



Bankrate

ANNUAL REPORT

THE TRUE COST OF AUTO INSURANCE IN 2022

Methodology

Bankrate utilizes Quadrant Information Services to analyze 2022 rates for all ZIP codes and carriers in all 50 states and Washington, D.C. Rates are weighted based on the population density in each geographic region. Quoted rates are based on a 40-year-old male and female driver with a clean driving record, good credit and the following full coverage limits:

- \$100,000 bodily injury liability per person
- \$300,000 bodily injury liability per accident
- \$50,000 property damage liability per accident
- \$100,000 uninsured motorist bodily injury per person
- \$300,000 uninsured motorist bodily injury per accident
- \$500 collision deductible
- \$500 comprehensive deductible

Our base profile drivers own a 2020 Toyota Camry, commute five days a week and drive 12,000 miles annually.

These are sample rates and should only be used for comparative purposes.

Credit-based insurance scores: Rates were calculated based on the following insurance credit tiers assigned to our drivers: “poor, average, good (base) and excellent.” For ‘credit score decreased,’ rates were assessed when the drivers’ score went from ‘good’ to ‘poor.’ Insurance credit tiers factor in your official credit scores but are not dependent on that variable alone. Four states prohibit the use of credit-based insurance scores as a rating factor in determining auto insurance rates: California, Hawaii, Massachusetts, and Michigan. In Michigan, insurers are allowed to use information that contributes to your credit score, but not the score itself. Washington’s ban on factoring credit in premiums is currently on hold in the courts.

Incidents: Rates were calculated by evaluating our base profile with the following incidents applied: clean record (base), at-fault accident, single speeding ticket, single DUI conviction and lapse in coverage.

Model: To determine cost by vehicle type, we evaluated our base profile with the following vehicles applied: BMW 330i, Ford F-150, Honda Odyssey, Toyota Prius and Toyota Camry (base).

Gender: The following states do not use gender as a determining factor in calculating premiums: California, Hawaii, Massachusetts, Michigan, Montana, North Carolina, Pennsylvania.

Teens: Rates were determined by adding a 16-year-old teen to a 40-year-old married couple’s policy.

Income data: Average annual income data was calculated using 2021 data provided by the U.S. Census Bureau.

True cost rank: True cost rankings were determined by the average total percentage of income spent on car insurance and not average premiums. The higher the ranking, the higher the true cost of car insurance.

