



# 2022

# The State of Auto Insurance

**INSIGHTS BASED ON MORE THAN 83,000,000 RATES**



# About the report

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**The Zebra's 2022 State of Auto Insurance Report analyzes more than 83 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 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 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 hundreds of insurance companies in the U.S. using a mix of some 43,500 rating factors, any given driver could potentially choose from hundreds or thousands of quotes.

The Zebra's annual report explores rates across all 34,500 U.S. ZIP codes and over the past 11 years to identify trends and critical factors impacting rate changes, and what that means for 240 million U.S. drivers in 2022.

# What is the state of auto insurance in 2022?



## Back up, after going down last year

- The average car insurance rate rose 3% from 2020 to 2021.
- Rates actually fell in 2020 for the first time since 2013. Because of that drop, the increase in 2021 still leaves rates down 1% from 2019 rates.
- Other than the dip last year and in 2013, rates have been increasing steadily and have overall skyrocketed 28% in the last decade.



## More miles means more accidents

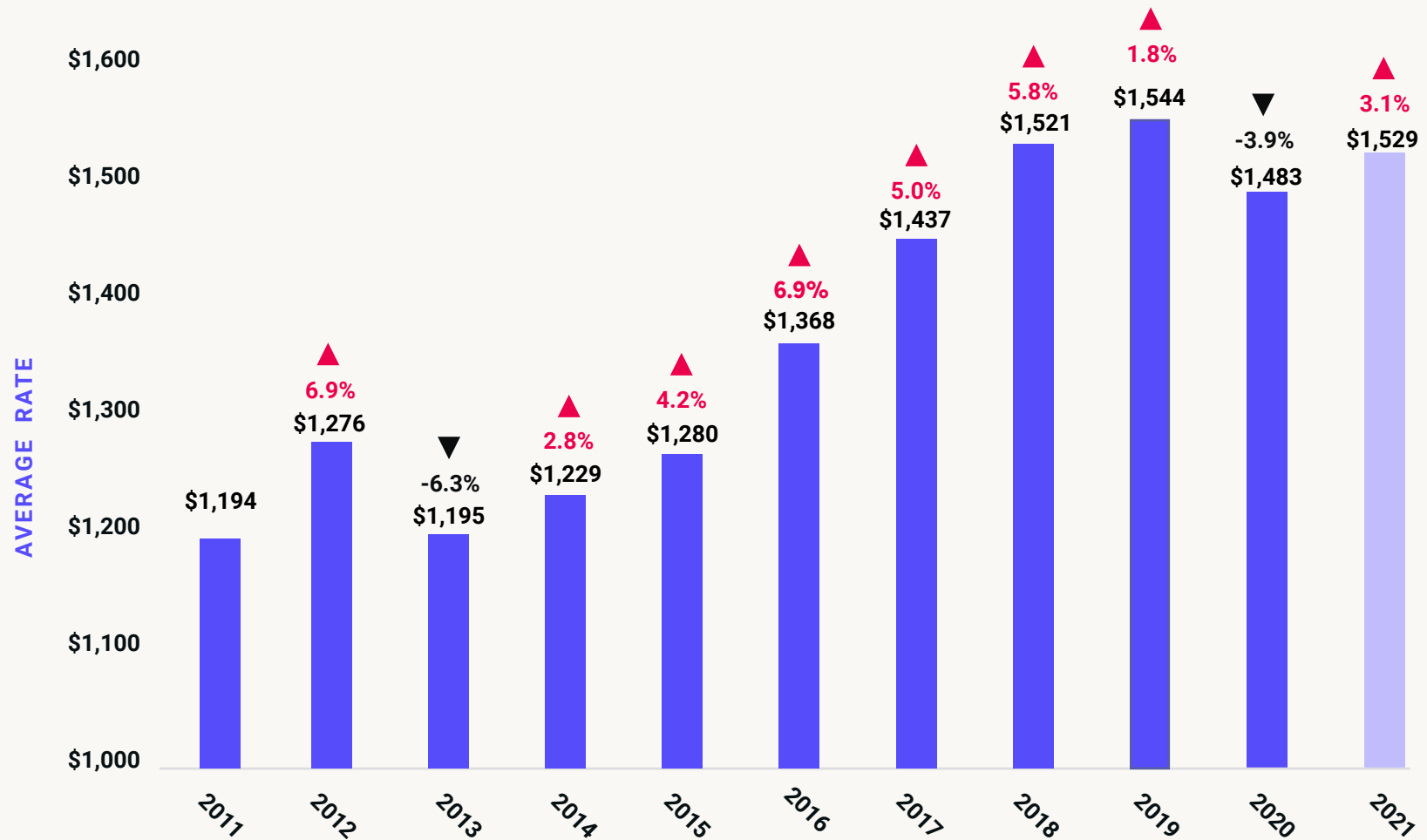
- After reduced travel in 2020 due to the COVID-19 pandemic, people are starting to hit the road again — leading to more accidents and more insurance claims.
- The Federal Highway Administration shows that vehicle miles traveled in the first half of 2021 increased by 173.1 billion miles or about 13% over the same period in 2020.
- Traffic fatalities in the first half of 2021 were up 18% over 2020. Additionally, there was an increase in speeding over pre-pandemic times. More recklessness and more accidents equal more insurance claims.



## Weather, weather everywhere

- Wildfires, flooding, hurricanes, hail storms — catastrophes like these cause widespread property damage and an onslaught of insurance claims. Insurance companies raise rates to account for these losses.
- In 2021, wildfires and tornadoes were up, and while there were fewer hurricanes and tropical storms than in 2020, it was still considered a hurricane season with above-average activity.
- Winter storms in 2021 caused a record \$15 billion in insured losses up from \$1 billion in 2020, almost entirely due to two storms in February.

# 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.



### POPULATION AND CRIME

- The U.S. population is up more than 8% since 2010, and top metro areas are growing even faster. More populated cities and those with more traffic congestion, crime and uninsured drivers often have higher insurance rates.
- The U.S. population is up more than 8% since 2010, and top metro areas are growing even faster.
- More than 814,000 vehicles were stolen in the U.S in 2020, which was an 11% increase from the previous year.



### ECONOMY

- Supply chain issues as a result of the COVID-19 pandemic have skyrocketed the cost of new and used vehicles. In 2021, there was a 14% increase year over year in the cost of new vehicles and a 27% increase for used vehicles.
- The cost of materials and repairs is increasing, which affects how much insurance companies have to pay for claims, and thus how much they charge for premiums.
- Insurance companies have had to adapt to a changing economy, which can mean consolidating to manage risk or changing their risk evaluation processes. These actions can all affect how they measure the risk an individual poses and how much to charge for their premium.



## 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 — and therefore rates — for everyone.
- Even with fewer people on the road and fewer miles traveled, major accidents are on the rise. The fatality rate from vehicular accidents for the first half of 2021 increased to 1.34 fatalities per 100 million vehicle miles traveled — up 5% from the same time period in 2020.
- During the pandemic, people picked up speeding and other reckless driving habits that have continued into 2021. Insurers' data shows that drivers with a history of traffic violations and accidents tend to file more claims than those who don't, so they raise those drivers' insurance rates accordingly.



## LEGISLATION AND REGULATION

- Each state has its own insurance laws and government regulators. Each sets a minimum level of coverage residents must carry, determines if and when insurance companies can raise rates and proposes 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. California, Hawaii, Massachusetts and Michigan are currently the states that ban these factors most broadly. As of March 2022, Washington also prohibits considering credit score as a factor.
- As of early 2022, Congress is considering a bill that would ban personal rating factors like gender, credit, ZIP code and income nationwide.

