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## One in Eight Drivers Uninsured *Countrywide Rate Increases as Several States Experience Significant Decrease*

**MALVERN, Penn.—Oct. 9, 2017—** Countrywide, about one in eight drivers on the road in 2015 was uninsured, according to a new report from the Insurance Research Council (IRC). After a seven year decline from a high of 14.9 percent in 2003, the countrywide uninsured motorist (UM) rate increased from 12.3 percent in 2010 to 13.0 percent in 2015. Uninsured motorist rates varied substantially among individual states, ranging from 4.5 percent in Maine to 26.7 percent in Florida.

Despite the recent increase in the countrywide UM rate, several states with chronically high rates of uninsured drivers experienced significant declines in UM rates. Oklahoma's UM rate in 2015 was 10.5 percent—15.4 percentage points lower than the state's 25.9 percent rate in 2012. New Mexico also experienced a significant decrease in its UM rate—falling from 29.8 percent in 2006 to 20.8 percent in 2015. (Even with the substantial improvement, however, New Mexico still had one of the highest uninsured motorist rates in the country in 2015.) Other states with significant improvement include Alabama (8.0 percentage point decline from 2006–15), Arizona (7.2 percentage point decline), and California (5.7 percentage point decline). Despite the recent improvement in states with chronically high UM rates in the past, the number of jurisdictions with increasing rates from 2010–15 doubled the number with decreasing rates.

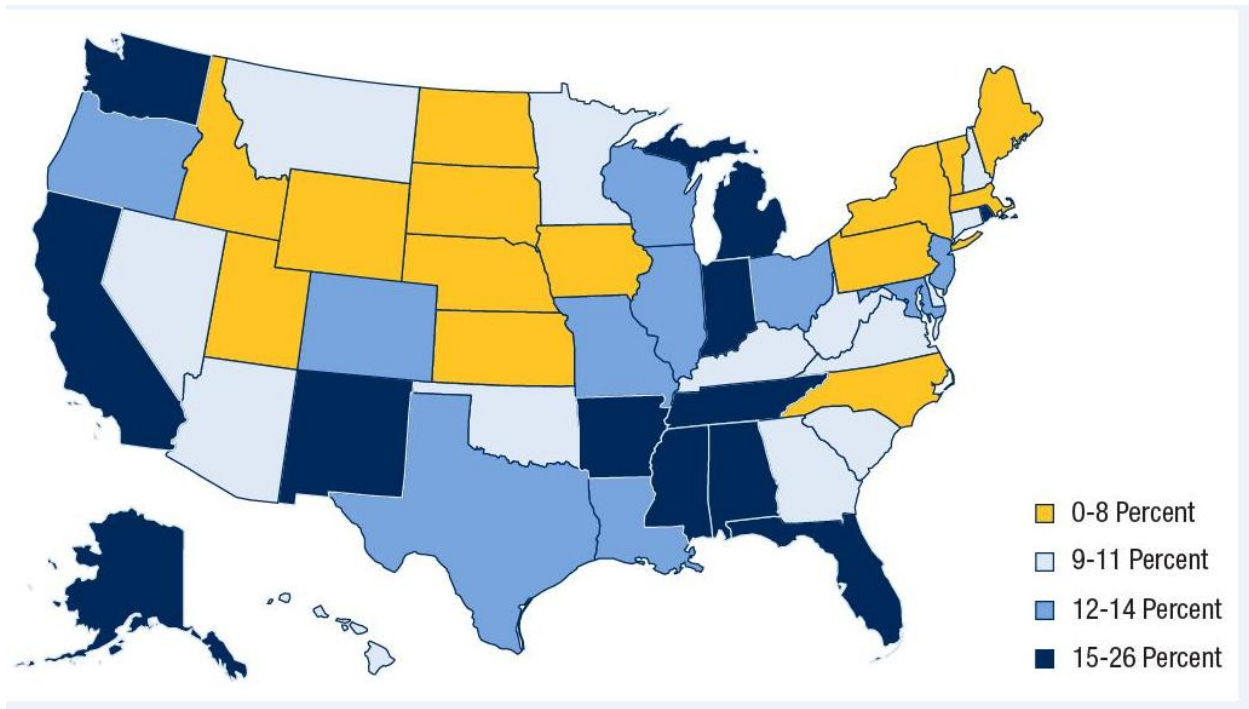
“The drop in uninsured motorist rates in several states certainly is good news,” said Elizabeth A. Sprinkel, senior vice president of the IRC. “However, the increase in the countrywide rate is a concern. IRC is exploring why uninsured motorist rates vary so much across states and why the countrywide rate is once again be on the rise.”

The IRC report, *Uninsured Motorists, 2017 Edition*, examines data collected from 14 insurers representing approximately 60 percent of the private passenger auto insurance market in 2015. 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](mailto:IRC@TheInstitutes.org). For more information about how to purchase the report, visit the IRC's Web site at [www.insurance-research.org](http://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 2015



Florida	26.7%	Illinois	13.7%	New Hampshire	9.9%
Mississippi	23.7	Colorado	13.3	Connecticut	9.4
New Mexico	20.8	Louisiana	13.0	South Carolina	9.4
Michigan	20.3	Oregon	12.7	Iowa	8.7
Tennessee	20.0	Ohio	12.4	Utah	8.2
Alabama	18.4	Maryland	12.4	Idaho	8.2
Washington	17.4	Arizona	12.0	Wyoming	7.8
Indiana	16.7	Georgia	12.0	South Dakota	7.7
Arkansas	16.6	Kentucky	11.5	Pennsylvania	7.6
District of Columbia	15.6	Minnesota	11.5	Kansas	7.2
Alaska	15.4	Delaware	11.4	North Dakota	6.8
California	15.2	Nevada	10.6	Nebraska	6.8
Rhode Island	15.2	Hawaii	10.6	Vermont	6.8
New Jersey	14.9	Oklahoma	10.5	North Carolina	6.5
Wisconsin	14.3	West Virginia	10.1	Massachusetts	6.2
Texas	14.1	Montana	9.9	New York	6.1
Missouri	14.0	Virginia	9.9	Maine	4.5

Source: Insurance Research Council.