United States

Average annual full coverage car insurance premium

\$1,771

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

Percent of income spent on car insurance

2.57%

Added cost

\$1,231

\$367

\$750

\$178

\$1,650

\$2,081

Annual premium

\$3,002

\$2,138

\$2,521

\$1,949

\$3,421

\$3,852

Alabama

Average annual full coverage car insurance premium

\$1,760

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **41**/50

Percent of income spent on car insurance

3.14%

Added cost

\$1,357

\$350

\$832

\$189

\$1,415

\$2,123

Annual premium

\$3,117

\$2,110

\$2,592

\$1,949

\$3,175

\$3,883

Alaska

Average annual full coverage car insurance premium

\$1,686

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **19**/50

Percent of income spent on car insurance

2.17%

Added cost

\$633

\$231

\$545

\$153

\$759

\$1,657

Annual premium

\$2,319

\$1,917

\$2,231

\$1,839

\$2,445

\$3,343

Arizona

Average annual full coverage car insurance premium

\$1,743

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **31/50**

Percent of income spent on car insurance

2.65%

Added cost

\$1,375

\$473

\$761

\$231

\$1,636

\$2,376

Annual premium

\$3,118

\$2,216

\$2,504

\$1,974

\$3,379

\$4,119

Arkansas

Average annual full coverage car insurance premium

\$1,806

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **42/50**

Percent of income spent on car insurance

3.34%

Added cost

\$1,840

\$376

\$729

\$255

\$1,295

\$1,978

Annual premium

\$3,646

\$2,182

\$2,535

\$2,061

\$3,101

\$3,784

California

Average annual full coverage car insurance premium

\$2,190

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **30/50**

Percent of income spent on car insurance

2.57%

Added cost

\$0

\$776

\$1,436

\$0

\$3,040

\$3,208

Annual premium

\$2,190

\$2,966

\$3,626

\$2,190

\$5,230

\$5,398

Colorado

Average annual full coverage car insurance premium

\$2,019

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **29**/50

Percent of income spent on car insurance

2.54%

Added cost

\$1,336

\$394

\$781

\$307

\$1,305

\$2,342

Annual premium

\$3,355

\$2,413

\$2,800

\$2,326

\$3,324

\$4,361

Connecticut

Average annual full coverage car insurance premium

\$1,533

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **11**/50

Percent of income spent on car insurance

1.88%

Added cost

\$1,347

\$365

\$743

\$279

\$1,352

\$1,700

Annual premium

\$2,880

\$1,898

\$2,276

\$1,812

\$2,885

\$3,233

Delaware

Average annual full coverage car insurance premium

\$1,963

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **34**/50

Percent of income spent on car insurance

2.75%

Added cost

\$1,317

\$319

\$577

\$177

\$1,660

\$2,016

Annual premium

\$3,280

\$2,282

\$2,540

\$2,140

\$3,623

\$3,979

Florida

Average annual full coverage car insurance premium

\$2,762

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **49/50**

Percent of income spent on car insurance

4.42%

Added cost

\$2,715

\$514

\$1,046

\$448

\$1,695

\$3,043

Annual premium

\$5,477

\$3,276

\$3,808

\$3,210

\$4,457

\$5,805

Georgia

Average annual full coverage car insurance premium

\$1,985

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **39/50**

Percent of income spent on car insurance

3.05%

Added cost

\$1,187

\$423

\$780

\$333

\$1,757

\$2,157

Annual premium

\$3,172

\$2,408

\$2,765

\$2,318

\$3,742

\$4,142

Hawaii

Average annual full coverage car insurance premium

\$1,206

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **1/50**

Percent of income spent on car insurance

1.41%

Added cost

\$0

\$119

\$428

\$88

\$3,622

\$53