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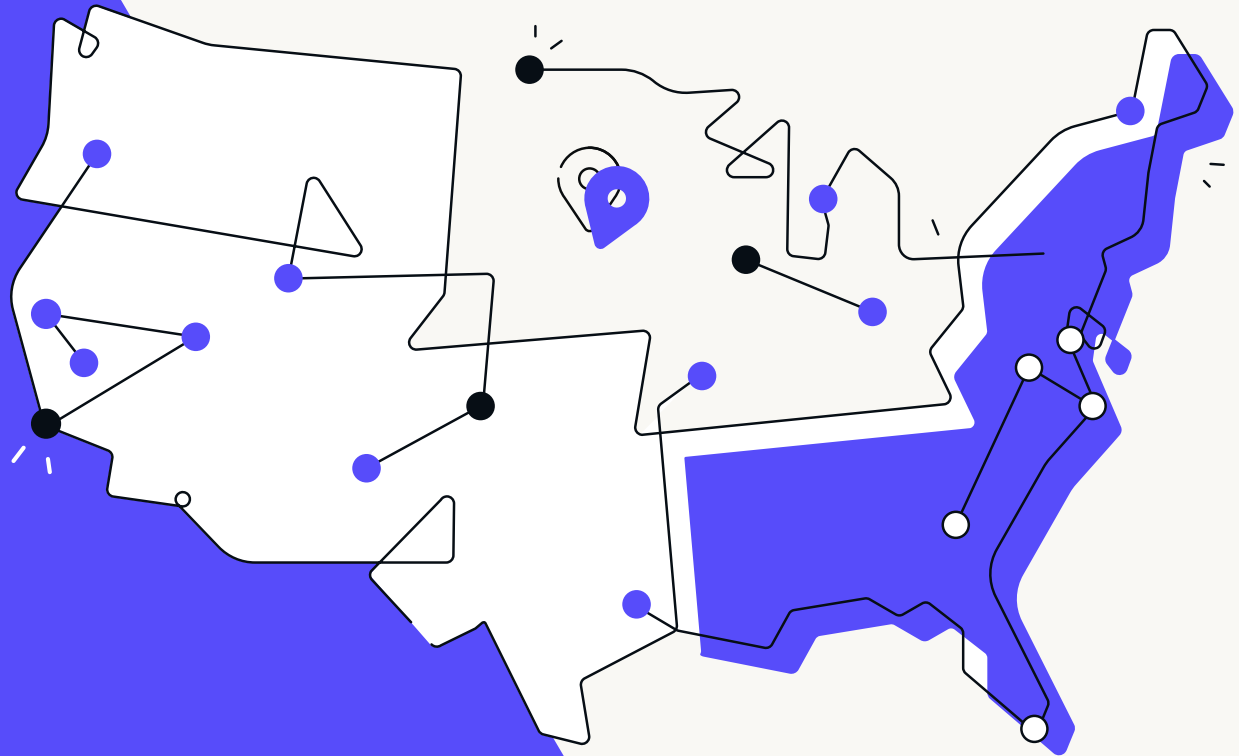
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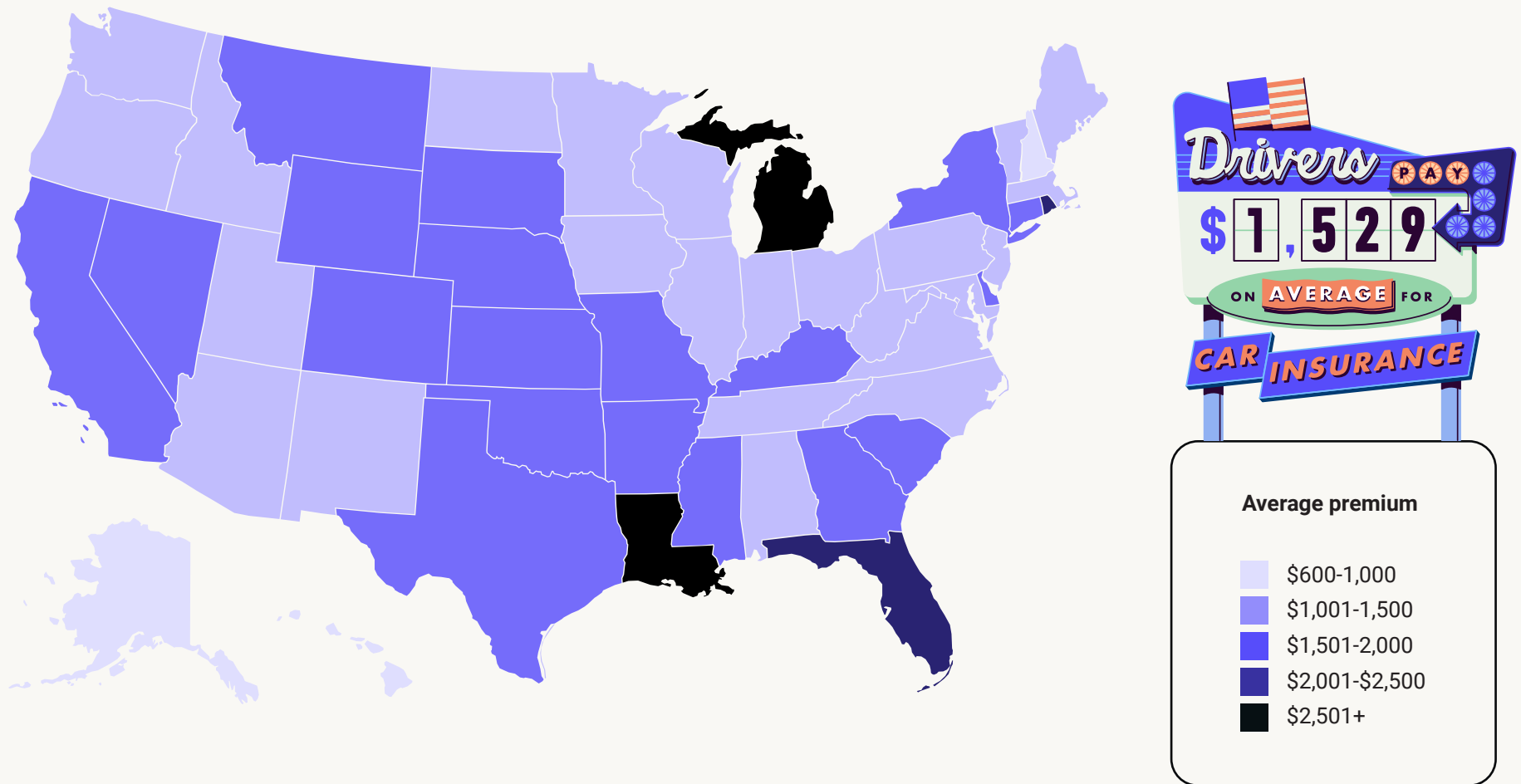
RATES BY

# Where you live



# Car insurance rates in the U.S.

Rates increased **3%** from 2020 to 2021, but because of the downturn last year, rates are still down **1%** from 2019.

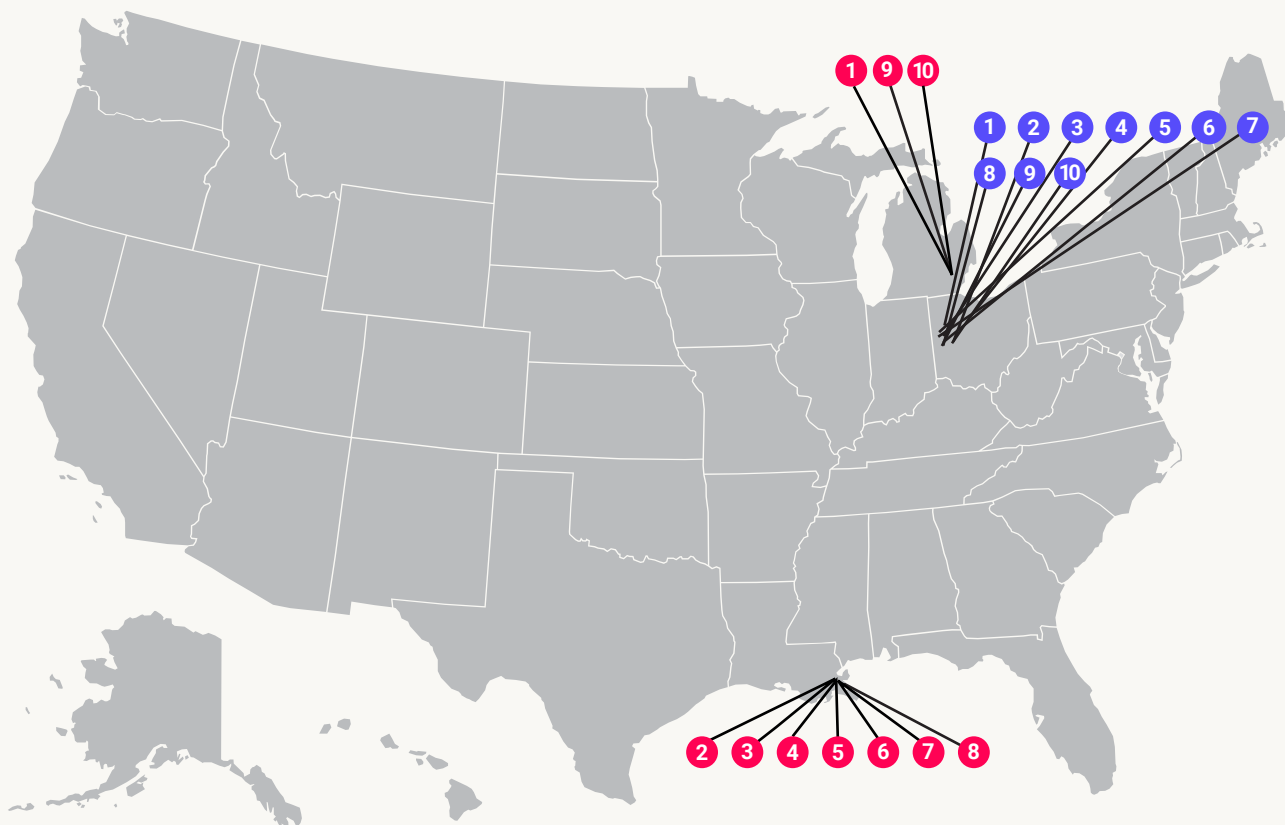


# Car insurance rates by state

In the past year, 38 states (including Washington, D.C.) saw an increase in premiums, while 13 states saw a decrease in rates. Louisiana saw the largest increase of 42%, which now puts the state at the top spot for most expensive insurance. Maryland had the largest decrease at around 9%; however, the state with the cheapest insurance is New Hampshire.

