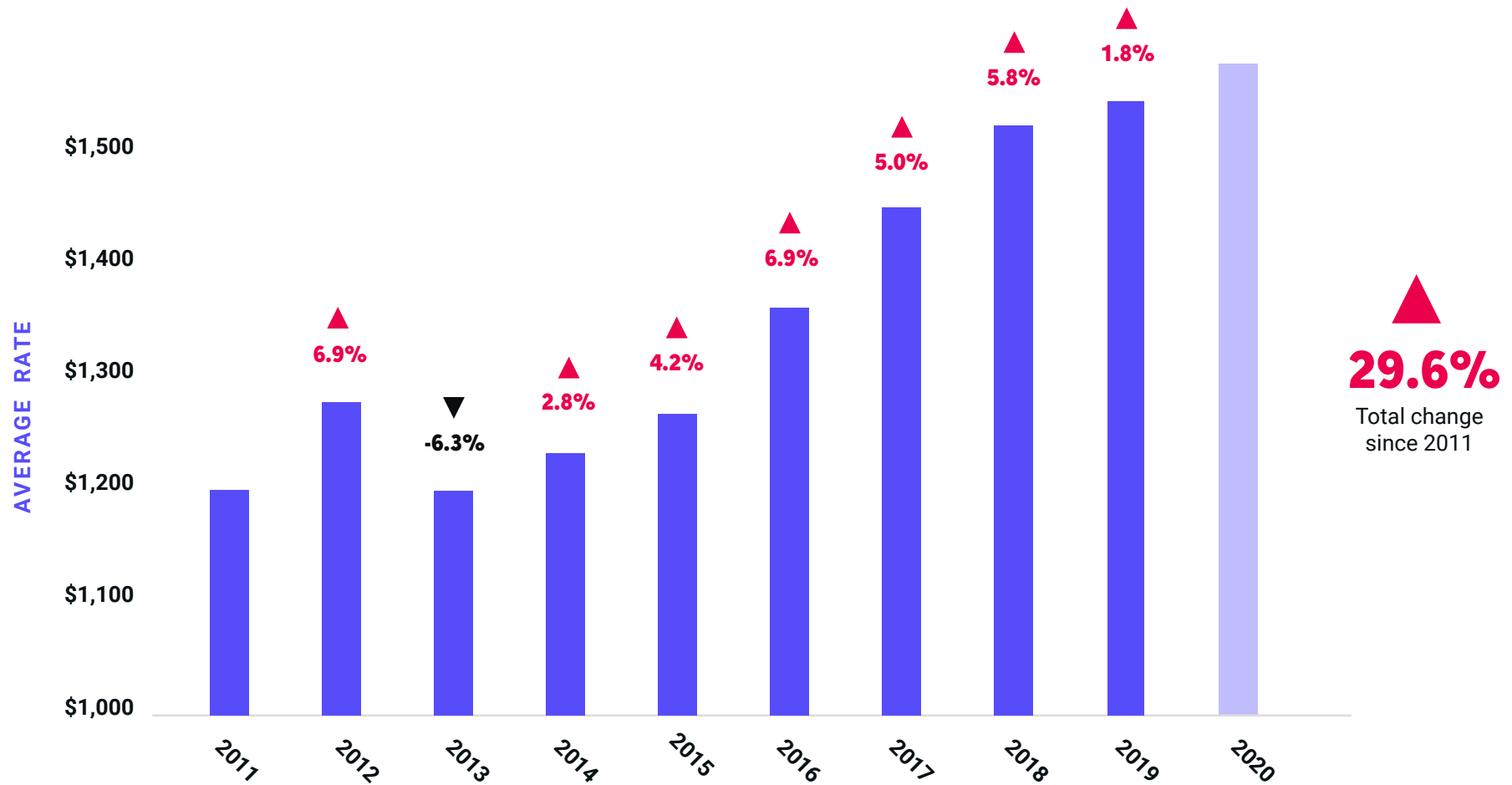
- The cost of car insurance — and the impact of rising rates — is significantly different from one place to the next.
- Since 2011, rates have increased (as much as 86%) in 44 states and Washington D.C., while seven states have seen decreases.
- Since last year, rates changed as much as 21% in some states.



## At a technology tipping point

- New anti-theft and safety technologies are making cars safer, but they're also more expensive to repair after an accident. Insurers are waiting for the day when these features save more than they cost. For now, drivers see few discounts.
- Technology is also changing driver behavior — and not necessarily for the better. Insurers now penalize distracted drivers with higher rates when they're caught texting or otherwise using a phone at the wheel.
- More insurers are offering policies that monitor driver behavior using connected apps or devices. This technology tracks speed, braking, etc. in exchange for potential insurance discounts.

# U.S. car insurance rates by year



# Why are rates changing?

## When risks change, rates change

Insurance is all about risk. Car insurance pricing takes into account individual risks associated with drivers and their vehicles, but broader environmental, government, and economic factors also play a role.



### WEATHER

- Wildfires, flooding, hurricanes, hail storms — catastrophes like these cause widespread property damage and an onslaught of insurance claims in a given area. Insurance companies raise rates to account for these losses.
- In the first half of 2019, insured property losses were almost 14% lower than in the first half of 2018. The U.S. also saw less property damage from wildfires and hurricanes than in recent years, according to industry analysis.



### POPULATION & CRIME

- Even though drivers are legally required to have auto insurance virtually everywhere in the U.S., more than 12% of Americans are driving uninsured.
- More populated cities and those with more traffic congestion, crime, and uninsured drivers often have higher rates.
- The U.S. population is up more than 7% since 2011, and top metro areas are growing even faster.
- More than 748,000 vehicles were stolen in the U.S. in 2018. This represents a 3.1% decrease from 2017, but a 9% increase compared to 2014.

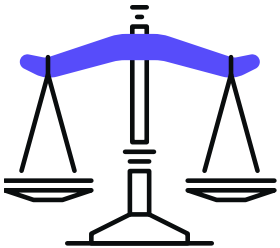
# Why are rates changing?(cont.)

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## ECONOMY & BEHAVIOR

- Americans are increasingly distracted by phones and other devices behind the wheel. This and other reckless behaviors (like aggressive driving and DUI) increase risk for everyone.
- People are also driving more than ever before, with mileage on U.S. roads growing since 2011.
- As of early 2020, gas prices remain among the lowest of the past decade, encouraging Americans to drive more. More drivers on the road leads to more accidents (and claims), and therefore rates increase to account for the risks and losses.



## LEGISLATION & REGULATION

- Each state has its own insurance laws and government regulators. They set a minimum level of coverage residents must carry, determine if and when insurance companies can raise rates, and propose new laws 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. In 2019, both California and Michigan banned gender from use in insurance rating. In other states, those factors and more are fair game.

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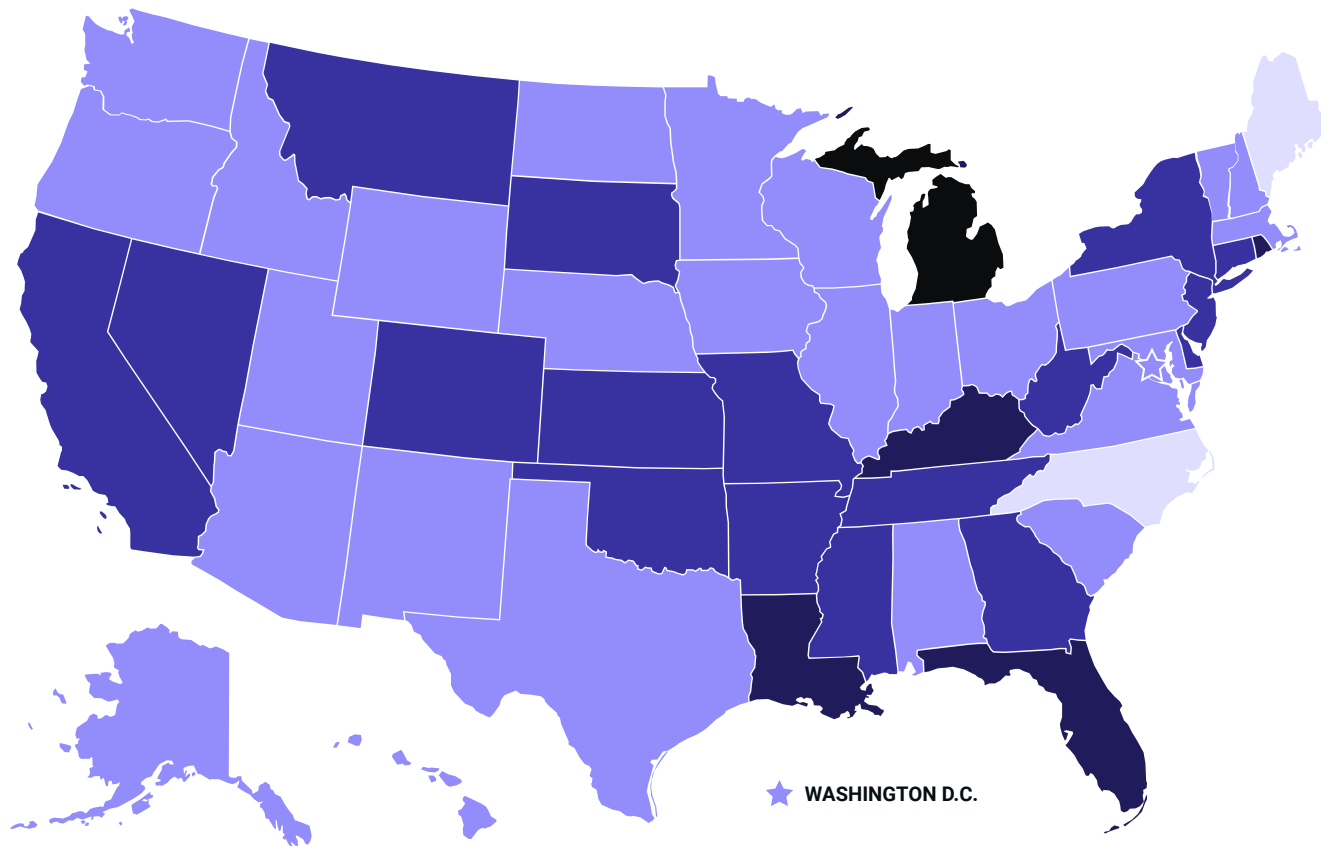
RATES BY

# Where you live



# Car insurance rates in the U.S.

Rates have increased nearly **30%** across the U.S. since 2011, edging up another **1.8%** nationally this year.

