

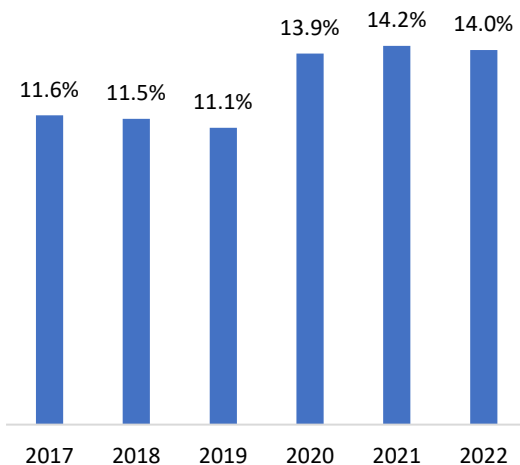
Uninsured Motorists 2017–2022

Uninsured motorists (UM) are drivers who operate motor vehicles without having liability insurance coverage to compensate others for injuries or physical damage resulting from auto accidents in which they were at fault, despite near-universal legal requirements. This study updates previous Insurance Research Council (IRC) work to estimate the number of uninsured drivers on the nation’s roads, based on relative frequencies of auto insurance claims. In this report, the IRC updates previous estimates of the prevalence of uninsured motorists in 2017 through 2019 and presents new estimates for 2020 through 2022.

Key findings:

- In 2022, about one in seven drivers countrywide (14.0 percent) were uninsured.
- Prior to the COVID-19 pandemic, the UM rate had been generally declining from its peak of near 15 percent in the early 2000s and reached 11.1 percent in 2019. The UM rate jumped to 13.9 percent in 2020 with the onset of the pandemic. It rose further to 14.2 percent in 2021 before moderating slightly in 2022.
- Uninsured motorist rates varied substantially among individual states, ranging from 5.9 percent in Wyoming to 25.2 percent in the District of Columbia in 2022. Other states with relatively high UM rates in 2022 included New Mexico (24.9 percent), Mississippi (22.2 percent), and Tennessee (20.9 percent).
- From 2017 to 2019, most states saw declining UM rates. The largest decrease was in Montana, while the largest increases were in Florida and Michigan. With the start of the pandemic, the UM rate jumped in nearly every jurisdiction in 2020, with the largest increase in the District of Columbia. From 2020 to 2022, the UM rate continued upward in many states but declined in others; Michigan saw the largest decline with a 6.2 percentage-point drop.

UM Rate Over Time



2022 UM Rate by State