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	Louisiana	\$3,265	18	South Dakota	\$1,578	35	North Dakota	\$1,317
2	Michigan	\$2,639	19	South Carolina	\$1,572	36	Minnesota	\$1,310
3	Florida	\$2,425	20	Connecticut	\$1,551	37	Maryland	\$1,305
4	Rhode Island	\$2,106	21	Wyoming	\$1,548	38	Alaska	\$1,272
5	Kentucky	\$1,879	22	Georgia	\$1,535	39	Pennsylvania	\$1,266
6	California	\$1,810	23	Montana	\$1,534	40	Tennessee	\$1,262
7	Nevada	\$1,768	24	West Virginia	\$1,498	41	Indiana	\$1,261
8	Arkansas	\$1,768	25	Arizona	\$1,482	42	Washington	\$1,224
9	Missouri	\$1,698	26	New Jersey	\$1,459	43	Iowa	\$1,218
10	Colorado	\$1,687	27	District of Columbia	\$1,457	44	Wisconsin	\$1,202
11	Kansas	\$1,647	28	Illinois	\$1,395	45	Vermont	\$1,158
12	Delaware	\$1,623	29	Utah	\$1,386	46	Hawaii	\$1,088
13	Mississippi	\$1,607	30	Alabama	\$1,379	47	Virginia	\$1,067
14	New York	\$1,600	31	New Mexico	\$1,375	48	North Carolina	\$1,067
15	Oklahoma	\$1,592	32	Massachusetts	\$1,346	49	Maine	\$1,035
16	Nebraska	\$1,589	33	Idaho	\$1,338	50	Ohio	\$1,028
17	Texas	\$1,584	34	Oregon	\$1,325	51	New Hampshire	\$999

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



## Least expensive

- 1 Van Wert, OH  
**\$845**
- 2 St. Marys, OH  
**\$846**
- 3 Coldwater, OH  
**\$852**
- 4 Findlay, OH  
**\$855**
- 5 Convoy, OH  
**\$855**
- 6 Montezuma, OH  
**\$856**
- 7 Ohio City, OH  
**\$858**
- 8 Grover Hill, OH  
**\$860**
- 9 Celina, OH  
**\$860**
- 10 Rockford, OH  
**\$861**

## Most expensive

- 1 Detroit, MI  
**\$5,102**
- 2 New Orleans, LA  
**\$4,912**
- 3 Arabi, LA  
**\$4,751**
- 4 Chalmette, LA  
**\$4,712**
- 5 Meraux, LA  
**\$4,616**
- 6 Harvey, LA  
**\$4,605**
- 7 Gretna, LA  
**\$4,526**
- 8 Estelle, LA  
**\$4,377**
- 9 River Rouge, MI  
**\$4,329**
- 10 Dearborn, MI  
**\$4,262**

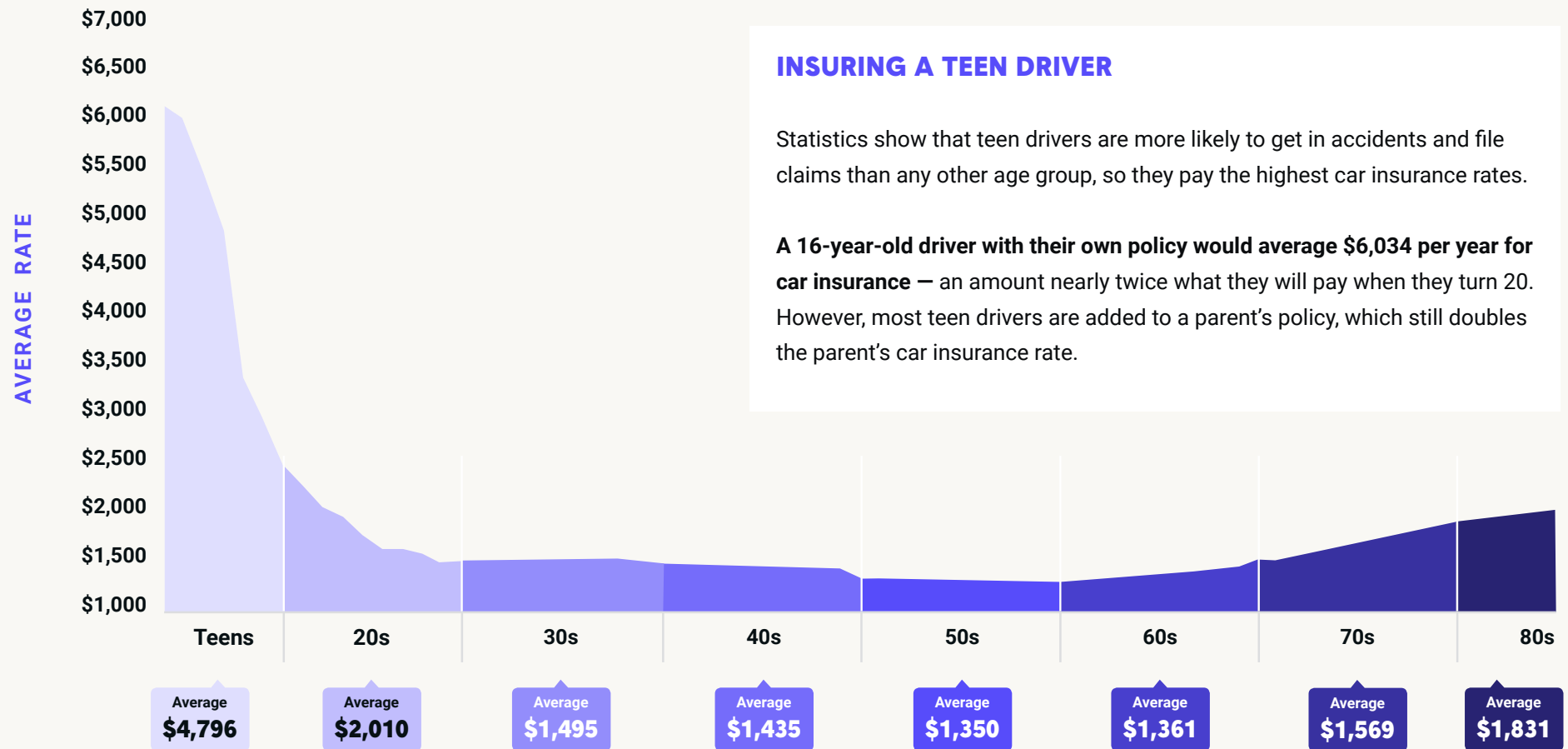
RATES BY

# Who you are



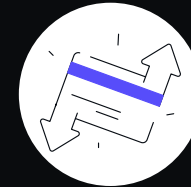
# Your age

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.



# Your credit score

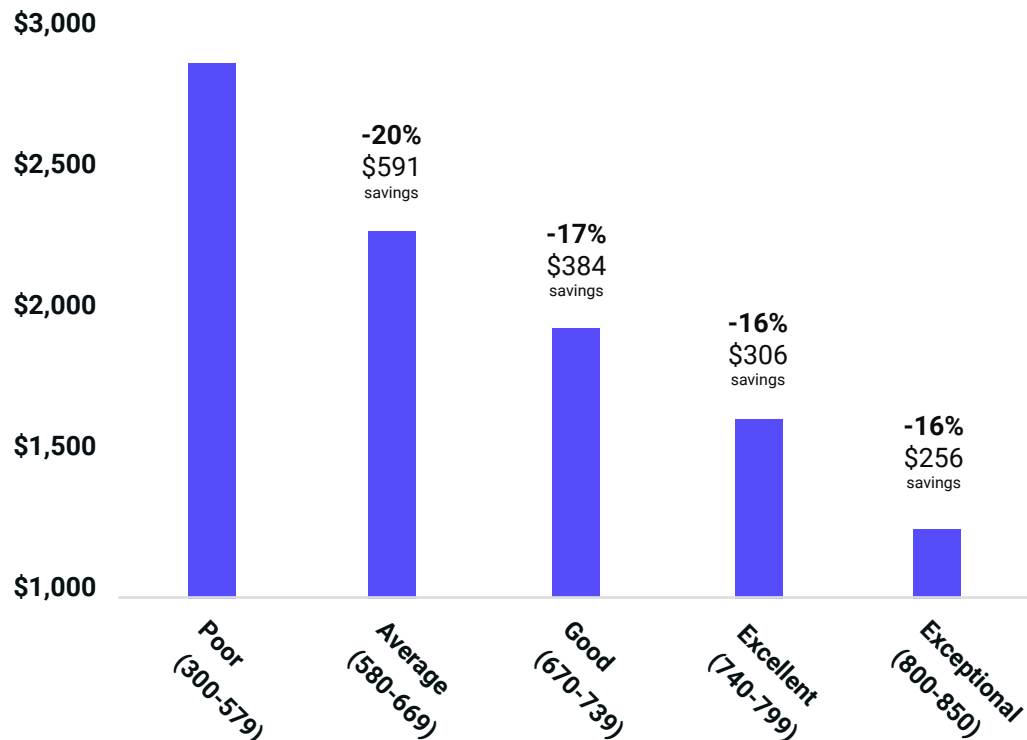
Credit can have a significant impact on car insurance rates. **In fact, drivers with very poor credit pay 69% (\$1,537) more for car insurance than drivers who have exceptional credit.** California, Hawaii, Michigan, Massachusetts and Washington don't allow credit as a ratings factor, so there is no difference in premiums based on credit scores in these states.



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

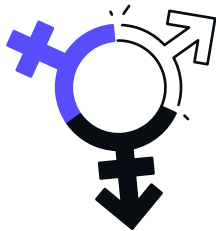
Studies done by the Federal Trade Commission have shown that drivers with poor credit are more likely to file claims than drivers with good credit. Drivers with poor credit also tend to file more expensive claims than drivers with good credit. Therefore, insurance companies believe that using credit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

### AVERAGE RATES AND SAVINGS BY CREDIT SCORE



# Your gender

Nationally, the difference between what women and men pay for car insurance is insignificant (less than 0.1%). Interestingly, in 20 states women pay more than men, and in 25 states men pay more than women.