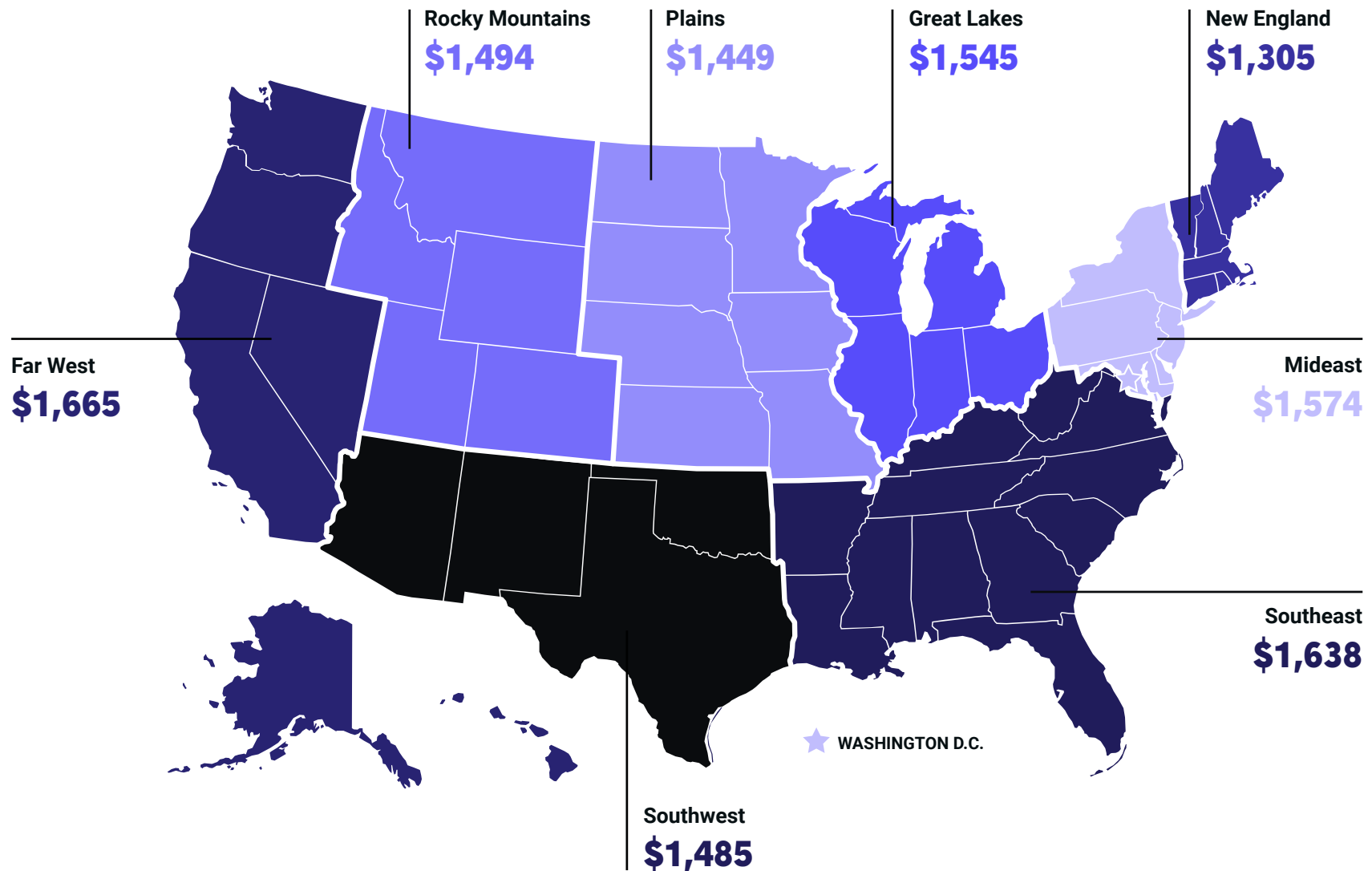


The average American is paying  
**\$1,548**  
**per year**  
for car insurance  
in 2020.

#### Rate changes

	\$600-1,000
	\$1,001-1,500
	\$1,501-2,000
	\$2,001-2,500
	\$2,500+

# Auto insurance rates by region

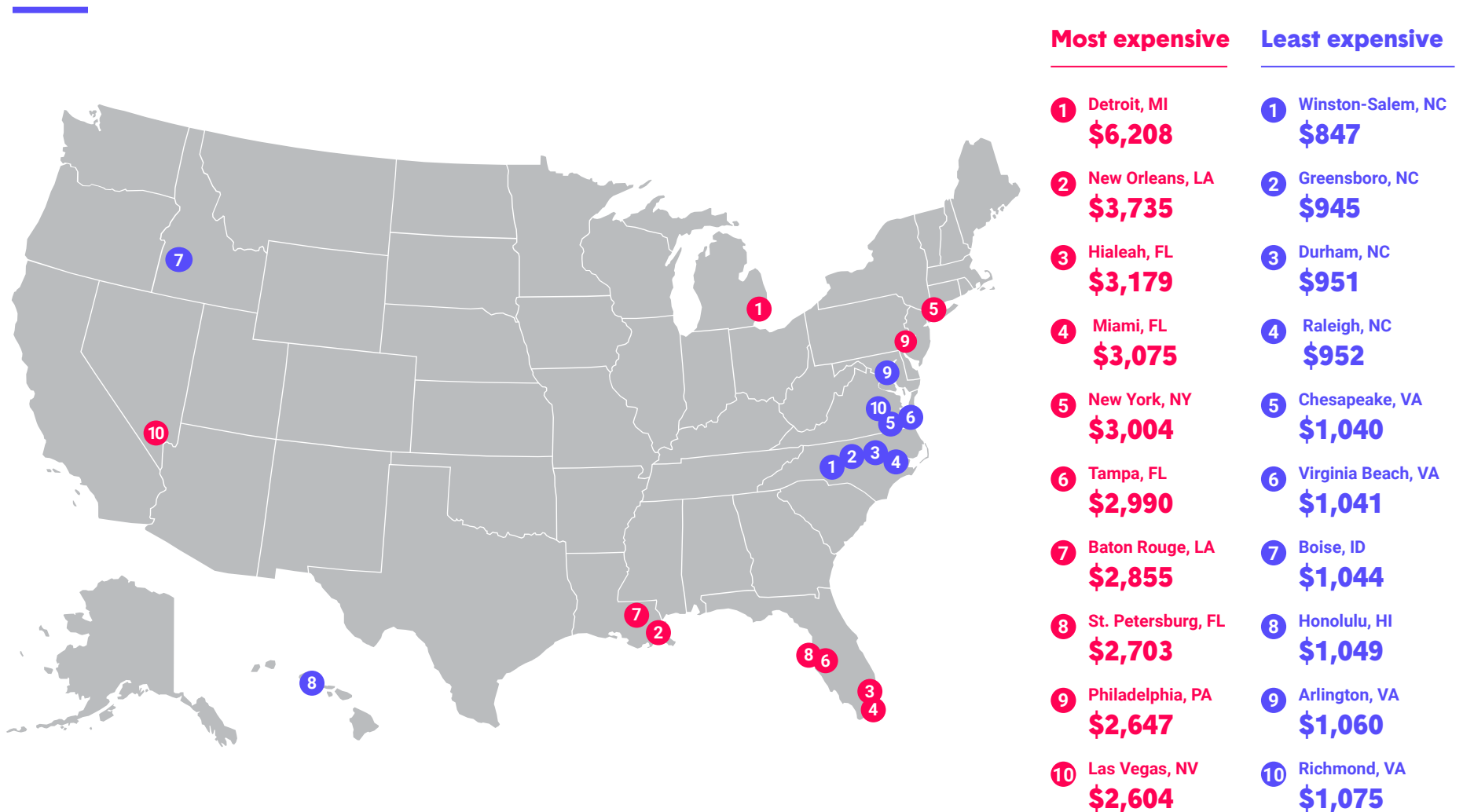


# Auto insurance rates by state

In the past year, car insurance rates increased in 33 states and fell in 18 states, including Washington, D.C. South Dakota saw the biggest year-over-year rate increase at 22%, while Texas had the biggest decrease at -20%. Michigan is still the most expensive state for car insurance, and Maine is the least expensive.

Rank	State (most to least expensive)	Annual rate	Rank	State (most to least expensive)	Annual rate	Rank	State (most to least expensive)	Annual rate
1	Michigan	\$3,096	18	New Jersey	\$1,592	35	Washington	\$1,368
2	Lousiana	\$2,379	19	Mississippi	\$1,587	36	New Mexico	\$1,334
3	Florida	\$2,309	20	Tennessee	\$1,570	37	Minnesota	\$1,319
4	Kentucky	\$2,208	21	West Virginia	\$1,536	38	Utah	\$1,306
5	Rhode Island	\$2,103	22	Montana	\$1,534	39	Illinois	\$1,303
6	Nevada	\$1,974	23	Pennsylvania	\$1,475	40	Alaska	\$1,275
7	California	\$1,868	24	Arizona	\$1,470	41	Wisconsin	\$1,181
8	Delaware	\$1,803	25	Massachusetts	\$1,463	42	Indiana	\$1,165
9	Oklahoma	\$1,787	26	Oregon	\$1,463	43	Idaho	\$1,164
10	Colorado	\$1,757	27	Alabama	\$1,450	44	Vermont	\$1,156
11	Missouri	\$1,736	28	Wyoming	\$1,439	45	Iowa	\$1,106
12	South Dakota	\$1,708	29	Maryland	\$1,415	46	Ohio	\$1,047
13	New York	\$1,704	30	Texas	\$1,415	47	Hawaii	\$1,045
14	Arkansas	\$1,698	31	South Carolina	\$1,414	48	New Hampshire	\$1,037
15	Connecticut	\$1,696	32	District of Columbia	\$1,383	49	Virginia	\$1,005
16	Kansas	\$1,622	33	North Dakota	\$1,379	50	North Carolina	\$955
17	Georgia	\$1,609	34	Nebraska	\$1,370	51	Maine	\$935

# Which U.S. cities pay the most and least for car insurance?













RATES BY

# What you drive



# What does it cost to insure the 10 best-selling vehicles in America?

<b>#1</b>	<b>Ford F-Series</b> <b>\$1,617</b> 5.7% of MSRP	<b>#2</b>	<b>Chevy Silverado</b> <b>\$1,741</b> 6.1% of MSRP	<b>#3</b>	<b>Ram Pickup</b> <b>\$1,879</b> 5.9% of MSRP	<b>#4</b>	<b>Toyota RAV4</b> <b>\$1,633</b> 6.4% of MSRP	<b>#5</b>	<b>Nissan Rogue</b> <b>\$1,638</b> 6.5% of MSRP
									
<b>#6</b>	<b>Honda CR-V</b> <b>\$1,529</b> 6.3% of MSRP	<b>#7</b>	<b>Toyota Camry</b> <b>\$1,800</b> 7.5% of MSRP	<b>#8</b>	<b>Chevy Equinox</b> <b>\$1,625</b> 6.8% of MSRP	<b>#9</b>	<b>Honda Civic</b> <b>\$1,814</b> 9.2% of MSRP	<b>#10</b>	<b>Toyota Corolla</b> <b>\$1,788</b> 9.6% of MSRP
									

Annual average rates for the 10 most popular cars in the U.S. by vehicle sales for 2019 models.



