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Wednesday, February 17, 2010

## Percentage of uninsured motorists, by state

It's a question that our office gets periodically: What percentage of Washington drivers have no insurance?

The short answer is that we're not sure. Our office regulates insurers, agents and brokers, but not the consumers who actually buy the coverage.

But the Pennsylvania-based Insurance Research Council does an annual estimate, based on data collected from nine major auto insurers representing about half the private passenger auto market in the United States.

The states with the highest percentages, the IRC estimates, are in the South. The lowest states are about evenly split between the Midwest, intermountain West and the Northeast.

The most recent report uses 2007 data. Washington came in fairly high, with an estimated 18 percent of drivers -- one in six -- uninsured. Oregon and Idaho were much lower: 11 percent and 9 percent, respectively. The top two spots were Mississippi, with 28 percent, and New Mexico, with 29 percent.

Here is the IRC's breakdown of states, by percentage of uninsured drivers:

Alabama = 26%

Alaska = 13%

Arizona = 18%

Arkansas = 15%

California = 18%

Colorado = 15%

Connecticut = 9%

D.C. = 15%

Delaware = 10%

Florida = 23%

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### Washington state In Commissioner Mike



### About this blog

This is the official blog of the Washington state insurance commissioner's office.

Got a question? Contact [WAinsuranceblog@oic.wa.gov](mailto:WAinsuranceblog@oic.wa.gov)

If you have an insurance question -- and live in Washington state -- call our hotline 6900.

If you need help but live in another state please contact your state insurance department. [Here's a map](#) for more info.

Lastly, the legal stuff: No insurance company or product on this blog has an endorsement. But you'll