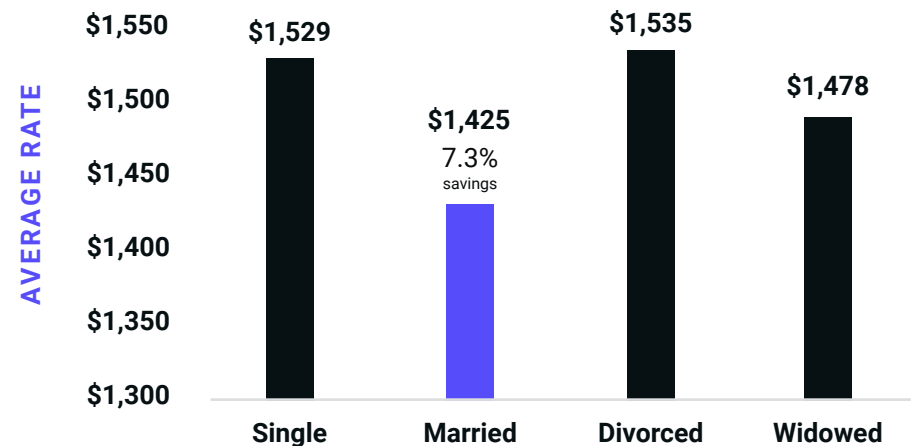
Oregon has the highest difference in average annual premiums between genders at nearly 6%, and Utah is the second highest at nearly 4%. Both differences favor men over women.

Hawaii, Massachusetts, Montana, California, Pennsylvania and North Carolina see no difference at all in average annual premiums between men and women because gender cannot legally be considered a factor in determining insurance premiums in those states.

# Your marital status

When single people get married, their car insurance rates drop about 7.3%, saving roughly \$104/year. And when they get divorced, their rates shoot back up to those of a single person. In all but 13 states, single and divorced people have the same rates — in 10 states divorced people pay more. Some states — including Montana, Michigan and Hawaii — don't allow the use of marital status in determining rates at all.

## AVERAGE RATES BY MARITAL STATUS

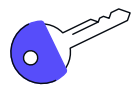






# Your home

Nationally, renters pay about \$29 more a year for car insurance than homeowners or condo owners (regardless of whether or not they choose to bundle policies). Bundling home and auto insurance can lead to a savings of about \$153 a year. Connecticut homeowners see the largest savings in auto insurance at about \$86 a year.

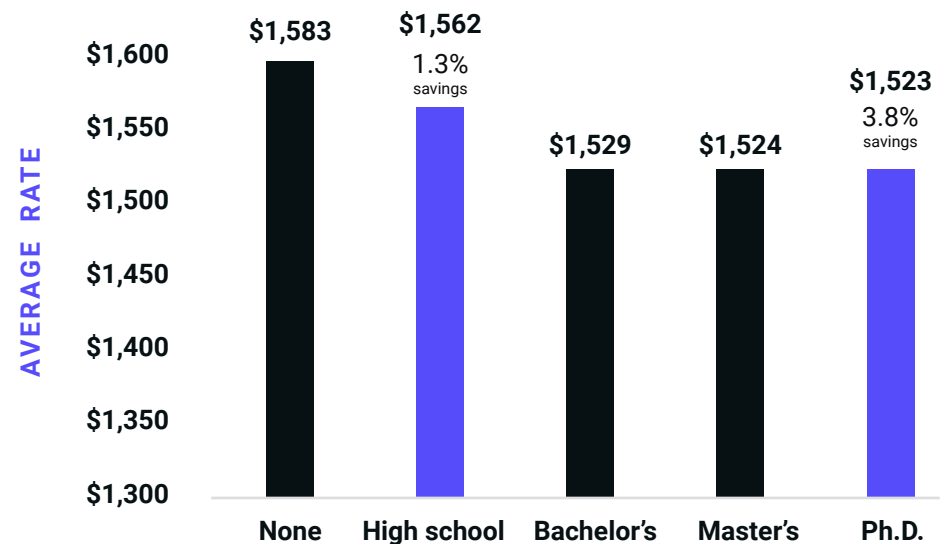
## AVERAGE RATES BY HOME OWNER STATUS

	Renter	<b>\$1,532</b>
	Homeowner	<b>\$1,503</b>
	Condo owner	<b>\$1,503</b>

# Your level of education

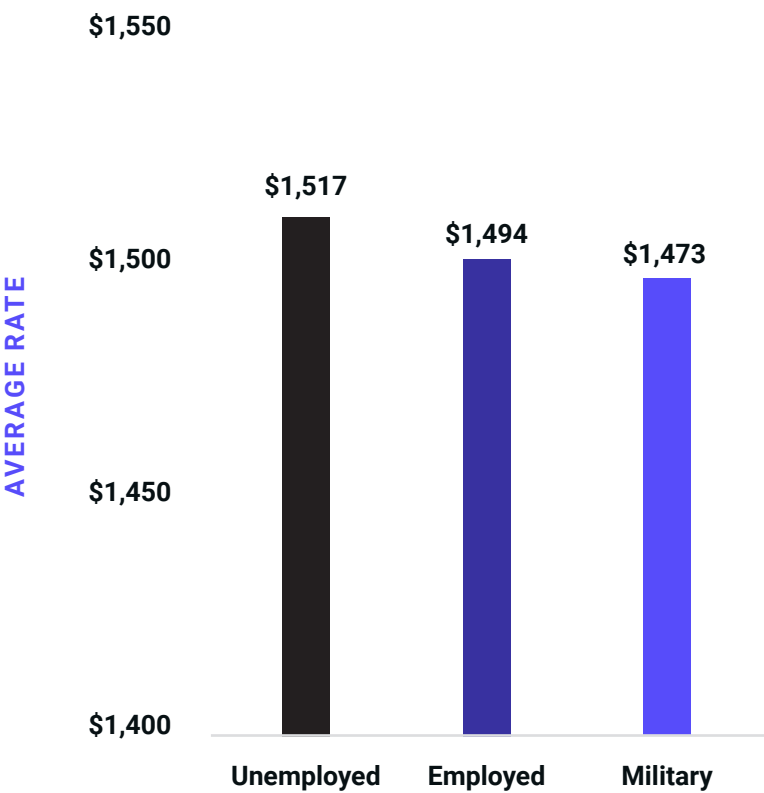
Nationally, drivers can save on car insurance as they reach higher levels of education. Historically, this difference has been negligible. However, this year a driver with no high school diploma is paying an average of \$60 more a year than a driver with a Ph.D., which is up from only \$39 in savings the previous year.

## AVERAGE RATES BY LEVEL OF EDUCATION



# Your occupation

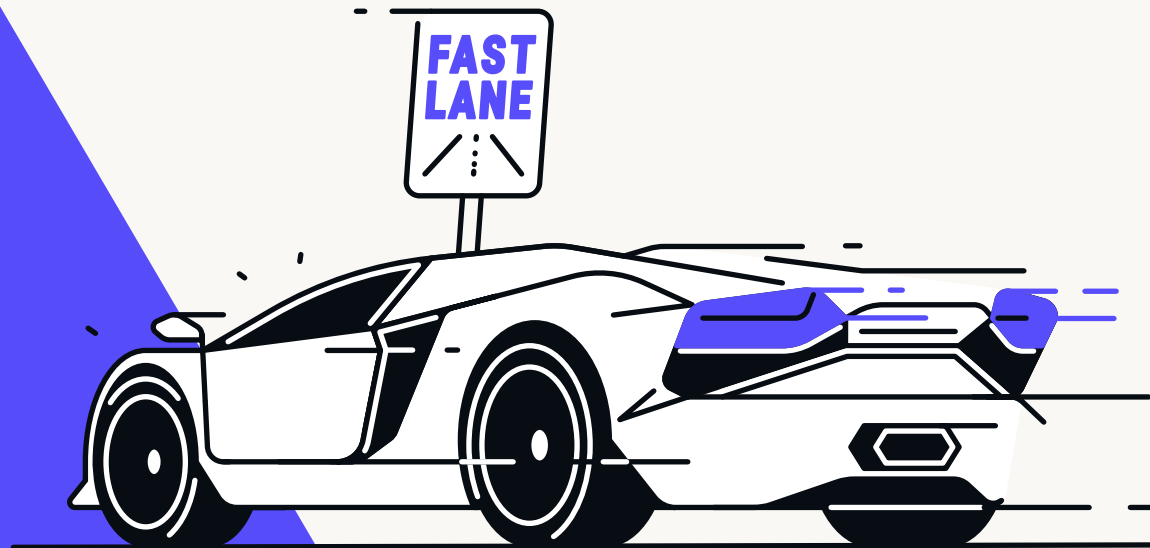
Believe it or not, your job can affect what you pay for car insurance. Drivers who are employed full-time save about \$23 on car insurance annually, and active duty military personnel get an average discount of about \$21 over employed civilians. Several states don't include employment as a car insurance pricing factor.



Occupation	Average rate
Military	\$1,473
Engineer	\$1,482
Lawyer	\$1,482
Scientist	\$1,476
Teacher	\$1,481
Doctor	\$1,486
Firefighter	\$1,481
Law enforcement	\$1,493
Manager	\$1,500
Proprietor	\$1,520
Unemployed	\$1,517
Civil servant	\$1,504

RATES BY

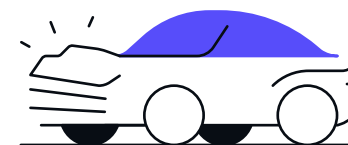
# How you drive



# Accidents, tickets and 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. No matter which state you live in, there will be at least a 29% increase in auto insurance premiums if you are caught carrying out the respective state's most expensive violation.