Annual premium

\$1,206

\$1,325

\$1,634

\$1,294

\$4,828

\$1,259

Idaho

Average annual full coverage car insurance premium

\$1,065

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **8/50**

Percent of income spent on car insurance

1.68%

Added cost

\$690

\$190

\$396

\$185

\$691

\$1,189

Annual premium

\$1,755

\$1,255

\$1,461

\$1,250

\$1,756

\$2,254

Illinois

Average annual full coverage car insurance premium

\$1,548

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **18/50**

Percent of income spent on car insurance

2.16%

Added cost

\$907

\$407

\$672

\$240

\$1,311

\$2,034

Annual premium

\$2,455

\$1,955

\$2,220

\$1,788

\$2,859

\$3,582

Indiana

Average annual full coverage car insurance premium

\$1,242

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **15/50**

Percent of income spent on car insurance

1.98%

Added cost

\$771

\$301

\$550

\$152

\$1,013

\$1,411

Annual premium

\$2,013

\$1,543

\$1,792

\$1,394

\$2,255

\$2,653

Iowa

Average annual full coverage car insurance premium

\$1,254

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **13**/50

Percent of income spent on car insurance

1.94%

Added cost

\$976

\$232

\$437

\$163

\$1,090

\$1,034

Annual premium

\$2,230

\$1,486

\$1,691

\$1,417

\$2,344

\$2,288

Kansas

Average annual full coverage car insurance premium

\$1,802

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **33**/50

Percent of income spent on car insurance

2.75%

Added cost

\$1,185

\$339

\$717

\$147

\$1,205

\$1,860

Annual premium

\$2,987

\$2,141

\$2,519

\$1,949

\$3,007

\$3,662

Kentucky

Average annual full coverage car insurance premium

\$1,954

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **45**/50

Percent of income spent on car insurance

3.49%

Added cost

\$1,618

\$453

\$886

\$238

\$1,585

\$2,185

Annual premium

\$3,572

\$2,407

\$2,840

\$2,192

\$3,539

\$4,139

Louisiana

Average annual full coverage car insurance premium

\$2,864

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **50**/50

Percent of income spent on car insurance

5.26%

Added cost

\$2,552

\$607

\$1,078

\$211

\$2,666

\$3,410

Annual premium

\$5,416

\$3,471

\$3,942

\$3,075

\$5,530

\$6,274

Maine

Average annual full coverage car insurance premium

\$876

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **2**/50

Percent of income spent on car insurance

1.44%

Added cost

\$653

\$176

\$366

\$175

\$701

\$1,080

Annual premium

\$1,529

\$1,052

\$1,242

\$1,051

\$1,577

\$1,956

Maryland

Average annual full coverage car insurance premium

\$1,931

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **17**/50

Percent of income spent on car insurance

2.11%

Added cost

\$1,196

\$403

\$971

\$249

\$1,599

\$2,127

Annual premium

\$3,127

\$2,334

\$2,902

\$2,180

\$3,530

\$4,058

Massachusetts

Average annual full coverage car insurance premium

\$1,296

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **3**/50

Percent of income spent on car insurance

1.45%

Added cost

\$0

\$420

\$873

\$132

\$1,169

\$1,892

Annual premium

\$1,297

\$1,716

\$2,169

\$1,428

\$2,465

\$3,188

Michigan

Average annual full coverage car insurance premium

\$2,345

Life events

Credit score decreased from 'good' to 'poor' *

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **47**/50

Percent of income spent on car insurance

3.75%

Added cost

\$3,551

\$452

\$1,088

\$112

\$3,896

\$3,071

Annual premium

\$5,896

\$2,797

\$3,433

\$2,457

\$6,241

\$5,416

*In Michigan, insurers are allowed to use information that contributes to your credit score, but not the score itself.