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Delaware = 10%

Florida = 23%

Georgia = 12%

Hawaii = 12%

Idaho = 9%

Illinois = 15%

Indiana = 14%

Iowa = 12%

Kansas = 10%

Kentucky = 16%

Louisiana = 12%

Maine = 4%

Maryland = 12%

Massachusetts = 1%

Michigan = 17%

Minnesota = 12%

Mississippi = 28%

Missouri = 14%

Montana = 15%

Nebraska = 8%

Nevada = 15%

New Hampshire = 11%

New Jersey = 8%

New Mexico = 29%

New York = 5%

North Carolina = 12%

North Dakota = 5%

Ohio = 16%

Oklahoma = 24%

Oregon = 11%

Pennsylvania = 7%

Rhode Island = 14%

South Carolina = 9%

South Dakota = 7%

Tennessee = 20%

Texas = 15%

Utah = 8%

Vermont = 6%

Virginia = 9%

Washington = 16%

West Virginia = 8%

Wisconsin = 15%

Wyoming = 9%



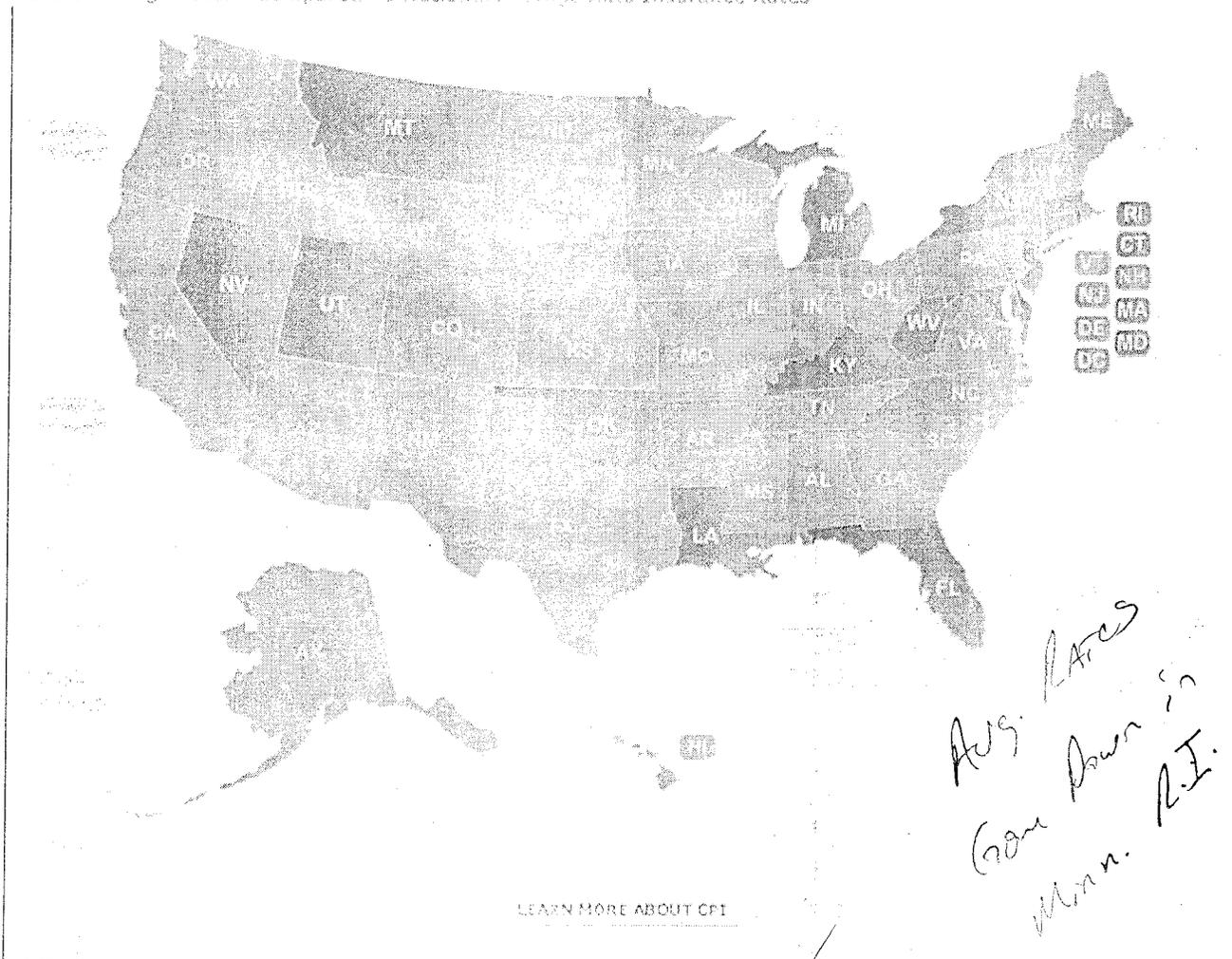
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Average Auto Insurance Rates

State Average Rates - Compared To National Average Auto Insurance Rates



CPI Historical Average Premiums

You can read more about auto insurance rates on the [CarInsurance.com Premium Index](#) page. These are the historical premium trends for each state and nationally.

Location	2009	2010	2011	Annual Change	Dec-2010	Jan-2011	Monthly Change
National	\$1,736	\$1,539	\$1,441	6.36 %	\$1,472	\$1,441	2.10 %
Alaska	\$2,218	\$1,875	\$1,413	*	*	*	*
Alabama	\$1,421	\$1,239	\$1,323	6.77 %	\$1,337	\$1,323	1.04 %
Arkansas	\$1,283	\$1,203	\$1,185	1.49 %	\$1,187	\$1,185	0.16 %
Arizona	\$1,763	\$1,372	\$1,104	19.53 %	\$1,114	\$1,104	0.89 %
California	\$1,550	\$1,286	\$1,143	11.11 %	\$1,158	\$1,143	1.29 %
Colorado	\$1,631	\$1,349	\$1,209	10.37 %	\$1,151	\$1,209	5.03 %