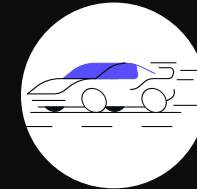
Driving violation	Avg. annual premium	% difference	\$ difference
None	\$1,529		
Not-at-fault accidents	\$1,569	2.6%	\$40
Seat belt	\$1,690	10.5%	\$161
Child safety restraint	\$1,709	11.7%	\$180
Driving without lights	\$1,708	11.7%	\$179
Failure to show documents	\$1,735	13.5%	\$206
Driving with expired registration	\$1,805	18.1%	\$276
Driving too slowly	\$1,841	20.4%	\$312
Speeding in school zone	\$1,844	20.6%	\$315
Cell phone violation	\$1,849	20.9%	\$320



## RATES BY HOW YOU DRIVE

<b>Driving violation</b>	<b>Avg. annual premium</b>	<b>% difference</b>	<b>\$ difference</b>
Texting while driving	<b>\$1,851</b>	<b>21.1%</b>	<b>\$322</b>
Failure to stop at a red light	<b>\$1,854</b>	<b>21.3%</b>	<b>\$325</b>
Failure to yield	<b>\$1,855</b>	<b>21.3%</b>	<b>\$326</b>
Illegal turn	<b>\$1,855</b>	<b>21.3%</b>	<b>\$326</b>
Wrong way/wrong lane	<b>\$1,865</b>	<b>22.0%</b>	<b>\$336</b>
Following too closely	<b>\$1,873</b>	<b>22.5%</b>	<b>\$344</b>
Improper passing	<b>\$1,879</b>	<b>22.9%</b>	<b>\$350</b>
Operating a vehicle without permission	<b>\$1,938</b>	<b>26.7%</b>	<b>\$409</b>
Passing school bus	<b>\$1,937</b>	<b>26.7%</b>	<b>\$408</b>
Open container	<b>\$2,059</b>	<b>34.6%</b>	<b>\$530</b>
At-fault accident	<b>\$2,090</b>	<b>36.7%</b>	<b>\$561</b>
Speeding	<b>\$1,980</b>	<b>29.5%</b>	<b>\$451</b>
Driving with a suspended license	<b>\$2,415</b>	<b>58.0%</b>	<b>\$886</b>
Reckless driving	<b>\$2,417</b>	<b>58.1%</b>	<b>\$888</b>
Refusal to submit to a chemical test	<b>\$2,456</b>	<b>60.7%</b>	<b>\$927</b>
DUI	<b>\$2,475</b>	<b>61.9%</b>	<b>\$946</b>
Racing	<b>\$2,530</b>	<b>65.4%</b>	<b>\$1,001</b>
Hit and run	<b>\$2,606</b>	<b>70.4%</b>	<b>\$1,077</b>

# Speeding



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

The faster you're speeding, the greater the impact a ticket will have on your insurance rates. Insurers also significantly penalize drivers caught speeding in school zones.

Speeding	Avg. annual premium	% difference	\$ difference
Speeding (overall)	\$1,980	29.5%	\$451
Speeding in school zone	\$1,844	20.6%	\$315
Speeding 6-10 MPH over the limit	\$1,818	18.9%	\$289
Speeding 11-15 MPH over the limit	\$1,837	20.2%	\$308
Speeding 16-20 MPH over the limit	\$1,871	22.4%	\$342
Speeding 21-25 MPH over the limit	\$1,954	27.8%	\$427
Speeding in a 65 MPH zone	\$1,890	23.6%	\$362
Driving too slowly	\$1,841	20.4%	\$312

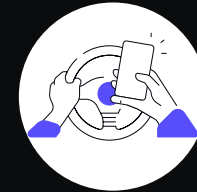
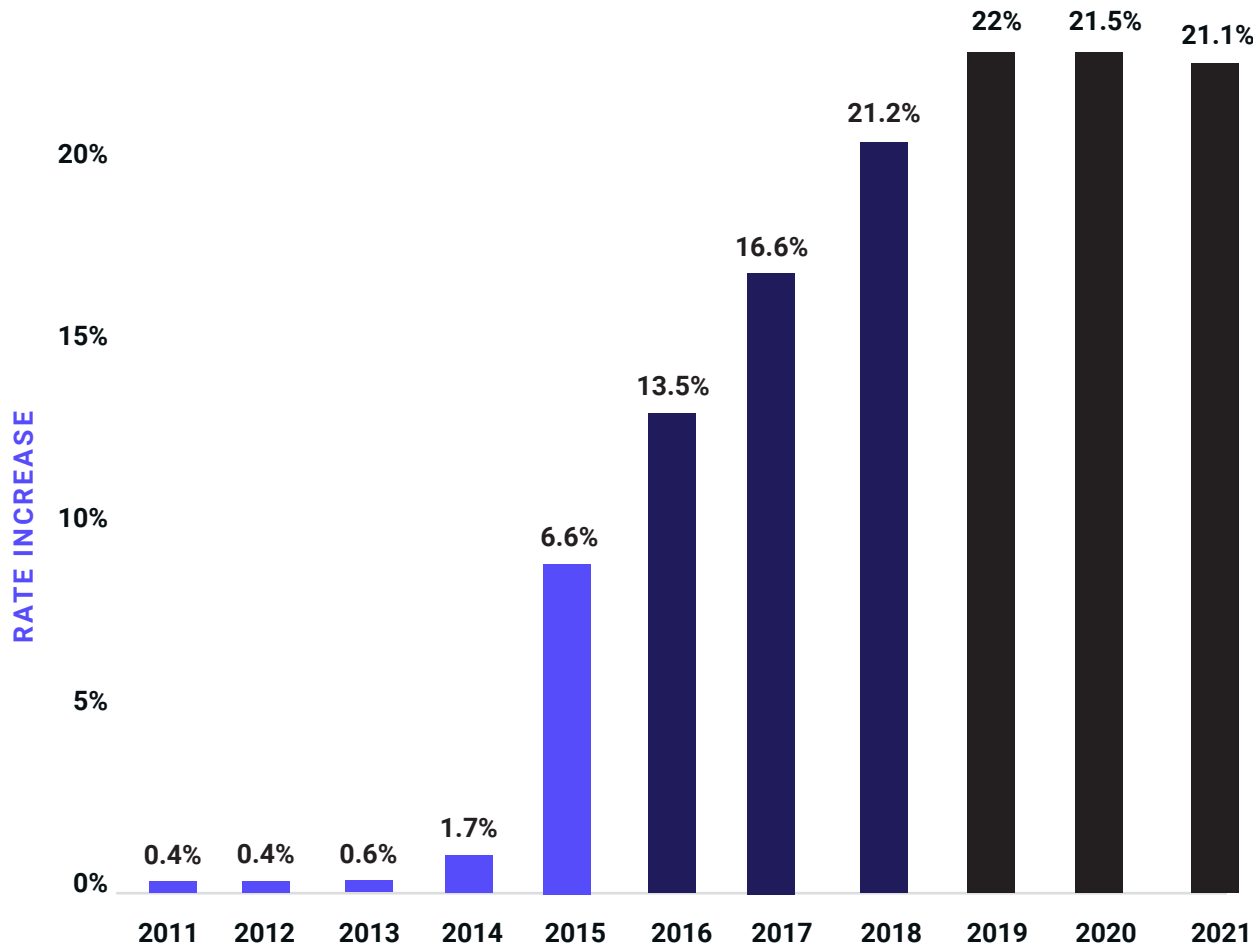


### Did you know?

Getting a ticket for driving too slowly will increase your rate, too.

# Distracted driving

## AVERAGE RATES FOR DISTRACTED DRIVING 2011-2021



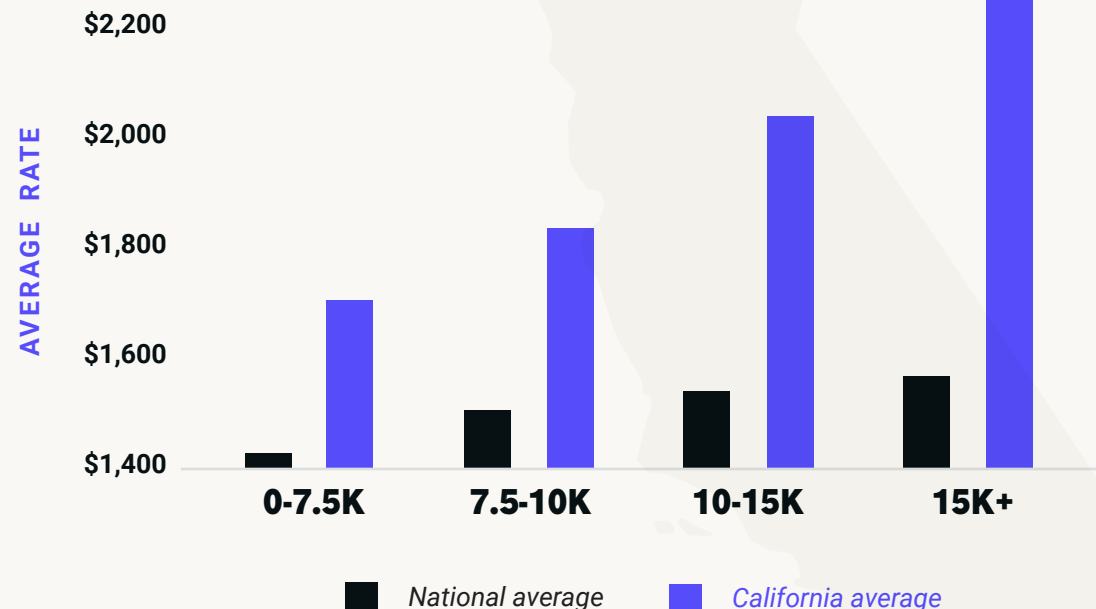
## How much does distracted driving affect your rates?

Getting caught texting or otherwise using your phone while driving will raise your insurance rate an average of 21% (\$322). 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?

Your annual mileage usually has little impact on car insurance rates – unless you live in California. There's a 32% gap in average annual premiums between those who drive 0 - 7,500 miles and those who drive more than 15,000. Hawaii and North Carolina are the only states that don't have a difference in premium for annual miles driven.

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





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

You might have heard of “pay-per-mile,” “telematics” or “usage-based insurance” (UBI). While all slightly different, each describes the use of technology to monitor how, where, when and how much a person drives to better 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 and on smooth, safe routes. Having a telematics-based policy saves 4% on average, up from 3% last year. Only drivers in California and Wyoming do not benefit from telematics.