# The most and least expensive vehicle to insure

Rank	Most expensive	Rate	Insurance as % MSRP
1	Maserati Quattroporte	<b>\$4,742</b>	<b>4.4%</b>
2	BMW i8	<b>\$4,281</b>	<b>2.9%</b>
3	Mercedes-AMG GT	<b>\$4,040</b>	<b>4.1%</b>
4	Nissan GT-R	<b>\$3,960</b>	<b>4%</b>
5	Maserati Ghibli	<b>\$3,902</b>	<b>5.2%</b>
6	Mercedes-Benz S-Class	<b>\$3,640</b>	<b>4%</b>
7	BMW 7-Series	<b>\$3,639</b>	<b>4.5%</b>
8	Porsche 911	<b>\$3,529</b>	<b>3.9%</b>
9	Lexus LC	<b>\$3,478</b>	<b>3.8%</b>
10	Tesla Model S	<b>\$3,476</b>	<b>4.6%</b>

Rank	Least expensive	Rate	Insurance as % MSRP
1	Fiat 500X	<b>\$1,467</b>	<b>5.9%</b>
2	Subaru Outback	<b>\$1,499</b>	<b>5.7%</b>
3	Ford Escape	<b>\$1,518</b>	<b>6.3%</b>
4	GMC Canyon	<b>\$1,523</b>	<b>6.9%</b>
5	Ford Transit Connect	<b>\$1,527</b>	<b>6.3%</b>
6	Honda CR-V	<b>\$1,529</b>	<b>6.3%</b>
7	Jeep Compass	<b>\$1,535</b>	<b>6.9%</b>
8	Fiat 500	<b>\$1,545</b>	<b>9.4%</b>
9	Nissan Frontier	<b>\$1,553</b>	<b>8.1%</b>
10	Subaru Forester	<b>\$1,561</b>	<b>6.4%</b>

# Rates by brand and type



**Most expensive brand\***

**Nissan**

avg. 8.7% of MSRP



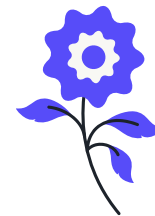
**Least expensive brand\***

**Porsche**

avg. 3.6% of MSRP

*\*For insurance by % of average MSRP for top five brand models by sales.*

Car Type	Rate
Van	\$1,688
Truck	\$1,731
SUV	\$1,934
Sedan	\$2,275
Green	\$2,110

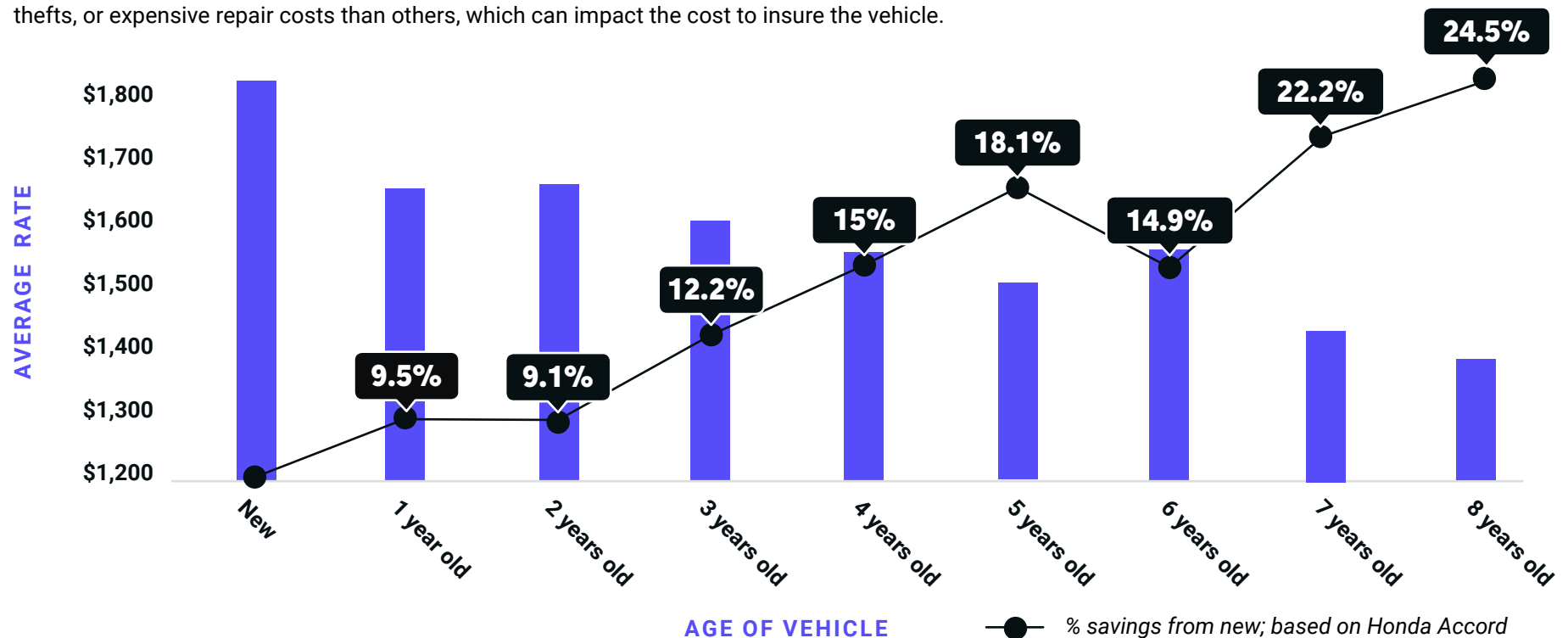


**Going green?** Hybrid or electric vehicle models are among the most expensive to insure because of their cost to repair or replace.

# How the age of your car affects insurance rates

New cars are more expensive to insure than older vehicles because they cost more to repair or replace — especially if they feature new technology like blind spot sensors and rearview cameras. A 5-year-old vehicle is about 18% less expensive to insure than its brand-new counterpart.

Insurers also account for variations from one model year to the next. Certain model years may be more prone to crashes, thefts, or expensive repair costs than others, which can impact the cost to insure the vehicle.



# Does advanced vehicle technology affect your car insurance rates?

Anti-theft feature	Annual savings	% Savings
Audible alarm	\$5	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%
Rearview camera	\$0	0.0%
Electronic stability control (ESC)	\$8	0.5%

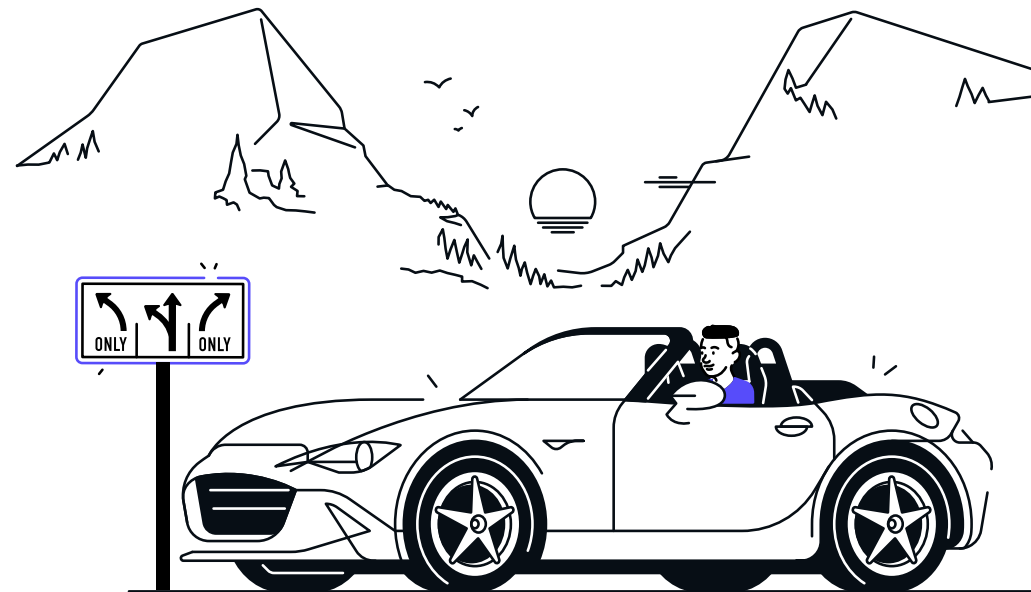


## Why don't safety and security devices have a bigger impact on rates?

Many new car models are outfitted with advanced technology that enhances safety and prevents theft. However, this technology also increases the cost of vehicle repairs or replacement, so it won't save you much on car insurance.

RATES BY

# How you drive



# Accidents, tickets, claims: How much do they affect your insurance?

Your driving record significantly impacts what you pay for car insurance, and some violations and claims are much more costly than others. Insurers in all states can factor these violations into your car insurance rate for three years — or longer.

Driving violation	% Rate increase	\$ Rate increase	Total insurance cost (rate impact for 3 years)
Driving without lights	4.4%	\$68	\$204
Failure to use child safety restraint	5.4%	\$83	\$249
Failure to wear seat belt	5.8%	\$90	\$270
Not-at-fault accidents	6.9%	\$107	\$321
Failure to show documents	9.7%	\$151	\$453
Driving with expired registration	10.3%	\$159	\$477
Driving too slowly	21.7%	\$336	\$1,008
Cell phone use	22.9%	\$355	\$1,065
Texting while driving	23.1%	\$357	\$1,071

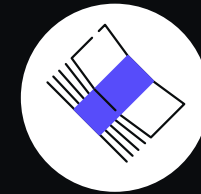
## RATES BY HOW YOU DRIVE

Driving violation	% Rate increase	\$ Rate increase	Total insurance cost (rate impact for 3 years)
Failure to stop at red light	23.3%	\$361	\$1,083
Failure to yield	23.5%	\$363	\$1,089
Illegal turn	23.8%	\$368	\$1,104
Speeding	24.5%	\$379	\$1,137
Wrong way/wrong lane	24.7%	\$383	\$1,149
Improper passing	24.8%	\$385	\$1,155
Following too closely	25.5%	\$395	\$1,185
Passing a school bus	28.5%	\$441	\$1,323
Operating a vehicle without permission	31.1%	\$481	\$1,443
Driving with an open container	34.7%	\$537	\$1,611
At-fault accident	41.1%	\$636	\$1,908
Reckless driving	67.0%	\$1,038	\$3,114
Driving with suspended license	67.4%	\$1,043	\$3,129
Refusing a breathalyzer/chemical test	69.8%	\$1,080	\$3,240
DUI	71.0%	\$1,099	\$3,297
Racing	73.1%	\$1,131	\$3,393
Hit and run	78.3%	\$1,212	\$3,636

How much blowing through a red light costs

How much a DUI costs

# The cost of a claim



Claims	% Rate increase	\$ Rate increase	Total insurance cost (rate impact for 3 years)
One medical/PIP claim	0.4%	\$6	\$18
One comprehensive claim	4.6%	\$72	\$216
Two medical/PIP claims	4.7%	\$73	\$219
Two comprehensive claims	10.5%	\$163	\$489

## How much will a claim affect your rate?

You have insurance to cover costs after an unexpected loss, but sometimes filing a claim — however valid — will increase your insurance rate. Medical claims (when you or your passengers are injured in a collision) or comprehensive claims (for hail or other non-collision damage) can cost you nothing in some states, while in others your rate could increase by 39% or more.