Minnesota

Average annual full coverage car insurance premium

\$1,692

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **21**/50

Percent of income spent on car insurance

2.20%

Added cost

\$1,463

\$373

\$708

\$314

\$1,619

\$1,820

Annual premium

\$3,155

\$2,065

\$2,400

\$2,006

\$3,311

\$3,512

Mississippi

Average annual full coverage car insurance premium

\$1,701

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **44**/50

Percent of income spent on car insurance

3.46%

Added cost

\$1,381

\$350

\$841

\$212

\$1,088

\$1,461

Annual premium

\$3,082

\$2,051

\$2,542

\$1,913

\$2,789

\$3,162

Missouri

Average annual full coverage car insurance premium

\$1,861

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **37**/50

Percent of income spent on car insurance

2.99%

Added cost

\$1,145

\$328

\$665

\$257

\$983

\$2,061

Annual premium

\$3,006

\$2,189

\$2,526

\$2,118

\$2,844

\$3,922

Montana

Average annual full coverage car insurance premium

\$1,795

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **40**/50

Percent of income spent on car insurance

3.08%

Added cost

\$1,051

\$347

\$656

\$193

\$1,242

\$1,915

Annual premium

\$2,846

\$2,142

\$2,451

\$1,988

\$3,037

\$3,710

Nebraska

Average annual full coverage car insurance premium

\$1,538

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **25**/50

Percent of income spent on car insurance

2.36%

Added cost

\$1,335

\$272

\$704

\$152

\$1,151

\$1,192

Annual premium

\$2,873

\$1,810

\$2,242

\$1,690

\$2,689

\$2,730

Nevada

Average annual full coverage car insurance premium

\$2,426

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **46**/50

Percent of income spent on car insurance

3.74%

Added cost

\$1,079

\$509

\$962

\$246

\$1,516

\$2,875

Annual premium

\$3,505

\$2,935

\$3,388

\$2,672

\$3,942

\$5,301

New Hampshire

Average annual full coverage car insurance premium

\$1,182

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **5**/50

Percent of income spent on car insurance

1.47%

Added cost

\$1,020

\$239

\$514

\$128

\$715

\$1,259

Annual premium

\$2,202

\$1,421

\$1,696

\$1,310

\$1,897

\$2,441

New Jersey

Average annual full coverage car insurance premium

\$1,891

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **20**/50

Percent of income spent on car insurance

2.17%

Added cost

\$1,577

\$256

\$916

\$215

\$1,620

\$2,180

Annual premium

\$3,468

\$2,147

\$2,807

\$2,106

\$3,511

\$4,071

New Mexico

Average annual full coverage car insurance premium

\$1,489

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **32**/50

Percent of income spent on car insurance

2.72%

Added cost

\$916

\$244

\$507

\$135

\$983

\$1,436

Annual premium

\$2,405

\$1,733

\$1,996

\$1,624

\$2,472

\$2,925

New York

Average annual full coverage car insurance premium

\$2,996

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **48**/50

Percent of income spent on car insurance

3.87%

Added cost

\$3,839

\$245

\$243

\$209

\$2,310

\$3,281

Annual premium

\$6,835

\$3,241

\$3,239

\$3,205

\$5,306

\$6,277

North Carolina

Average annual full coverage car insurance premium

\$1,392

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **23**/50

Percent of income spent on car insurance

2.24%

Added cost

\$351

\$697

\$596

\$96

\$4,322

\$1,783

Annual premium

\$1,743

\$2,089

\$1,988

\$1,488

\$5,714

\$3,175

North Dakota

Average annual full coverage car insurance premium

\$1,225

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **12**/50

Percent of income spent on car insurance

1.91%

Added cost

\$1,059

\$212

\$396

\$148

\$1,088

\$1,088

Annual premium

\$2,284

\$1,437

\$1,621

\$1,373

\$2,313

\$2,313

Ohio

Average annual full coverage car insurance premium

\$1,200

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **14**/50

Percent of income spent on car insurance

1.94%

Added cost

\$918

\$206

\$468

\$156

\$1,009

\$1,208

Annual premium

\$2,118

\$1,406

\$1,668

\$1,356

\$2,209

\$2,408

Oklahoma

Average annual full coverage car insurance premium

\$1,902

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **43**/50