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Connecticut	\$2,136	\$2,011	\$1,773		11.83 %	\$1,824	\$1,773		2.79 %
District of Columbia	\$2,437	\$2,282	\$1,998		*	*	*		*
Delaware	\$2,279	\$2,203	\$1,884		*	*	\$1,884		*
Florida	\$1,668	\$1,675	\$1,713		2.26 %	\$1,752	\$1,713		2.22 %
Georgia	\$1,558	\$1,362	\$1,329		2.42 %	\$1,271	\$1,329		4.56 %
Hawaii	\$1,354	\$1,120	\$1,126		*	*	*		*
Iowa	\$1,249	\$1,014	\$612		*	*	*		*
Idaho	\$1,411	\$1,156	\$1,044		*	*	*		*
Illinois	\$1,211	\$1,286	\$981		23.71 %	\$1,065	\$981		7.88 %
Indiana	\$1,716	\$1,243	\$984		20.83 %	\$874	\$984		12.58 %
Kansas	\$1,868	\$1,507	\$1,261		16.32 %	\$1,353	\$1,261		6.79 %
Kentucky	\$1,931	\$1,678	\$1,746		4.05 %	\$1,615	\$1,746		8.11 %
Louisiana	\$2,310	\$2,042	\$1,679		17.77 %	\$2,153	\$1,679		22.01 %
Maryland	\$2,296	\$2,112	\$1,846		12.53 %	\$1,906	\$1,846		3.14 %
Maine	\$1,408	\$1,129	\$1,024		*	*	*		*
Michigan	\$2,241	\$1,904	\$1,480		22.26 %	\$1,348	\$1,480		9.79 %
Minnesota	\$1,765	\$1,517	\$1,207		20.43 %	\$1,197	\$1,207		0.83 %
Missouri	\$1,610	\$1,396	\$1,087		22.13 %	\$1,145	\$1,087		5.06 %
Mississippi	\$1,419	\$1,197	\$1,117		6.68 %	\$1,103	\$1,117		1.26 %
Montana	\$1,583	\$1,440	\$1,519		*	*	*		*
North Carolina	\$1,550	\$1,353	\$1,205		10.93 %	\$1,257	\$1,205		4.13 %
North Dakota	\$1,375	\$1,257	\$1,310		*	*	*		*
Nebraska	\$1,386	\$1,380	\$1,095		*	*	*		*
New Hampshire	\$1,586	\$1,253	\$1,150		*	*	\$1,150		*
New Jersey	\$2,499	\$2,479	\$2,380		3.99 %	\$2,336	\$2,380		1.88 %
New Mexico	\$1,842	\$1,606	\$1,258		*	*	*		*
Nevada	\$2,029	\$1,781	\$1,560		12.40 %	\$1,558	\$1,560		0.12 %
New York	\$2,394	\$2,380	\$2,658		11.63 %	\$2,541	\$2,658		4.60 %
Ohio	\$1,392	\$1,212	\$922		23.92 %	\$1,172	\$922		21.33 %
Oklahoma	\$2,006	\$1,803	\$1,563		13.31 %	\$1,719	\$1,563		9.07 %
Oregon	\$1,722	\$1,475	\$1,143		22.50 %	\$1,212	\$1,143		5.69 %
Pennsylvania	\$1,988	\$1,692	\$1,401		17.19 %	\$1,437	\$1,401		2.50 %
Rhode Island	\$2,270	\$2,279	\$1,958		*	*	\$1,958		*
South Carolina	\$1,595	\$1,505	\$1,416		5.91 %	\$1,377	\$1,416		2.83 %
South Dakota	\$1,240	\$1,202	\$1,075		*	*	*		*
Tennessee	\$1,521	\$1,308	\$950		27.37 %	\$956	\$950		0.62 %
Texas	\$1,809	\$1,518	\$1,250		17.65 %	\$1,327	\$1,250		5.80 %
Utah	\$1,660	\$1,428	\$1,470		2.94 %	\$1,156	\$1,470		27.16 %
Virginia	\$1,441	\$1,306	\$1,065		18.45 %	\$1,141	\$1,065		6.66 %
Vermont	\$1,291	\$1,219	\$948		*	*	*		*
Washington	\$1,842	\$1,626	\$1,344		17.34 %	\$1,306	\$1,344		2.90 %
Wisconsin	\$1,531	\$1,167	\$1,113		4.62 %	\$1,101	\$1,113		1.08 %
West Virginia	\$1,960	\$1,837	\$1,600		*	*	\$1,600		*
Wyoming	\$1,417	\$1,394	\$984		*	*	*		*