# Speeding

Speeding	% Rate increase	\$ Rate increase	Total insurance cost (rate impact for 3 years)
Speeding (overall)	24.5%	\$379	\$1,137
Speeding in school zone	22.1%	\$342	\$1,026
Speeding 6-10 mph over limit	20.7%	\$320	\$960
Speeding 11-15 mph over limit	21.8%	\$337	\$1,011
Speeding 11-20 mph over limit	24.9%	\$385	\$1,155
Speeding 21-25 mph over limit	29.7%	\$460	\$1,380
In 65 mph zone	27.6%	\$428	\$1,284
Driving too slowly	21.7%	\$336	\$1,008



## How much does a speeding ticket affect your rate?

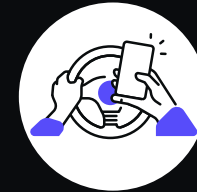
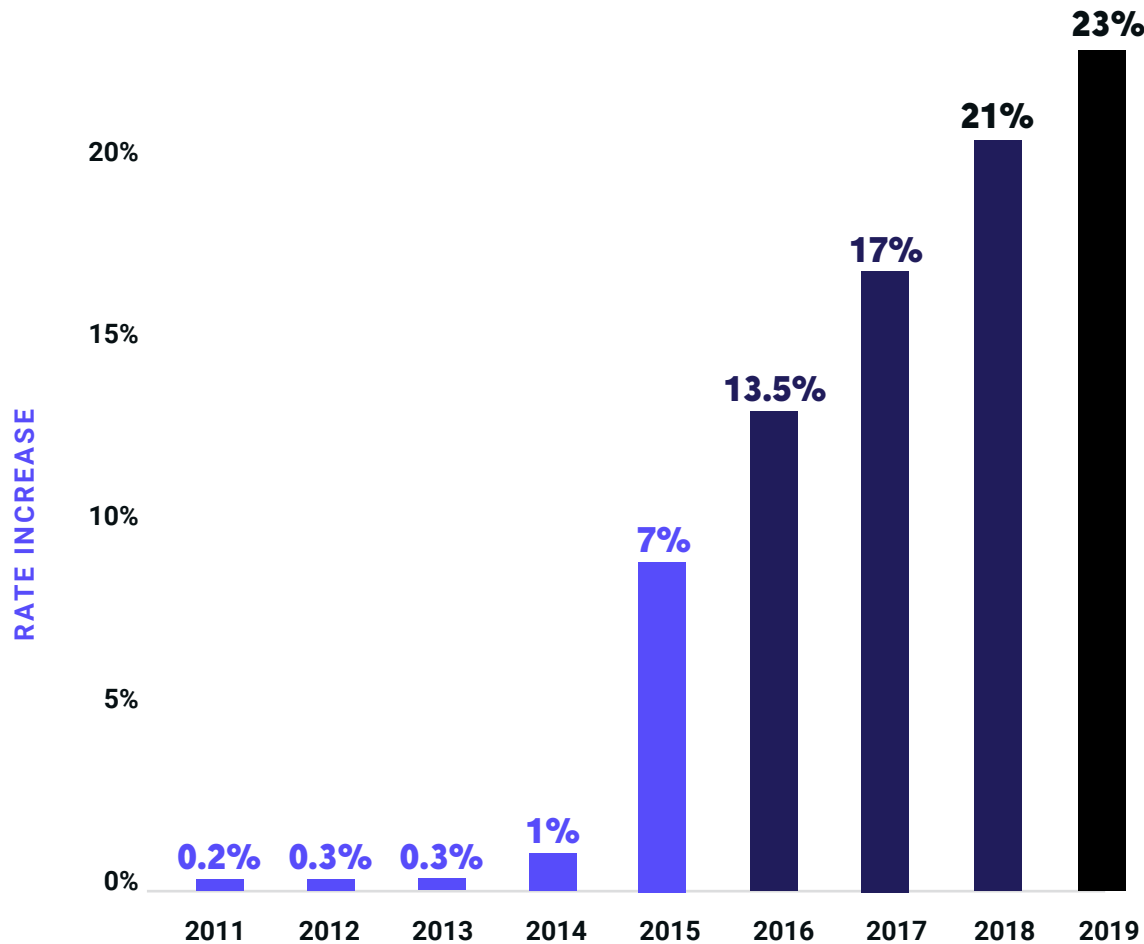
The faster you're caught speeding, the bigger the impact on your insurance rate. Insurers also significantly penalize drivers caught speeding in school zones.



**Did you know?** Getting a ticket for driving too slowly will increase your rate, too.

# Distracted driving

## AVERAGE RATE INCREASES FOR DISTRACTED DRIVING 2011-2019



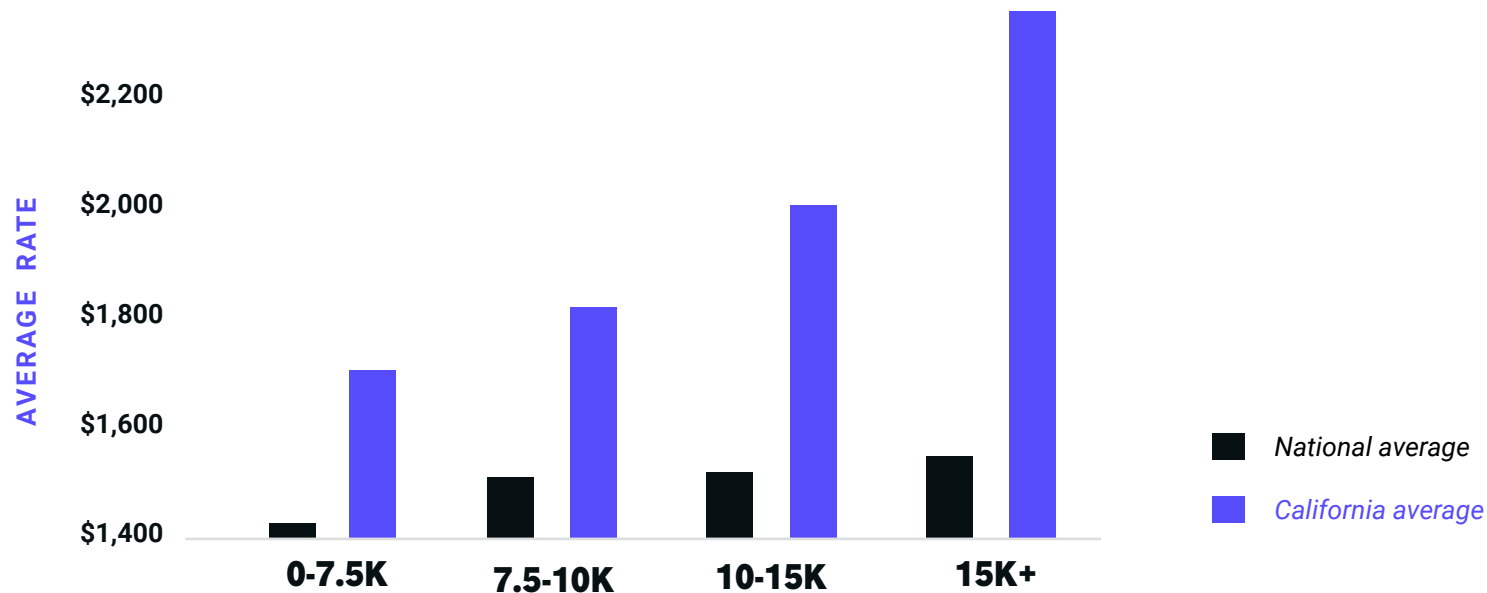
## How much does distracted driving affect your rate?

Getting caught texting or otherwise using your phone while driving will raise your insurance rate by an average of 23% (\$356) — and in some states more than 63%. The penalty for distracted driving has increased notably in recent years as insurers learn more about the costs and more states create laws prohibiting it.

# Annual mileage: Will driving less save you money on insurance?

Annual mileage has little impact on car insurance rates – unless you live in California. Nationally, drivers can save about 6% if they reduce their driving from 15,000 miles per year to less than 7,500 miles per year. Californians, however, would save 32%, or more than \$550, for halving their mileage. (The average American drives about 12,000 miles per year.)

## U.S. VS. CALIFORNIA AVERAGE RATES BY ANNUAL MILEAGE



# Pay-per-mile insurance: does it work?

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

This type of insurance uses smartphone sensor technology or physical devices that plug into a vehicle to record a person’s driving. Most major insurance companies have their own products and programs, such as Snapshot from Progressive and Drivewise from Allstate. Several newer companies like Metromile and Root provide usage-based insurance policies exclusively.

## Does it lower rates?

Telematics programs can be a great way to save money, but they are best for people who drive infrequently and who typically take 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.



**Did you know?** Drivers save about 3% with a usage-based/telematics policy.

## Telematics monitors:



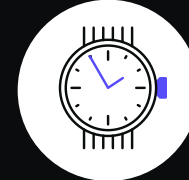
Speed



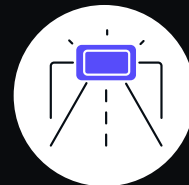
Distance



Hard braking  
or acceleration



Time of day or  
night you drive

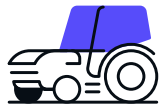


Roads you drive

# Primary vehicle use

The majority of drivers have personal-use policies, meaning they use their car for a mix of commuting, running errands, and other personal tasks. However, some drivers need a different type of coverage. People who drive for business — such as real estate agents or traveling salespeople — need a policy that covers them when using their car for work. Driving for pleasure usually means you have multiple cars, and one is more for weekend cruising. Farm-use vehicles require a limited, special license.