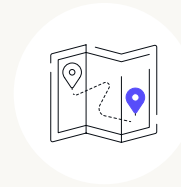
### Did you know?

Drivers save about 4% with a usage-based/telematics policy.

## Telematics monitors:



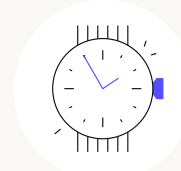
Speed



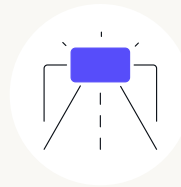
Distance



Hard braking  
or acceleration



Time of day or  
night you drive

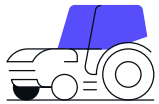


Neighborhoods you  
drive through

# Primary vehicle use

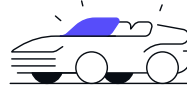
The majority of drivers primarily use their car for commuting to work, running errands and other personal tasks. Driving for pleasure usually means you have multiple cars and one is more for weekend cruising. Meanwhile, farm-use vehicles require a limited, special license. People who drive for business purposes — such as real estate agents or traveling salespeople — need a policy that covers them when using their car for work. Business-use vehicles cost the most in average annual auto insurance premiums. In fact, business-use vehicles are significantly more expensive to insure than all other primary vehicle uses.

## AVERAGE RATES BY VEHICLE USAGE TYPE



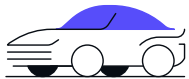
**Farm**

**\$1,446**



**Pleasure**

**\$1,529**



**Personal/commuting**

**\$1,542**



**Business**

**\$1,703**



### Did you know?

In 14 states — up from 12 last year — the distance you commute has no bearing on the amount you pay in premiums.

RATES BY

# Coverage options



# 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 an average of 61% more.

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

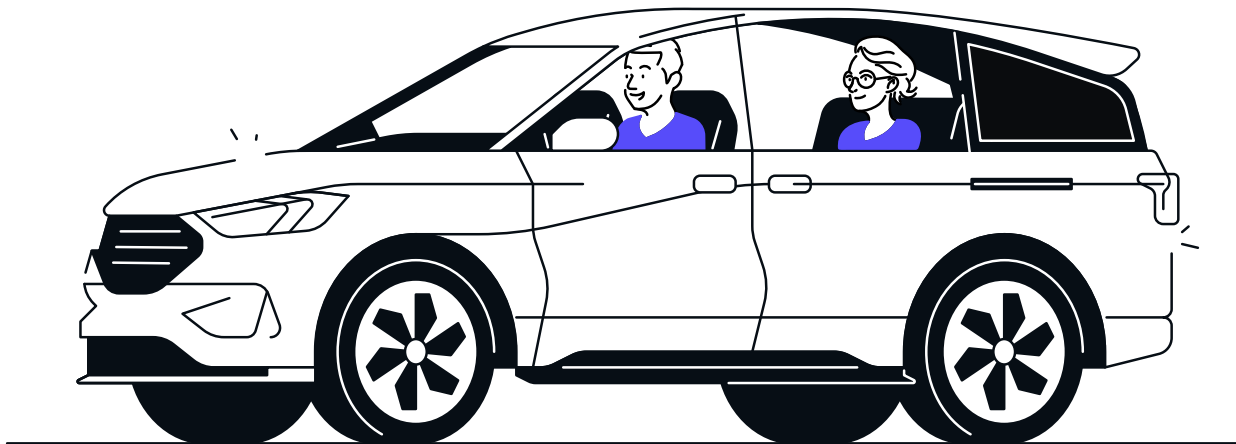
Coverages	Avg. annual rate	Increase from min. liability
State minimum liability only	<b>\$539</b>	
50/100/50 liability only	<b>\$680</b>	<b>26%</b>
100/300/100 liability only	<b>\$697</b>	<b>29%</b>
State minimum + comp-collision with \$1,000 deductible	<b>\$1,122</b>	<b>108%</b>
50/100/50 liability + comp-collision with \$1,000 deductible	<b>\$1,286</b>	<b>139%</b>
100/300/100 liability + comp-collision with \$1,000 deductible	<b>\$1,334</b>	<b>148%</b>
State minimum + comp-collision with \$500 deductible	<b>\$1,349</b>	<b>150%</b>
50/100/50 liability + comp-collision with \$500 deductible	<b>\$1,502</b>	<b>178%</b>
100/300/100 liability + comp-collision with \$500 deductible	<b>\$1,600</b>	<b>197%</b>

# 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 [rideshare coverage](#) raises rates by 49%. This is up significantly from last year, when it was only a 15% additional cost.

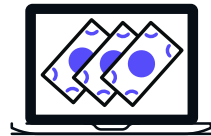


# Insurance policy savings

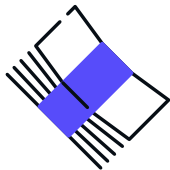
Did you know that how you do business with your insurance company can affect your rates? For example, paying for your policy in advance, in full and online can save you more than 11% on car insurance.



Transfer funds electronically  
**\$23 savings**  
(1.5%)



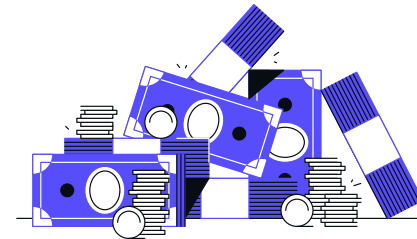
Buy online (electronic signature)  
**\$16 savings**  
(1.1%)



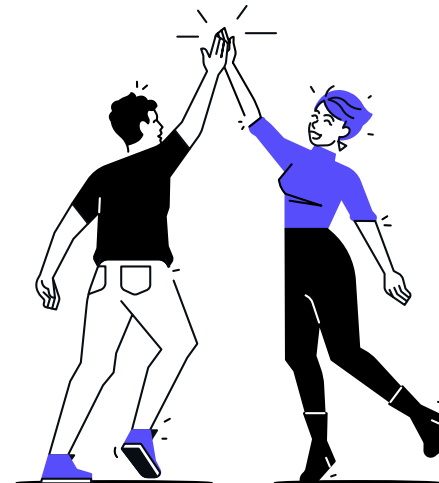
Pay in full  
**\$74 savings**  
(4.9%)



Purchase in advance (10 days)  
**\$64 savings**  
(4.2%)



**\$168 saved**  
11.2% savings



# 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 other property being insured.



## RENTER

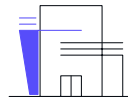
Without bundle

**\$1,532**

With bundle

**\$1,450**

**\$82 (5.4%) savings**



## CONDO OWNER

Without bundle

**\$1,503**

With bundle

**\$1,375**

**\$128 (8.5%) savings**



## HOMEOWNER

Without bundle

**\$1,503**

With bundle

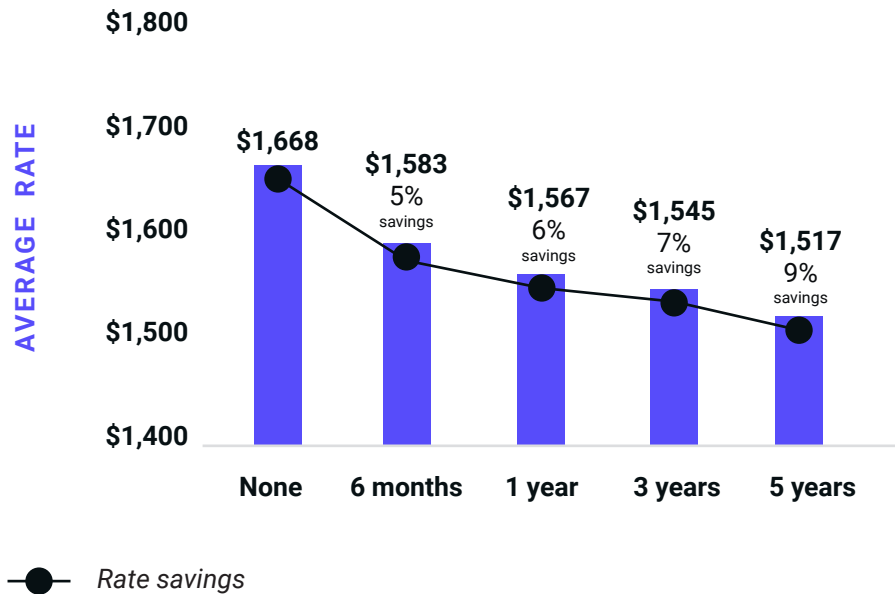
**\$1,350**

**\$153 (10.2%) savings**

# 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.



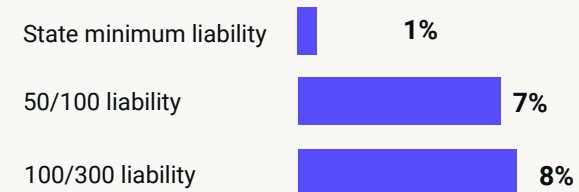
### Pro Tip

After 6 months and 1, 3 and 5 years of being insured, shop around for insurance as you may be able to get lower rates.

## 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 6% on insurance compared to someone without coverage history. A driver who maintained 100/300 liability coverage for five years would save 12%.

