

Date: March 22, 2021

Contact: David Corum, CPCU
Phone: (484) 831-9046
E-mail: Corum@TheInstitutes.org

One in Eight Drivers Uninsured

\$13 Billion Spent in 2016 to Protect Against Uninsured and Underinsured Drivers

MALVERN, Penn.—March 22, 2021—One in eight drivers on the road in 2019 was driving without insurance, according to a new report from the Insurance Research Council (IRC). In 2019, the estimated countrywide uninsured motorist rate was 12.6 percent. At-fault drivers who fail to comply with state insurance requirements increase the cost of insurance for those who comply with state requirements. Insured drivers paid, on average, approximately \$78 per insured vehicle in 2016 for insurance protection against at-fault drivers who are uninsured or who have inadequate insurance to cover the medical costs and property damage incurred by others. Across the U.S., insured drivers in 2016 paid more than \$13 billion for uninsured/underinsured motorist coverage.

Uninsured motorist rates varied substantially across states, ranging from 3.1 percent in New Jersey to 29.4 percent in Mississippi. Although the countrywide uninsured motorist rate increased only 1.2 percentage points from 2015-2019, several states experienced more significant increases, including Washington (6.9 percentage points), Rhode Island (6.8 percentage points) and Mississippi (6.4 percentage points). Other states experienced decreases in uninsured motorist rates, including Michigan (10.1 percentage points) and Delaware (2.9 percentage points).

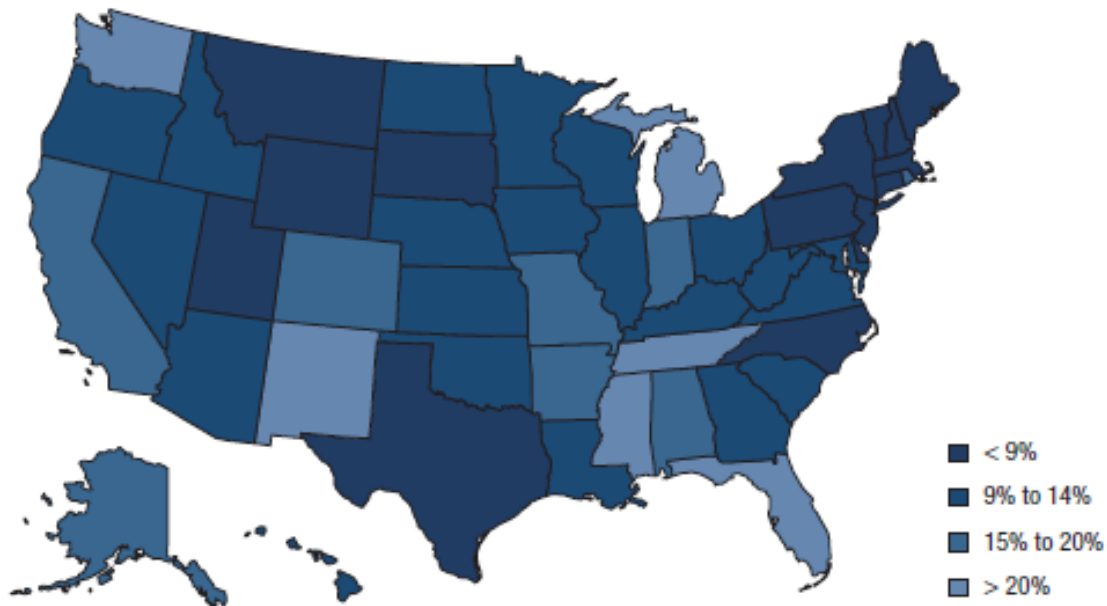
“Uninsured drivers increase the cost of insurance for those who comply with their state’s insurance requirements,” said David Corum, vice president of the IRC, “and that’s not fair.” “Keeping auto insurance affordable is more difficult when a significant number of drivers refuse to carry their fair share of the costs.”

The IRC report, *Uninsured Motorists, 2021 Edition*, examines data collected from 11 insurers representing 60 percent of the private passenger auto insurance market in 2019. For more information on the study’s methodology and findings, contact David Corum, at (484) 831-9046, or by e-mail at IRC@TheInstitutes.org. For more information about the report, visit the IRC’s Web site at www.insurance-research.org.

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NOTE TO EDITORS: The Insurance Research Council is a division of the The Institutes. The Institutes are an independent, nonprofit organization dedicated to providing educational programs, professional certification, and research for the property-casualty insurance business. The IRC conducts research on a wide range of public policy issues affecting property-casualty insurance companies and their customers, and is supported by leading property-casualty insurance organizations.

Estimated Percentage of Uninsured Drivers in 2019



Mississippi	29.4%	Oklahoma	13.4%	Nebraska	9.3%
Michigan	25.5%	Wisconsin	13.3%	West Virginia	9.2%
Tennessee	23.7%	Idaho	13.2%	Vermont	8.8%
New Mexico	21.8%	Ohio	13.0%	Montana	8.5%
Washington	21.7%	North Dakota	13.0%	Delaware	8.5%
Florida	20.4%	Georgia	12.4%	Texas	8.3%
Alabama	19.5%	Arizona	11.8%	South Dakota	7.4%
Arkansas	19.3%	Illinois	11.8%	North Carolina	7.4%
District of Col.	19.1%	Louisiana	11.7%	Utah	6.5%
California	16.6%	Iowa	11.3%	Connecticut	6.3%
Rhode Island	16.5%	Kansas	10.9%	New Hampshire	6.1%
Missouri	16.4%	South Carolina	10.9%	Pennsylvania	6.0%
Colorado	16.3%	Oregon	10.7%	Wyoming	5.8%
Alaska	16.1%	Virginia	10.5%	Maine	4.9%
Indiana	15.8%	Nevada	10.4%	New York	4.1%
Maryland	14.1%	Minnesota	9.9%	Massachusetts	3.5%
Kentucky	13.9%	Hawaii	9.3%	New Jersey	3.1%