## AVERAGE RATES BY VEHICLE USE



Farm

**\$1,465**

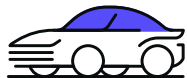


Pleasure

**\$1,548**



**Did you know?** Drivers for Uber and Lyft usually get a personal car insurance policy — but they need to add a special rideshare endorsement. **See page 32.**



Personal/commuting

**\$1,560**



Business

**\$1,720**

Most drivers  
select this

RATES BY

# Coverage options



# Insurance coverage 101

## What do these numbers on your policy mean?



These numbers represent the limits of how much your insurer will pay to cover injury and property damage costs after an accident. Each state has minimum liability requirements, but drivers may buy more coverage for extra protection.

For example, 50/100/50 means you have coverage up to \$50,000 for each person injured in an accident you cause, up to \$100,000 for all people injured in the accident, and up to \$50,000 for property damage. If you cause damage that exceeds these limits, you're on your own to cover the rest.

**Liability coverage** is what pays for injuries and property damage suffered by other people when you're at fault in an accident. This coverage is legally required for drivers everywhere in the U.S. (except New Hampshire) – **but note that liability does not cover your own vehicle damage or injuries.**

**Collision coverage** pays for damage to your vehicle if it hits another car or inanimate object, whether it's a minor fender-bender or major highway pileup.

**Comprehensive** covers damage to your vehicle in all kinds of unexpected, non-accident-with-another-car scenarios. This includes (but is not limited to) weather damage and theft. You may also see this written as "other than collision" coverage.

**Full coverage** typically means that you have **comprehensive** and **collision** coverages combined.

# How much coverage do you need?

Liability coverage is required (it's the law), but you'll need to add comprehensive, collision, and other coverages if you want to protect your vehicle and yourself. Many drivers also opt to increase liability coverage above the state-required minimum to safeguard against the most serious and costly accidents.

State minimum liability coverage offers the least amount of protection for the lowest price. Policies that add comprehensive and collision protect your vehicle against events like floods, hail, and crashes — but they cost twice as much.

The deductible you select (typically \$500 or \$1,000) also affects your rates. The deductible is the amount you pay out of pocket for a claim before your insurance company pays anything.



**Did you know?** Raising your deductible from \$500 to \$1,000 saves an average of 13% on your insurance rate.

## AVERAGE RATES FOR COMMON COVERAGE OPTIONS

Coverages	Avg. annual rate	Increase from min. liability
State minimum liability only	<b>\$621</b>	
50/100/50 liability only	<b>\$721</b>	<b>16.1%</b>
100/300/100 liability only	<b>\$816</b>	<b>31.4%</b>
State minimum + comp-collision with \$1,000 deductible	<b>\$1,277</b>	<b>105.6%</b>
50/100/50 liability + comp-collision with \$1,000 deductible	<b>\$1,373</b>	<b>121.1%</b>
100/300/100 liability + comp-collision with \$1,000 deductible	<b>\$1,468</b>	<b>136.4%</b>
State minimum + comp-collision with \$500 deductible	<b>\$1,453</b>	<b>134%</b>
50/100/50 liability + comp-collision with \$500 deductible	<b>\$1,548</b>	<b>149.3%</b>
100/300/100 liability + comp-collision with \$500 deductible	<b>\$1,642</b>	<b>164.4%</b>

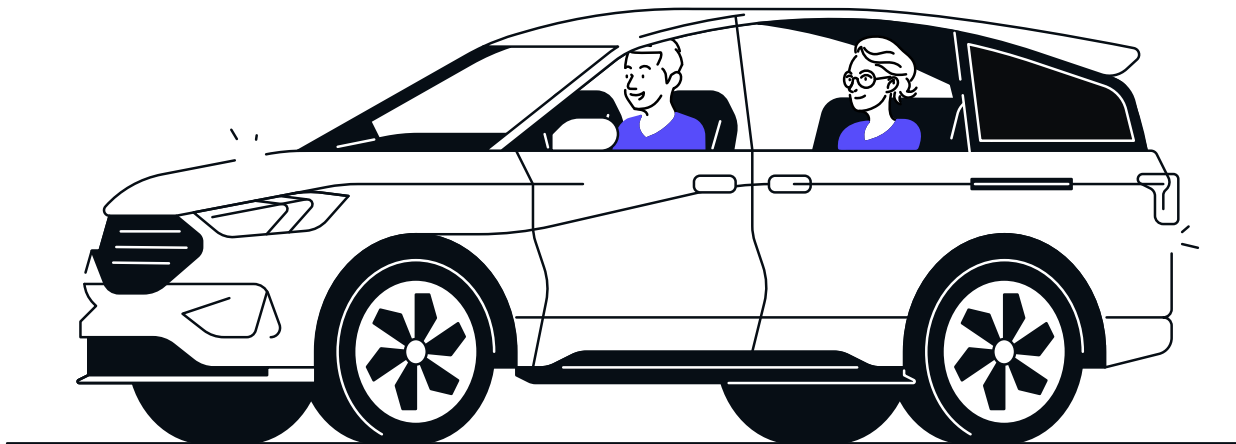
See Appendix A3 for rates by level of coverage by state.



# Rideshare insurance: What coverage do Uber and Lyft drivers need?

People who drive for a rideshare company like Uber or Lyft are covered by those companies when they are driving “on the job” with 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 gray area when drivers are looking for passengers (but have not yet picked them up) in which neither of those coverages apply. This is when drivers need a rideshare endorsement, which is added to their personal car insurance policies. This [rideshare coverage](#) raises rates about 15%.



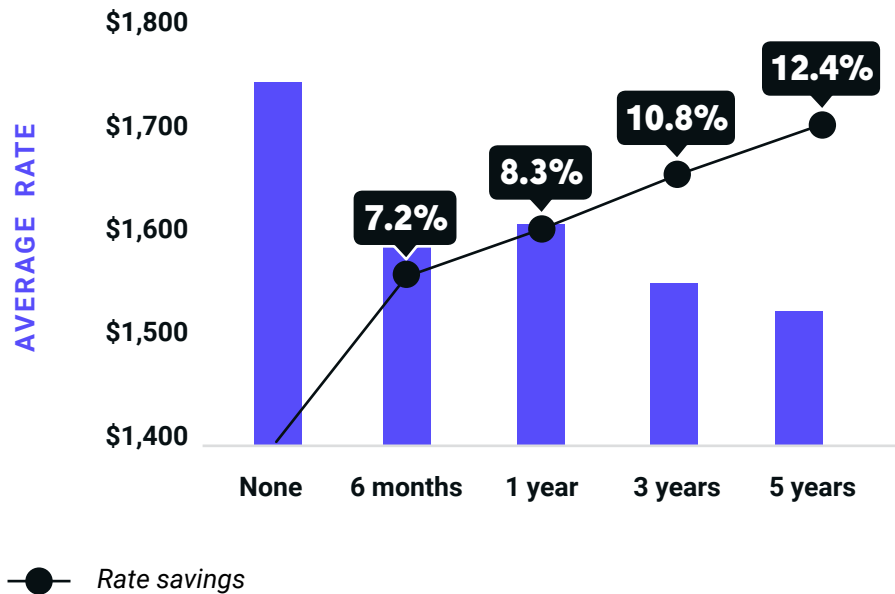
**Did you know?**

Rideshare coverage raises  
car insurance rates by 15%.

# History of coverage

## RATES BY LENGTH OF CONTINUOUS COVERAGE

Maintaining continuous insurance coverage with no lapses (even for a day!) is important because insurance companies view drivers who are already insured as financially responsible and therefore lower risk. Notably, California is the only state where insurance companies don't take insurance history into consideration when setting rates.

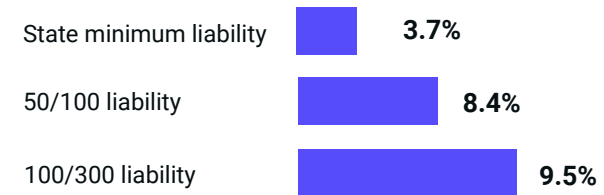


**Did you know?** The longer you maintain continuous coverage, the more you save — **even if you switch to a different company.**

## HOW MUCH DO DRIVERS SAVE BY MAINTAINING DIFFERENT COVERAGE LEVELS?

A driver's prior level of insurance coverage also factors into future rates. **Drivers who maintain high levels of liability coverage see significant savings over time.** For example, a driver who maintains state minimum coverage for five years would save about 9% on insurance, compared to someone without coverage history. A driver who maintained 100/300 liability coverage for five years would save 15%.

### SAVINGS AFTER 6 MONTHS OF COVERAGE

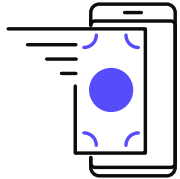


### SAVINGS AFTER 5 YEARS OF COVERAGE



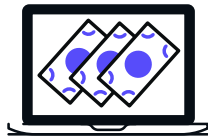
# Insurance policy savings

Many drivers are unaware that how and when they shop for car insurance and how they choose to pay for their policies can have a substantial impact on their rates. Paying your policy in advance, paying in full, and paying online can save you more than 12% annually.



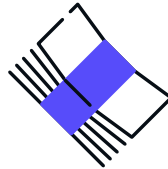
Buy with automatic payments

**\$24 savings**  
(1.6%)



Buy online (electronic signature)

**\$12 savings**  
(0.8%)



Pay in full

**\$85 savings**  
(5.5%)



Purchase in advance (7 days)

**\$51 savings**  
(3.3%)



Purchase in advance (10 days)

**\$65 savings**  
(4.2%)



**\$186 saved**  
12% savings

+ Pay online  
+ Payment in full  
+ Advanced payment

# To bundle or not to bundle?

Many people choose to buy two or more types of insurance coverage from the same company — commonly known as **bundling**. When you bundle coverage for your **apartment, house, or condo** with coverage for your **car**, you can save 5-10% on car insurance. The amount of savings can change depending on the insurance company and the other property being insured.