### SAVINGS AFTER 6 MONTHS OF COVERAGE



### SAVINGS AFTER 5 YEARS OF COVERAGE



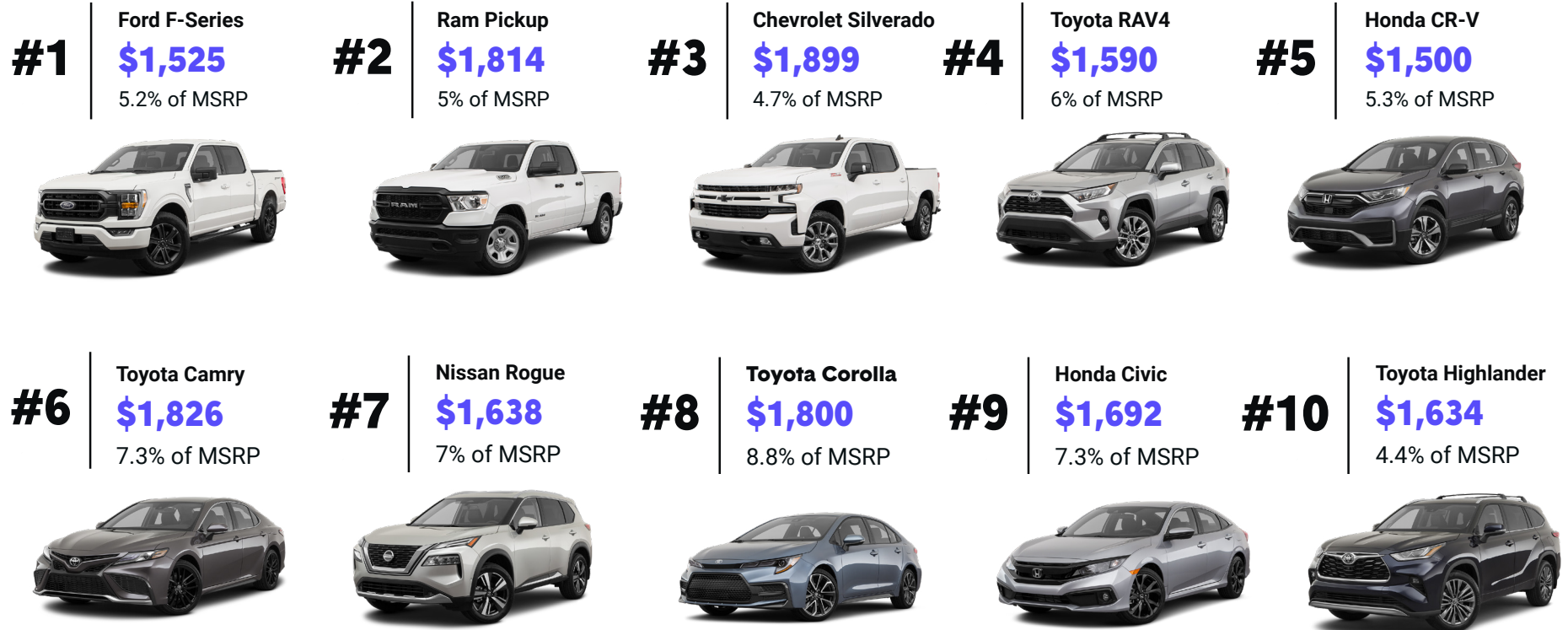


RATES BY

# What you drive



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



Annual average rates of the 10 most popular cars in the U.S. by vehicle sales for 2021 models

# The most and least expensive cars to insure

Rank	Most expensive	Rate	Insurance as % MSRP
1	Maserati Quattroporte	\$5,420	3.9%
2	Nissan GT-R Nismo	\$4,864	2.3%
3	Audi R8 5.2L V10 Quattro	\$4,591	2.1%
4	Maserati Ghibli	\$4,341	6%
5	Acura NSX	\$4,137	2.6%
6	Mercedes S560	\$4,059	3.1%
7	Tesla Model S Long Range	\$3,908	4.1%
8	Alfa-Romeo Giulia Quadrifoglio	\$3,847	5.1%
9	Porsche 911 Carrera	\$3,730	3.8%
10	Mercedes G550 4MATIC	\$3,637	2.8%

Rank	Least expensive	Rate	Insurance as % MSRP
1	Mazda CX-3 Sport	\$1,440	6.9%
2	Toyota C-HR LE	\$1,473	6.8%
3	Ford Transit Connect XL	\$1,491	6%
4	Fiat 500X Pop	\$1,499	5.7%
5	Honda CR-V EX	\$1,500	5.4%
6	Subaru Crosstrek	\$1,502	6.8%
7	Dodge Ram Promaster City	\$1,507	5.9%
8	Jeep Compass Altitude	\$1,510	6.3%
9	Ford F-150 XL	\$1,525	5.2%
10	GMC Savana G2500	\$1,527	4.6%

# Rates by brand and type



**Least expensive brand**

**Fiat**

\$1,499



**Most expensive brand**

**Maserati**

\$4,393

Car type	Rate*
Van	\$1,655
Truck	\$1,735
SUV	\$1,952
Car	\$2,454

*\*Average annual rates for 2021 models.*

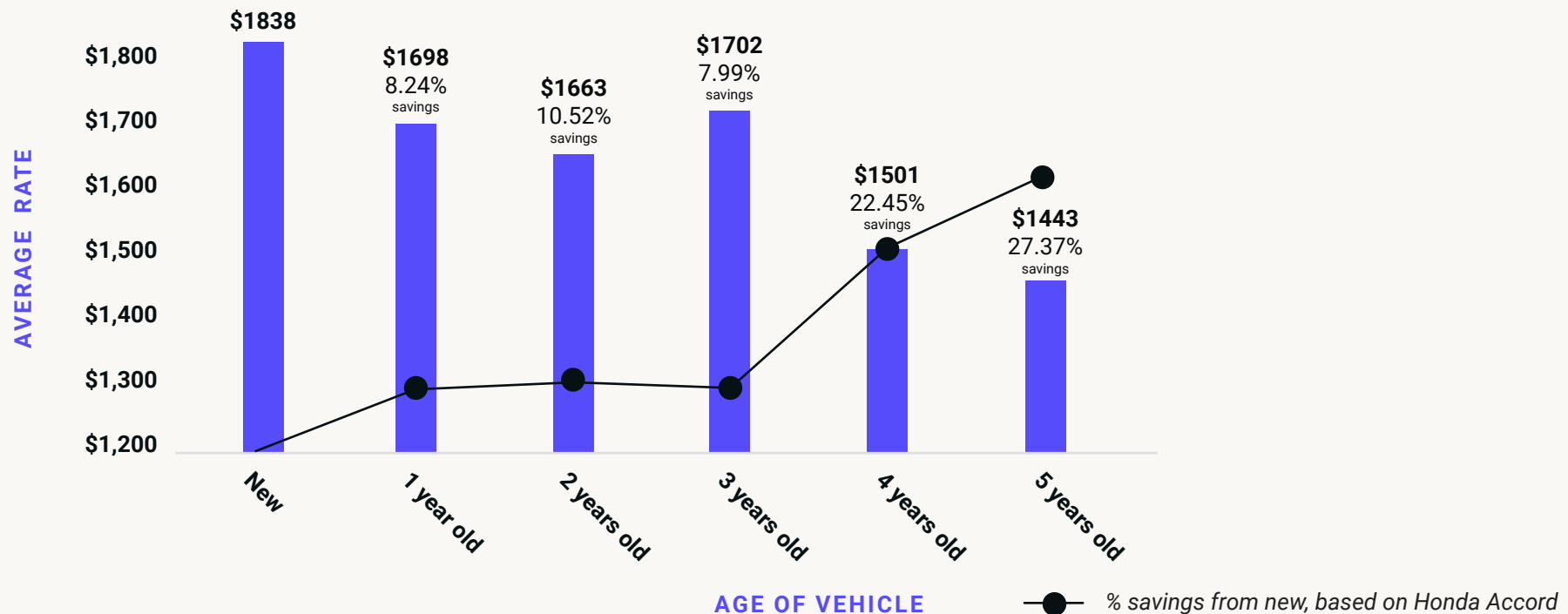
## Buying a new ride?

At about a \$332 per month difference between the most and least expensive vehicles, it's worth checking auto insurance rates before purchasing.

# 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 27% 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 features	Annual savings	% savings
Audible alarm	\$6	0.41%
Active disabling device	\$6	0.41%
Tracking device	\$8	0.55%
Passive disabling device	\$10	0.68%

Safety feature	Annual savings	% savings
Blind spot warning device	\$3	0.2%
Collision preparation system	\$1	0.1%
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)	\$8	0.5%



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

Many new car models have advanced technology to enhance safety and prevent theft; however, these features also increase the cost of vehicle repairs or replacement, so it won't save you much on car insurance. There is no anti-theft device that will save you more than 1% on insurance premiums.

# Methodology

# Methodology

Between September and December 2021, The Zebra conducted a comprehensive auto insurance pricing analysis comprising data from insurance rating platforms and public rate filings. The Zebra examined more than 83 million rates to explore pricing trends across all United States ZIP codes and Washington, D.C.

Analysis used a consistent base profile for the insured driver: a 30-year-old single male driving a 2017 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 sales in the first three quarters of 2021 according to Car and Driver's data.

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



## Want to use this information?

We encourage you to explore, share and reference the findings of our report and ask that you attribute uses to "The Zebra" or "TheZebra.com" and link to

## [The Zebra State of Insurance 2022](#)

Contact [press@thezebra.com](mailto:press@thezebra.com) for questions or specific data requests.



# Appendix

# 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 its a minor fender-bender or major highway pileup.

**Comprehensive** covers damage to your vehicle in all kinds of unexpected scenarios that aren't accidents with other cars. 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.