Percent of income spent on car insurance

3.43%

Added cost

\$1,477

\$340

\$672

\$178

\$931

\$1,795

Annual premium

\$3,379

\$2,242

\$2,574

\$2,080

\$2,833

\$3,697

Oregon

Average annual full coverage car insurance premium

\$1,371

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **16**/50

Percent of income spent on car insurance

1.99%

Added cost

\$929

\$344

\$696

\$239

\$1,040

\$1,644

Annual premium

\$2,300

\$1,715

\$2,067

\$1,610

\$2,411

\$3,015

Pennsylvania

Average annual full coverage car insurance premium

\$2,002

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **36**/50

Percent of income spent on car insurance

2.97%

Added cost

\$858

\$234

\$689

\$229

\$1,715

\$2,707

Annual premium

\$2,860

\$2,236

\$2,691

\$2,231

\$3,717

\$4,709

Rhode Island

Average annual full coverage car insurance premium

\$1,847

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **26**/50

Percent of income spent on car insurance

2.49%

Added cost

\$1,192

\$288

\$50

\$240

\$1,248

\$2,028

Annual premium

\$3,039

\$2,135

\$1,897

\$2,087

\$3,095

\$3,875

South Carolina

Average annual full coverage car insurance premium

\$1,464

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **28**/50

Percent of income spent on car insurance

2.51%

Added cost

\$1,330

\$263

\$659

\$224

\$1,413

\$1,555

Annual premium

\$2,794

\$1,727

\$2,123

\$1,688

\$2,877

\$3,019

South Dakota

Average annual full coverage car insurance premium

\$1,542

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **27**/50

Percent of income spent on car insurance

2.49%

Added cost

\$1,711

\$209

\$495

\$95

\$1,011

\$1,115

Annual premium

\$3,253

\$1,751

\$2,037

\$1,637

\$2,553

\$2,657

Tennessee

Average annual full coverage car insurance premium

\$1,383

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **24**/50

Percent of income spent on car insurance

2.34%

Added cost

\$1,271

\$245

\$556

\$159

\$1,428

\$1,650

Annual premium

\$2,654

\$1,628

\$1,939

\$1,542

\$2,811

\$3,033

Texas

Average annual full coverage car insurance premium

\$1,868

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **35**/50

Percent of income spent on car insurance

2.78%

Added cost

\$1,220

\$153

\$825

\$154

\$937

\$2,107

Annual premium

\$3,088

\$2,021

\$2,693

\$2,022

\$2,805

\$3,975

Utah

Average annual full coverage car insurance premium

\$1,449

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **9**/50

Percent of income spent on car insurance

1.85%

Added cost

\$1,102

\$343

\$702

\$256

\$1,299

\$2,119

Annual premium

\$2,551

\$1,792

\$2,151

\$1,705

\$2,748

\$3,568

Vermont

Average annual full coverage car insurance premium

\$1,000

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **6/50**

Percent of income spent on car insurance

1.48%

Added cost

\$674

\$116

\$274

\$69

\$1,043

\$1,504

Annual premium

\$1,674

\$1,116

\$1,274

\$1,069

\$2,043

\$2,504

Virginia

Average annual full coverage car insurance premium

\$1,340

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **4/50**

Percent of income spent on car insurance

1.46%

Added cost

\$1,004

\$284

\$517

\$163

\$1,243

\$1,602

Annual premium

\$2,344

\$1,624

\$1,857

\$1,503

\$2,583

\$2,942

Washington

Average annual full coverage car insurance premium

\$1,313

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **7/50**

Percent of income spent on car insurance

1.60%

Added cost

\$53

\$261

\$625

\$182

\$1,072

\$1,738

Annual premium

\$1,366

\$1,574

\$1,938

\$1,495

\$2,385

\$3,051

West Virginia

Average annual full coverage car insurance premium

\$1,527

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **38**/50

Percent of income spent on car insurance

3.03%

Added cost

\$1,070

\$258

\$605

\$134

\$1,387

\$1,596

Annual premium

\$2,597

\$1,785

\$2,132

\$1,661

\$2,914

\$3,123

Wisconsin

Average annual full coverage car insurance premium

\$1,249

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **10**/50

Percent of income spent on car insurance

1.87%

Added cost

\$4,128

\$213

\$418

\$156

\$948

\$1,537