## RENTER

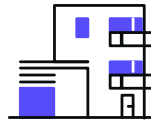
Without bundle

**\$1,548**

With bundle

**\$1,469**

**\$79 (5%) savings**



## CONDO OWNER

Without bundle

**\$1,515**

With bundle

**\$1,386**

**\$129 (8.5%) savings**



## HOME OWNER

Without bundle

**\$1,515**

With bundle

**\$1,366**

**\$149 (10%) savings**

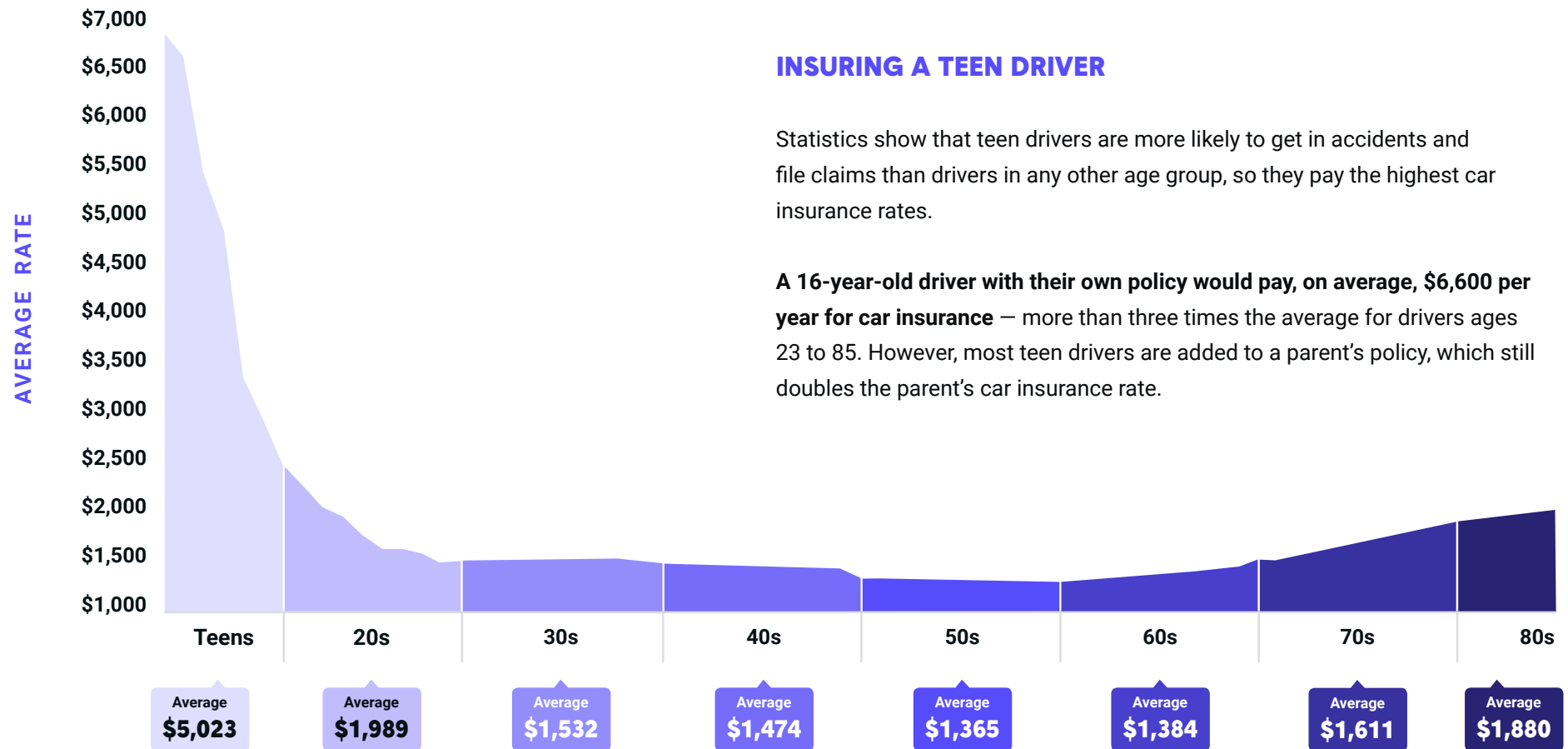
RATES BY

**Who  
you are**



# Your age

Car insurance companies closely relate a driver's age to their level of experience. Young, inexperienced drivers are more likely to get in an accident than older drivers, so young drivers pay higher rates.



## INSURING A TEEN DRIVER

Statistics show that teen drivers are more likely to get in accidents and file claims than drivers in any other age group, so they pay the highest car insurance rates.

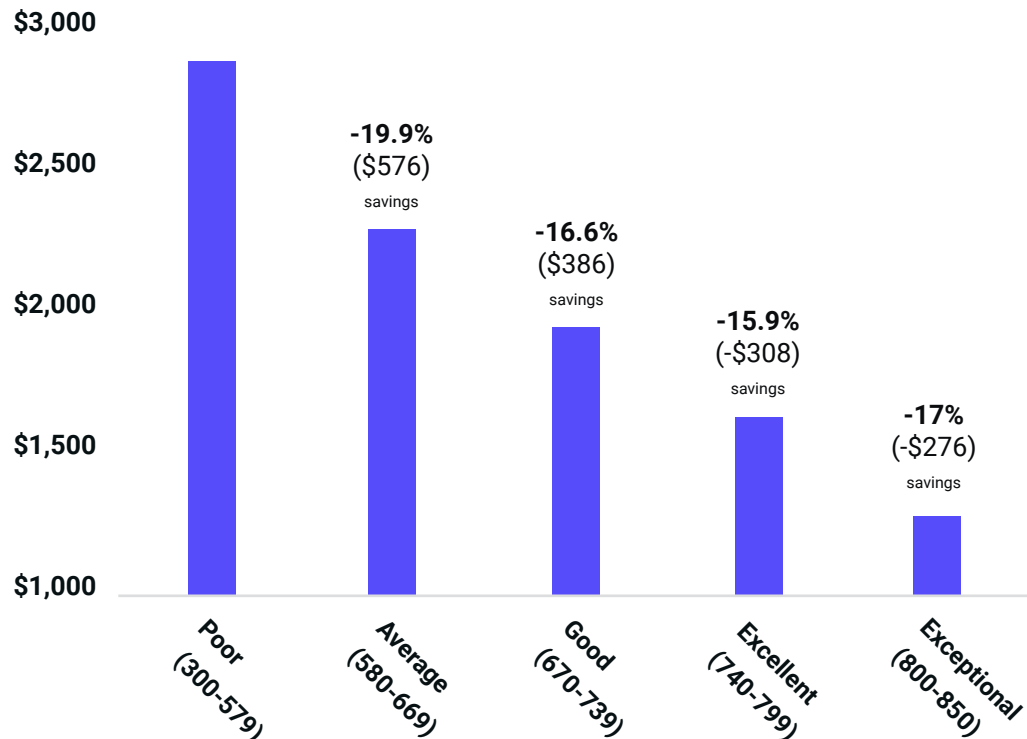
**A 16-year-old driver with their own policy would pay, on average, \$6,600 per year for car insurance** — more than three times the average for drivers ages 23 to 85. However, most teen drivers are added to a parent's policy, which still doubles the parent's car insurance rate.

# Your credit score

Credit can have a significant impact on car insurance rates. **In fact, drivers with poor credit pay 114% (\$1,546) more for car insurance than drivers who have exceptional credit.** Only a handful of states, including California, Hawaii, and Massachusetts, don't allow insurers to consider credit when pricing car insurance.



## AVERAGE RATES BY CREDIT SCORE



## Why does your credit score affect what you pay for car insurance?

Studies done by the Federal Trade Commission have shown that drivers with poor credit are more likely to file claims than drivers with good credit. Drivers with poor credit also tend to file more expensive claims than drivers with good credit. Therefore, insurance companies believe that using credit is a highly accurate way to determine risk.

# Your gender

At a national level, the difference between what women and men pay for car insurance is insignificant, with women paying less than 1% more than men. In some states, however, gender accounts for a bigger difference. Women in Louisiana pay 5% more than men, while men in Wyoming pay 3.7% more than women.



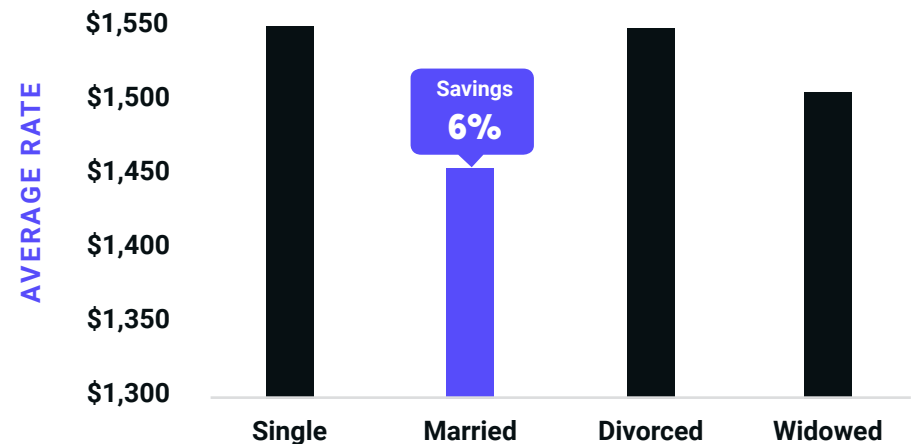
Several states, including Hawaii, Massachusetts, Montana, and, most recently, California, have outlawed the use of gender in car insurance rate setting.

A handful of states now list a non-binary gender option on licenses, though it's not clear if or how insurers will factor this option into rates.

# Your marital status

Statistically, insurance companies have found that married drivers are less likely to file claims than drivers who are single, divorced, or widowed, so married drivers pay less for car insurance. When single people get married, their car insurance rates drop about 6%, saving about \$98 per year. Montana, Massachusetts, Hawaii, and a handful of other states don't allow insurers to consider marital status in determining rates.

## AVERAGE RATES BY MARITAL STATUS

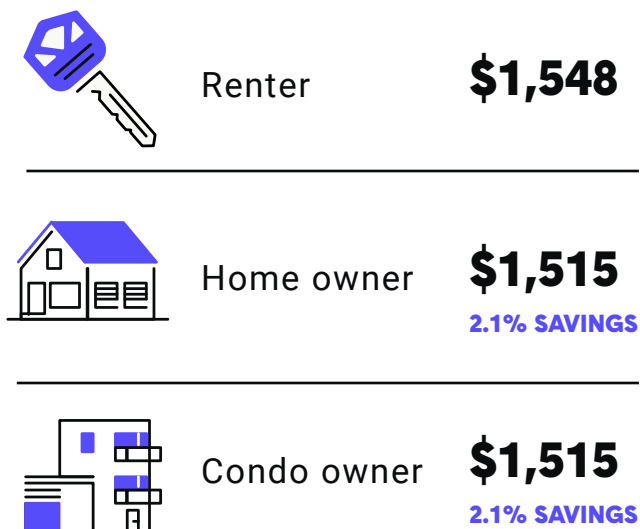




# Your home

Nationally, renters pay slightly more for car insurance than home or condo owners (regardless of whether or not they choose to bundle policies). In some states, renters pay as much as 7.3% more than home owners for car insurance.