**APPENDIX— Annual auto insurance rates by state for 2011-2021 with % YoY change**

State	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2011 to 2021 % change	2020 to 2021 % change
Alabama	\$1,279	\$1,057	\$1,023	\$1,031	\$1,058	\$1,288	\$1,378	\$1,458	\$1,450	\$1,297	\$1,379	1.38%	-10.27%
Alaska	\$1,291	\$1,358	\$1,368	\$1,338	\$1,174	\$1,098	\$1,155	\$1,210	\$1,275	\$1,397	\$1,272	8.23%	7.16%
Arizona	\$1,028	\$998	\$966	\$1,052	\$1,064	\$1,302	\$1,260	\$1,379	\$1,470	\$1,416	\$1,482	37.65%	-3.30%
Arkansas	\$1,137	\$1,125	\$1,119	\$1,153	\$1,239	\$1,501	\$1,466	\$1,566	\$1,698	\$1,702	\$1,768	49.62%	0.29%
California	\$1,190	\$1,238	\$1,255	\$1,431	\$1,477	\$1,448	\$1,736	\$1,838	\$1,868	\$1,822	\$1,810	53.08%	-2.15%
Colorado	\$944	\$1,051	\$1,256	\$1,179	\$1,359	\$1,447	\$1,410	\$1,700	\$1,757	\$1,698	\$1,687	79.83%	-3.75%
Connecticut	\$1,766	\$1,993	\$1,638	\$1,605	\$1,584	\$1,223	\$1,511	\$1,589	\$1,696	\$1,542	\$1,551	-12.69%	-8.84%
Delaware	\$1,615	\$1,545	\$1,774	\$1,860	\$2,007	\$1,576	\$1,718	\$1,877	\$1,803	\$1,615	\$1,623	0.02%	-9.61%
District of Columbia	\$1,324	\$1,320	\$1,335	\$1,442	\$1,517	\$1,319	\$1,474	\$1,581	\$1,383	\$1,427	\$1,457	7.78%	2.45%
Florida	\$1,366	\$1,626	\$1,672	\$1,584	\$1,544	\$1,874	\$1,937	\$2,107	\$2,309	\$2,324	\$2,425	70.13%	-0.06%
Georgia	\$1,355	\$1,778	\$1,156	\$1,226	\$1,161	\$1,302	\$1,442	\$1,594	\$1,609	\$1,539	\$1,535	13.57%	-4.08%
Hawaii	\$1,106	\$1,263	\$1,086	\$1,132	\$1,110	\$1,068	\$1,052	\$1,121	\$1,045	\$1,080	\$1,088	-2.36%	-1.86%
Idaho	\$788	\$782	\$803	\$831	\$901	\$953	\$1,029	\$1,069	\$1,164	\$1,256	\$1,338	59.34%	7.99%
Illinois	\$818	\$777	\$859	\$927	\$929	\$1,174	\$1,191	\$1,257	\$1,303	\$1,285	\$1,395	56.97%	-0.34%
Indiana	\$923	\$807	\$874	\$907	\$965	\$1,019	\$1,111	\$1,188	\$1,165	\$1,188	\$1,261	28.68%	2.37%
Iowa	\$841	\$1,224	\$1,356	\$886	\$921	\$883	\$1,041	\$1,010	\$1,106	\$1,151	\$1,218	36.84%	5.25%
Kansas	\$1,046	\$1,142	\$1,162	\$1,143	\$1,188	\$1,274	\$1,445	\$1,539	\$1,622	\$1,599	\$1,647	52.84%	-2.72%
Kentucky	\$1,781	\$2,089	\$1,825	\$1,772	\$1,849	\$2,073	\$2,055	\$2,019	\$2,208	\$1,849	\$1,879	3.82%	-16.16%
Louisiana	\$1,531	\$1,409	\$1,500	\$1,688	\$1,694	\$2,056	\$2,215	\$2,368	\$2,379	\$2,304	\$3,265	50.51%	1.87%
Maine	\$904	\$860	\$731	\$862	\$883	\$820	\$909	\$938	\$935	\$1,100	\$1,035	21.64%	17.72%
Maryland	\$1,247	\$1,381	\$1,254	\$1,219	\$1,427	\$1,115	\$1,215	\$1,345	\$1,415	\$1,436	\$1,305	15.21%	1.67%
Massachusetts	\$1,254	\$1,541	\$1,063	\$1,196	\$948	\$1,163	\$1,157	\$1,327	\$1,463	\$1,303	\$1,346	3.87%	-4.75%
Michigan	\$2,220	\$2,742	\$2,222	\$2,109	\$2,038	\$2,635	\$2,869	\$2,884	\$3,096	\$2,535	\$2,639	14.17%	-18.41%
Minnesota	\$1,166	\$1,137	\$1,164	\$1,187	\$1,215	\$1,309	\$1,259	\$1,361	\$1,319	\$1,398	\$1,310	19.89%	2.87%
Mississippi	\$1,123	\$1,369	\$1,084	\$1,152	\$1,550	\$1,702	\$1,549	\$1,604	\$1,587	\$1,501	\$1,607	33.69%	-5.61%
Missouri	\$1,002	\$1,017	\$1,100	\$1,013	\$1,056	\$1,543	\$1,346	\$1,579	\$1,736	\$1,687	\$1,698	68.42%	-2.42%

**APPENDIX | A1 — Annual auto insurance rates by state for 2011-2021 with % YoY change (cont.)**

State	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2011 to 2021 % change	2020 to 2021 % change
Montana	\$985	\$1,061	\$1,128	\$1,070	\$1,091	\$1,496	\$1,747	\$1,445	\$1,534	\$1,549	\$1,534	57.35%	0.92%
Nebraska	\$888	\$1,129	\$1,142	\$1,040	\$1,092	\$1,196	\$1,192	\$1,270	\$1,370	\$1,521	\$1,589	71.19%	5.76%
Nevada	\$1,484	\$1,185	\$1,189	\$1,219	\$1,285	\$1,797	\$1,846	\$1,904	\$1,974	\$1,744	\$1,768	17.52%	-12.49%
New Hampshire	\$824	\$828	\$853	\$999	\$1,073	\$1,040	\$1,058	\$1,133	\$1,037	\$961	\$999	16.62%	-5.85%
New Jersey	\$1,618	\$1,523	\$1,443	\$1,670	\$1,707	\$1,588	\$1,665	\$1,712	\$1,592	\$1,502	\$1,459	-7.17%	-5.81%
New Mexico	\$1,395	\$1,441	\$866	\$1,054	\$1,120	\$1,339	\$1,365	\$1,396	\$1,334	\$1,274	\$1,375	-8.71%	-6.18%
New York	\$1,753	\$1,624	\$1,353	\$1,401	\$1,471	\$1,697	\$1,577	\$1,749	\$1,704	\$1,693	\$1,600	-3.43%	-3.17%
North Carolina	\$707	\$666	\$670	\$724	\$752	\$802	\$901	\$968	\$955	\$1,011	\$1,067	43.02%	0.79%
North Dakota	\$1,239	\$1,328	\$1,407	\$1,303	\$1,323	\$1,394	\$1,274	\$1,357	\$1,379	\$1,322	\$1,317	6.76%	-6.80%
Ohio	\$824	\$824	\$809	\$881	\$818	\$935	\$1,032	\$1,052	\$1,047	\$926	\$1,028	12.29%	-9.58%
Oklahoma	\$1,939	\$1,585	\$1,501	\$1,663	\$1,960	\$1,502	\$1,559	\$1,586	\$1,787	\$1,546	\$1,592	-20.28%	-10.51%
Oregon	\$978	\$902	\$1,004	\$1,152	\$1,179	\$1,318	\$1,275	\$1,435	\$1,463	\$1,332	\$1,325	36.10%	-7.59%
Pennsylvania	\$1,022	\$1,222	\$1,014	\$1,061	\$1,095	\$1,183	\$1,392	\$1,480	\$1,475	\$1,338	\$1,266	30.94%	-9.47%
Rhode Island	\$1,368	\$1,538	\$1,442	\$1,537	\$1,629	\$1,985	\$2,007	\$2,220	\$2,103	\$1,873	\$2,106	36.96%	-10.51%
South Carolina	\$1,168	\$1,173	\$1,044	\$1,115	\$1,224	\$1,276	\$1,411	\$1,414	\$1,414	\$1,466	\$1,572	25.51%	3.86%
South Dakota	\$1,116	\$1,190	\$1,042	\$1,069	\$1,141	\$1,615	\$1,283	\$1,401	\$1,708	\$1,440	\$1,578	29.06%	-17.25%
Tennessee	\$957	\$895	\$904	\$959	\$1,096	\$1,172	\$1,316	\$1,506	\$1,570	\$1,258	\$1,262	31.48%	-5.73%
Texas	\$1,254	\$1,577	\$1,514	\$1,669	\$1,885	\$1,562	\$1,796	\$1,780	\$1,415	\$1,498	\$1,584	19.49%	5.59%
Utah	\$864	\$815	\$796	\$901	\$992	\$985	\$1,125	\$1,187	\$1,306	\$1,313	\$1,386	52.05%	3.32%
Vermont	\$961	\$1,057	\$831	\$893	\$1,076	\$916	\$1,010	\$1,103	\$1,156	\$1,056	\$1,158	9.96%	-8.08%
Virginia	\$900	\$882	\$877	\$929	\$956	\$829	\$913	\$963	\$1,005	\$1,026	\$1,067	14.05%	2.32%
Washington	\$1,068	\$1,136	\$1,138	\$1,128	\$1,156	\$1,115	\$1,199	\$1,256	\$1,368	\$1,209	\$1,224	13.16%	-11.16%
West Virginia	\$1,420	\$1,470	\$1,451	\$1,365	\$1,366	\$1,450	\$1,390	\$1,528	\$1,536	\$1,429	\$1,498	0.64%	-6.10%
Wisconsin	\$796	\$950	\$937	\$999	\$1,056	\$1,114	\$1,036	\$1,113	\$1,181	\$1,080	\$1,202	35.63%	-7.32%
Wyoming	\$948	\$910	\$903	\$1,113	\$1,144	\$1,248	\$1,340	\$1,391	\$1,439	\$1,460	\$1,548	54.02%	1.48%

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zebra