Annual premium

\$5,377

\$1,462

\$1,667

\$1,405

\$2,197

\$2,786

Wyoming

Average annual full coverage car insurance premium

\$1,510

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **22**/50

Percent of income spent on car insurance

2.23%

Added cost

\$944

\$557

\$530

\$223

\$1,412

\$1,510

Annual premium

\$2,454

\$2,067

\$2,040

\$1,733

\$2,922

\$3,020

Atlanta

Average annual full coverage car insurance premium

\$2,084

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **15**/50

Percent of income spent on car insurance

2.80%

Added cost

\$1,258

\$448

\$843

\$350

\$1,891

\$2,319

Annual premium

\$3,342

\$2,532

\$2,927

\$2,434

\$3,975

\$4,403

Baltimore

Average annual full coverage car insurance premium

\$2,064

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **10**/50

Percent of income spent on car insurance

2.33%

Added cost

\$1,273

\$429

\$1,040

\$265

\$1,711

\$2,293

Annual premium

\$3,337

\$2,493

\$3,104

\$2,329

\$3,775

\$4,357

Boston

Average annual full coverage car insurance premium

\$1,328

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **1**/50

Percent of income spent on car insurance

1.35%

Added cost

\$94

\$417

\$870

\$137

\$1,170

\$1,895

Annual premium

\$1,422

\$1,745

\$2,198

\$1,465

\$2,498

\$3,223

Charlotte

Average annual full coverage car insurance premium

\$1,480

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **7/50**

Percent of income spent on car insurance

2.10%

Added cost

\$520

\$668

\$645

\$125

\$4,155

\$1,900

Annual premium

\$2,000

\$2,148

\$2,125

\$1,605

\$5,635

\$3,380

Chicago

Average annual full coverage car insurance premium

\$1,622

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **8/50**

Percent of income spent on car insurance

2.12%

Added cost

\$1,025

\$425

\$711

\$249

\$1,390

\$2,162

Annual premium

\$2,647

\$2,047

\$2,333

\$1,871

\$3,012

\$3,784

Dallas

Average annual full coverage car insurance premium

\$1,899

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **13/50**

Percent of income spent on car insurance

2.46%

Added cost

\$1,223

\$155

\$836

\$153

\$953

\$2,173

Annual premium

\$3,122

\$2,054

\$2,735

\$2,052

\$2,852

\$4,072

Denver

Average annual full coverage car insurance premium

\$2,103

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **12**/50

Percent of income spent on car insurance

2.44%

Added cost

\$1,392

\$412

\$823

\$319

\$1,383

\$2,515

Annual premium

\$3,495

\$2,515

\$2,926

\$2,422

\$3,486

\$4,618

Detroit

Average annual full coverage car insurance premium

\$2,872

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **23**/50

Percent of income spent on car insurance

4.38%

Added cost

\$4,301

\$573

\$1,367

\$141

\$4,747

\$3,799

Annual premium

\$7,173

\$3,445

\$4,239

\$3,013

\$7,619

\$6,671

Houston

Average annual full coverage car insurance premium

\$1,994

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **16**/50

Percent of income spent on car insurance

2.84%

Added cost

\$1,302

\$164

\$889

\$164

\$1,009

\$2,293

Annual premium

\$3,296

\$2,158

\$2,883

\$2,158

\$3,003

\$4,287

Los Angeles

Average annual full coverage car insurance premium

\$2,477

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **20**/50

Percent of income spent on car insurance

3.05%

Added cost

\$0

\$883

\$1,636

\$0

\$3,460

\$3,651

Annual premium

\$2,477

\$3,360

\$4,113

\$2,477

\$5,937

\$6,128

Miami

Average annual full coverage car insurance premium

\$3,508

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **25**/50

Percent of income spent on car insurance

5.58%

Added cost

\$3,449

\$664

\$1,364

\$575

\$2,189

\$3,891

Annual premium

\$6,957

\$4,172

\$4,872

\$4,083

\$5,697

\$7,399

Minneapolis

Average annual full coverage car insurance premium

\$1,722

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **6**/50

Percent of income spent on car insurance

2.05%

Added cost

\$1,634

\$379

\$725

\$322

\$1,662

\$1,923

Annual premium

\$3,356

\$2,101

\$2,447

\$2,044

\$3,384

\$3,645

New York

Average annual full coverage car insurance premium

\$3,082