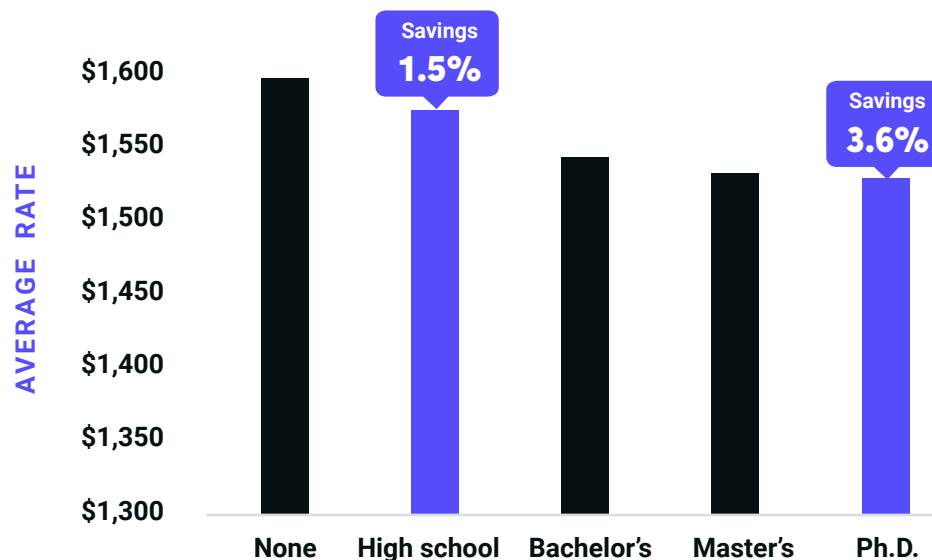
## AVERAGE RATES BY HOME OWNER STATUS



# Your level of education

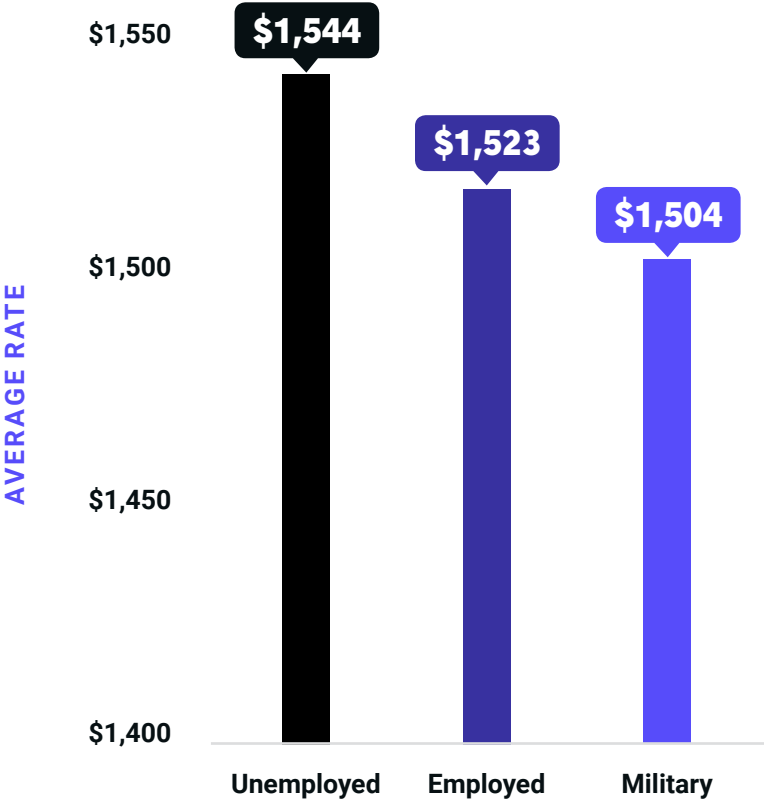
Drivers save on car insurance as they reach higher levels of education, but the savings are negligible. Nationally, drivers with no high school diploma pay only about 3.6% (\$57) more per year than drivers who have a Ph.D.

## AVERAGE RATES BY LEVEL OF EDUCATION



# Your occupation

Believe it or not, your job can affect what you pay for car insurance. Drivers who are employed full-time save 1.3% (\$21) on car insurance annually, and active duty military personnel get an average discount of 2.6% (\$40) over civilians. Employment isn't included as a car insurance pricing factor in several states.



Occupation	Average rate
Lawyer	\$1,509
Engineer	\$1,510
Firefighter	\$1,510
Scientist	\$1,511
Doctor	\$1,511
Law enforcement	\$1,512
Teacher	\$1,515
Manager	\$1,534
Unemployed	\$1,544
Civil servant	\$1,548
Proprietor	\$1,548
Other	\$1,548

# Methodology

# Methodology

Between September and December 2019, The Zebra conducted a 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 73 million rates to explore pricing trends across 34,000 U.S. ZIP codes and Washington, D.C.

Analysis used a consistent base profile for the insured driver: a 30-year-old single male driving a 2015 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 2018 year-end sales for 2019 models, 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 rates by state for 2011-2019 with % YoY change**

State	2011	2012	2013	2014	2015	2016	2017	2018	2019	2011 to 2019 % change	2018 to 2019 % change
Alabama	\$1,279	\$1,057	\$1,023	\$1,031	\$1,058	\$1,288	\$1,378	\$1,458	\$1,450	13.4%	-0.5%
Alaska	\$1,291	\$1,358	\$1,368	\$1,338	\$1,174	\$1,098	\$1,155	\$1,210	\$1,275	-1.3%	5.3%
Arizona	\$1,028	\$998	\$966	\$1,052	\$1,064	\$1,302	\$1,260	\$1,379	\$1,470	43.0%	6.6%
Arkansas	\$1,137	\$1,125	\$1,119	\$1,153	\$1,239	\$1,501	\$1,466	\$1,566	\$1,698	49.3%	8.4%
California	\$1,190	\$1,238	\$1,255	\$1,431	\$1,477	\$1,448	\$1,736	\$1,838	\$1,868	57.0%	1.6%
Colorado	\$944	\$1,051	\$1,256	\$1,179	\$1,359	\$1,447	\$1,410	\$1,700	\$1,757	86.1%	3.4%
Connecticut	\$1,766	\$1,993	\$1,638	\$1,605	\$1,584	\$1,223	\$1,511	\$1,589	\$1,696	-4.0%	6.7%
Delaware	\$1,615	\$1,545	\$1,774	\$1,860	\$2,007	\$1,576	\$1,718	\$1,877	\$1,803	11.7%	-3.9%
District of Columbia	\$1,324	\$1,320	\$1,335	\$1,442	\$1,517	\$1,319	\$1,474	\$1,581	\$1,383	4.5%	-12.5%
Florida	\$1,366	\$1,626	\$1,672	\$1,584	\$1,544	\$1,874	\$1,937	\$2,107	\$2,309	69.1%	9.6%
Georgia	\$1,355	\$1,778	\$1,156	\$1,226	\$1,161	\$1,302	\$1,442	\$1,594	\$1,609	18.8%	1.0%
Hawaii	\$1,106	\$1,263	\$1,086	\$1,132	\$1,110	\$1,068	\$1,052	\$1,121	\$1,045	-5.5%	-6.8%
Idaho	\$788	\$782	\$803	\$831	\$901	\$953	\$1,029	\$1,069	\$1,164	47.7%	8.9%
Illinois	\$818	\$777	\$859	\$927	\$929	\$1,174	\$1,191	\$1,257	\$1,303	59.2%	3.7%
Indiana	\$923	\$807	\$874	\$907	\$965	\$1,019	\$1,111	\$1,188	\$1,165	26.1%	-2.0%
Iowa	\$841	\$1,224	\$1,356	\$886	\$921	\$883	\$1,041	\$1,010	\$1,106	31.5%	9.5%
Kansas	\$1,046	\$1,142	\$1,162	\$1,143	\$1,188	\$1,274	\$1,445	\$1,539	\$1,622	55.0%	5.4%
Kentucky	\$1,781	\$2,089	\$1,825	\$1,772	\$1,849	\$2,073	\$2,055	\$2,019	\$2,208	24.0%	9.4%
Louisiana	\$1,531	\$1,409	\$1,500	\$1,688	\$1,694	\$2,056	\$2,215	\$2,368	\$2,379	55.4%	0.5%
Maine	\$904	\$860	\$731	\$862	\$883	\$820	\$909	\$938	\$935	3.4%	-0.3%
Maryland	\$1,247	\$1,381	\$1,254	\$1,219	\$1,427	\$1,115	\$1,215	\$1,345	\$1,415	13.5%	5.2%
Massachusetts	\$1,254	\$1,541	\$1,063	\$1,196	\$948	\$1,163	\$1,157	\$1,327	\$1,463	16.6%	10.2%
Michigan	\$2,220	\$2,742	\$2,222	\$2,109	\$2,038	\$2,635	\$2,869	\$2,884	\$3,096	39.5%	7.3%
Minnesota	\$1,166	\$1,137	\$1,164	\$1,187	\$1,215	\$1,309	\$1,259	\$1,361	\$1,319	13.1%	-3.0%
Mississippi	\$1,123	\$1,369	\$1,084	\$1,152	\$1,550	\$1,702	\$1,549	\$1,604	\$1,587	41.3%	-1.1%
Missouri	\$1,002	\$1,017	\$1,100	\$1,013	\$1,056	\$1,543	\$1,346	\$1,579	\$1,736	73.3%	10.0%

**APPENDIX | A1 — Annual auto insurance rates by state for 2011-2019 with % YoY change (cont.)**

State	2011	2012	2013	2014	2015	2016	2017	2018	2019	2011 to 2019 % change	2018 to 2019 % change
Montana	\$985	\$1,061	\$1,128	\$1,070	\$1,091	\$1,496	\$1,747	\$1,445	\$1,534	55.9%	6.2%
Nebraska	\$888	\$1,129	\$1,142	\$1,040	\$1,092	\$1,196	\$1,192	\$1,270	\$1,370	54.2%	7.8%
Nevada	\$1,484	\$1,185	\$1,189	\$1,219	\$1,285	\$1,797	\$1,846	\$1,904	\$1,974	33.0%	3.7%
New Hampshire	\$824	\$828	\$853	\$999	\$1,073	\$1,040	\$1,058	\$1,133	\$1,037	25.9%	-8.4%
New Jersey	\$1,618	\$1,523	\$1,443	\$1,670	\$1,707	\$1,588	\$1,665	\$1,712	\$1,592	-1.6%	-7.0%
New Mexico	\$1,395	\$1,441	\$866	\$1,054	\$1,120	\$1,339	\$1,365	\$1,396	\$1,334	-4.4%	-4.5%
New York	\$1,753	\$1,624	\$1,353	\$1,401	\$1,471	\$1,697	\$1,577	\$1,749	\$1,704	-2.8%	-2.5%
North Carolina	\$707	\$666	\$670	\$724	\$752	\$802	\$901	\$968	\$955	35.1%	-1.4%
North Dakota	\$1,239	\$1,328	\$1,407	\$1,303	\$1,323	\$1,394	\$1,274	\$1,357	\$1,379	11.3%	1.6%
Ohio	\$824	\$824	\$809	\$881	\$818	\$935	\$1,032	\$1,052	\$1,047	27.0%	-0.4%
Oklahoma	\$1,939	\$1,585	\$1,501	\$1,663	\$1,960	\$1,502	\$1,559	\$1,586	\$1,787	-7.9%	12.7%
Oregon	\$978	\$902	\$1,004	\$1,152	\$1,179	\$1,318	\$1,275	\$1,435	\$1,463	49.5%	1.9%
Pennsylvania	\$1,022	\$1,222	\$1,014	\$1,061	\$1,095	\$1,183	\$1,392	\$1,480	\$1,475	44.3%	-0.4%
Rhode Island	\$1,368	\$1,538	\$1,442	\$1,537	\$1,629	\$1,985	\$2,007	\$2,220	\$2,103	53.7%	-5.3%
South Carolina	\$1,168	\$1,173	\$1,044	\$1,115	\$1,224	\$1,276	\$1,411	\$1,414	\$1,414	21.0%	-0.1%
South Dakota	\$1,116	\$1,190	\$1,042	\$1,069	\$1,141	\$1,615	\$1,283	\$1,401	\$1,708	53.1%	21.9%
Tennessee	\$957	\$895	\$904	\$959	\$1,096	\$1,172	\$1,316	\$1,506	\$1,570	64.1%	4.3%
Texas	\$1,254	\$1,577	\$1,514	\$1,669	\$1,885	\$1,562	\$1,796	\$1,780	\$1,415	12.9%	-20.5%
Utah	\$864	\$815	\$796	\$901	\$992	\$985	\$1,125	\$1,187	\$1,306	51.2%	10.0%
Vermont	\$961	\$1,057	\$831	\$893	\$1,076	\$916	\$1,010	\$1,103	\$1,156	20.3%	4.7%
Virginia	\$900	\$882	\$877	\$929	\$956	\$829	\$913	\$963	\$1,005	11.7%	4.4%
Washington	\$1,068	\$1,136	\$1,138	\$1,128	\$1,156	\$1,115	\$1,199	\$1,256	\$1,368	28.1%	8.9%
West Virginia	\$1,420	\$1,470	\$1,451	\$1,365	\$1,366	\$1,450	\$1,390	\$1,528	\$1,536	8.1%	0.5%
Wisconsin	\$796	\$950	\$937	\$999	\$1,056	\$1,114	\$1,036	\$1,113	\$1,181	48.3%	6.1%
Wyoming	\$948	\$910	\$903	\$1,113	\$1,144	\$1,248	\$1,340	\$1,391	\$1,439	51.8%	3.5%

**APPENDIX | A2 — Annual auto insurance rates by region for 2011-2019 with % YoY change**

Region	2011	2012	2013	2014	2015	2016	2017	2018	2019	2011 vs 2019 % change	2018 to 2019 % change
Far West	\$1,159	\$1,182	\$1,200	\$1,318	\$1,344	\$1,353	\$1,527	\$1,619	\$1,665	43.6%	2.8%
Great Lakes	\$1,110	\$1,208	\$1,133	\$1,160	\$1,152	\$1,364	\$1,411	\$1,487	\$1,545	39.2%	3.9%
Midwest	\$1,415	\$1,440	\$1,239	\$1,306	\$1,374	\$1,426	\$1,484	\$1,603	\$1,574	11.2%	-1.8%
New England	\$1,151	\$1,276	\$1,023	\$1,122	\$1,088	\$1,077	\$1,164	\$1,259	\$1,305	13.3%	3.6%
Plains	\$1,020	\$1,148	\$1,196	\$1,069	\$1,109	\$1,287	\$1,259	\$1,356	\$1,449	42.0%	6.8%
Rocky Mountains	\$912	\$950	\$1,031	\$1,037	\$1,132	\$1,272	\$1,363	\$1,413	\$1,494	63.8%	5.7%
Southeast	\$1,217	\$1,301	\$1,200	\$1,221	\$1,267	\$1,424	\$1,482	\$1,576	\$1,638	34.6%	3.8%
Southwest	\$1,379	\$1,495	\$1,373	\$1,524	\$1,715	\$1,496	\$1,641	\$1,654	\$1,485	7.7%	-10.2%



**APPENDIX | A3 — Annual auto insurance rates by level of coverage by state for 2019**

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	\$554	\$637	\$734	\$1,214	\$1,299	\$1,397	\$1,365	\$1,450	\$1,547
Alaska	\$478	\$484	\$570	\$1,112	\$1,118	\$1,203	\$1,269	\$1,275	\$1,360
Arizona	\$614	\$791	\$892	\$1,141	\$1,322	\$1,426	\$1,289	\$1,470	\$1,574
Arkansas	\$608	\$690	\$788	\$1,433	\$1,498	\$1,599	\$1,637	\$1,698	\$1,799
California	\$648	\$850	\$950	\$1,424	\$1,626	\$1,727	\$1,666	\$1,868	\$1,969
Colorado	\$673	\$796	\$953	\$1,423	\$1,547	\$1,701	\$1,634	\$1,757	\$1,911
Connecticut	\$816	\$928	\$1,067	\$1,448	\$1,559	\$1,696	\$1,585	\$1,696	\$1,833
Delaware	\$922	\$1,059	\$1,195	\$1,518	\$1,647	\$1,787	\$1,679	\$1,803	\$1,943
District of Columbia	\$633	\$703	\$774	\$1,153	\$1,220	\$1,291	\$1,316	\$1,383	\$1,454
Florida	\$1,102	\$1,567	\$1,827	\$1,696	\$2,164	\$2,426	\$1,840	\$2,309	\$2,571
Georgia	\$679	\$781	\$903	\$1,337	\$1,440	\$1,563	\$1,506	\$1,609	\$1,732
Hawaii	\$411	\$494	\$559	\$825	\$909	\$973	\$962	\$1,045	\$1,110
Idaho	\$394	\$445	\$514	\$989	\$1,038	\$1,106	\$1,115	\$1,164	\$1,232
Illinois	\$464	\$533	\$601	\$1,079	\$1,149	\$1,212	\$1,233	\$1,303	\$1,364
Indiana	\$438	\$483	\$538	\$960	\$1,005	\$1,057	\$1,120	\$1,165	\$1,216
Iowa	\$304	\$335	\$372	\$921	\$934	\$969	\$1,101	\$1,106	\$1,141
Kansas	\$483	\$535	\$592	\$1,326	\$1,353	\$1,399	\$1,602	\$1,622	\$1,663
Kentucky	\$973	\$1,095	\$1,305	\$1,842	\$1,994	\$2,207	\$2,056	\$2,208	\$2,421
Louisiana	\$983	\$1,377	\$1,744	\$1,775	\$2,179	\$2,556	\$1,974	\$2,379	\$2,756
Maine	\$374	\$378	\$429	\$822	\$826	\$878	\$932	\$935	\$987
Maryland	\$691	\$743	\$803	\$1,233	\$1,275	\$1,335	\$1,376	\$1,415	\$1,475
Massachusetts	\$606	\$805	\$881	\$1,100	\$1,270	\$1,342	\$1,293	\$1,463	\$1,535
Michigan	\$1,745	\$1,834	\$1,906	\$2,742	\$2,832	\$2,905	\$3,006	\$3,096	\$3,170
Minnesota	\$534	\$568	\$605	\$1,122	\$1,156	\$1,191	\$1,286	\$1,319	\$1,354
Mississippi	\$621	\$720	\$840	\$1,301	\$1,418	\$1,539	\$1,470	\$1,587	\$1,708
Missouri	\$614	\$706	\$804	\$1,461	\$1,552	\$1,650	\$1,645	\$1,736	\$1,834

**APPENDIX | A3 — Annual auto insurance rates by level of coverage by state for 2019 (cont.)**

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	\$455	\$534	\$632	\$1,247	\$1,316	\$1,414	\$1,468	\$1,534	\$1,632
Nebraska	\$386	\$426	\$477	\$1,099	\$1,140	\$1,181	\$1,329	\$1,370	\$1,409
Nevada	\$926	\$1,157	\$1,451	\$1,601	\$1,834	\$2,129	\$1,741	\$1,974	\$2,269
New Hampshire	\$384	\$422	\$469	\$875	\$913	\$960	\$1,000	\$1,037	\$1,085
New Jersey	\$820	\$983	\$1,089	\$1,318	\$1,481	\$1,588	\$1,429	\$1,592	\$1,699
New Mexico	\$506	\$603	\$710	\$1,089	\$1,187	\$1,294	\$1,235	\$1,334	\$1,441
New York	\$826	\$924	\$1,034	\$1,456	\$1,554	\$1,663	\$1,607	\$1,704	\$1,813
North Carolina	\$405	\$452	\$523	\$838	\$885	\$954	\$908	\$955	\$1,023
North Dakota	\$417	\$431	\$456	\$1,188	\$1,182	\$1,185	\$1,389	\$1,379	\$1,378
Ohio	\$414	\$447	\$498	\$879	\$904	\$955	\$1,025	\$1,047	\$1,097
Oklahoma	\$632	\$729	\$853	\$1,501	\$1,559	\$1,680	\$1,735	\$1,787	\$1,908
Oregon	\$727	\$803	\$885	\$1,254	\$1,329	\$1,410	\$1,388	\$1,463	\$1,544
Pennsylvania	\$514	\$626	\$710	\$1,176	\$1,281	\$1,363	\$1,372	\$1,475	\$1,556
Rhode Island	\$1,002	\$1,122	\$1,289	\$1,808	\$1,917	\$2,086	\$1,996	\$2,103	\$2,271
South Carolina	\$633	\$725	\$848	\$1,179	\$1,273	\$1,396	\$1,320	\$1,414	\$1,537
South Dakota	\$385	\$413	\$455	\$1,368	\$1,395	\$1,434	\$1,681	\$1,708	\$1,746
Tennessee	\$473	\$530	\$590	\$1,300	\$1,356	\$1,415	\$1,514	\$1,570	\$1,628
Texas	\$576	\$623	\$706	\$1,207	\$1,254	\$1,338	\$1,368	\$1,415	\$1,499
Utah	\$641	\$707	\$811	\$1,111	\$1,178	\$1,283	\$1,239	\$1,306	\$1,410
Vermont	\$367	\$414	\$475	\$974	\$1,014	\$1,069	\$1,116	\$1,156	\$1,211
Virginia	\$380	\$424	\$483	\$844	\$884	\$943	\$966	\$1,005	\$1,065
Washington	\$669	\$759	\$844	\$1,171	\$1,257	\$1,341	\$1,282	\$1,368	\$1,452
West Virginia	\$586	\$663	\$769	\$1,263	\$1,328	\$1,434	\$1,474	\$1,536	\$1,641
Wisconsin	\$385	\$428	\$474	\$958	\$1,002	\$1,048	\$1,137	\$1,181	\$1,227
Wyoming	\$339	\$373	\$412	\$1,147	\$1,180	\$1,219	\$1,406	\$1,439	\$1,478

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