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **21**/50

Percent of income spent on car insurance

3.56%

Added cost

\$3,739

\$288

\$513

\$244

\$2,459

\$3,429

Annual premium

\$6,821

\$3,370

\$3,595

\$3,326

\$5,541

\$6,511

Orlando

Average annual full coverage car insurance premium

\$2,510

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **22**/50

Percent of income spent on car insurance

3.74%

Added cost

\$2,486

\$465

\$944

\$416

\$1,535

\$2,772

Annual premium

\$4,996

\$2,975

\$3,454

\$2,926

\$4,045

\$5,282

Philadelphia

Average annual full coverage car insurance premium

\$2,395

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **19**/50

Percent of income spent on car insurance

3.04%

Added cost

\$1,209

\$291

\$853

\$261

\$2,046

\$3,068

Annual premium

\$3,604

\$2,686

\$3,248

\$2,656

\$4,441

\$5,463

Phoenix

Average annual full coverage car insurance premium

\$1,845

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **14**/50

Percent of income spent on car insurance

2.58%

Added cost

\$1,455

\$499

\$807

\$243

\$1,726

\$2,541

Annual premium

\$3,300

\$2,344

\$2,652

\$2,088

\$3,571

\$4,386

Portland

Average annual full coverage car insurance premium

\$1,452

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **4**/50

Percent of income spent on car insurance

1.85%

Added cost

\$819

\$354

\$737

\$242

\$1,131

\$1,827

Annual premium

\$2,271

\$1,806

\$2,189

\$1,694

\$2,583

\$3,279

Riverside-San Bernardino

Average annual full coverage car insurance premium

\$2,083

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **18**/50

Percent of income spent on car insurance

2.91%

Added cost

\$0

\$739

\$1,358

\$0

\$2,907

\$3,039

Annual premium

\$2,083

\$2,822

\$3,441

\$2,083

\$4,990

\$5,122

San Antonio

Average annual full coverage car insurance premium

\$1,824

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: 17/50

Percent of income spent on car insurance

2.85%

Added cost

\$1,196

\$152

\$811

\$153

\$913

\$2,092

Annual premium

\$3,020

\$1,976

\$2,635

\$1,977

\$2,737

\$3,916

San Diego

Average annual full coverage car insurance premium

\$1,968

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: 9/50

Percent of income spent on car insurance

2.26%

Added cost

\$0

\$699

\$1,282

\$0

\$2,749

\$2,857

Annual premium

\$1,968

\$2,667

\$3,250

\$1,968

\$4,717

\$4,825

San Francisco

Average annual full coverage car insurance premium

\$2,190

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: 5/50

Percent of income spent on car insurance

1.87%

Added cost

\$0

\$770

\$1,432

\$0

\$2,970

\$3,259

Annual premium

\$2,190

\$2,960

\$3,622

\$2,190

\$5,160

\$5,449

Seattle

Average annual full coverage car insurance premium

\$1,426

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **2**/50

Percent of income spent on car insurance

1.49%

Added cost

\$58

\$289

\$686

\$201

\$1,177

\$1,925

Annual premium

\$1,484

\$1,715

\$2,112

\$1,627

\$2,603

\$3,351

St Louis

Average annual full coverage car insurance premium

\$1,742

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **11**/50

Percent of income spent on car insurance

2.42%

Added cost

\$1,046

\$375

\$681

\$259

\$1,164

\$2,046

Annual premium

\$2,788

\$2,117

\$2,423

\$2,001

\$2,906

\$3,788

Tampa

Average annual full coverage car insurance premium

\$3,017

Life events

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

TRUE COST RANK: **24**/50

Percent of income spent on car insurance

4.94%

Added cost

\$3,017

\$570

\$1,143

\$496

\$1,862

\$3,379

Annual premium

\$6,034

\$3,587

\$4,160

\$3,513

\$4,879

\$6,396

Washington DC

TRUE COST RANK: **3**/50

Average annual full coverage car insurance premium

\$1,664

Percent of income spent on car insurance

1.50%**Life events**

Credit score decreased from 'good' to 'poor'

Received a speeding ticket

Caused a car accident

Had a lapse in auto insurance coverage

Convicted of a DUI

Insured a teenage driver

Added cost

\$1,117

\$336

\$726

\$214

\$1,376

\$1,884

Annual premium

\$2,781

\$2,000

\$2,390

\$1,878

\$3,040

\$3,548