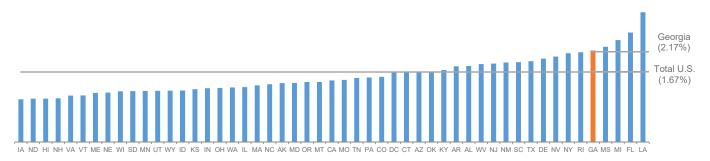
Auto Insurance Affordability: Georgia

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Georgia was the 5th least affordable state for personal auto insurance in 2018, based on the share of median income going to pay for auto insurance. In 2014, Georgia ranked 13th. As in every state, the affordability of auto insurance is determined by key underlying cost drivers.

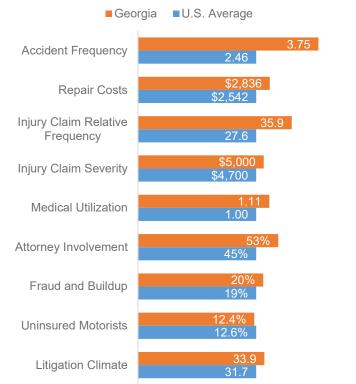
Georgia Ranked #5 Least Affordable State for Personal Auto Insurance

Average auto insurance expenditures as share of median household income



Auto Insurance Affordability Cost Drivers: How Georgia Compares

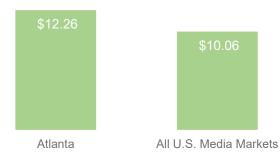
Auto Insurance Expenditures Growing Faster in Georgia Than in Any Other State



\$1,212 Georgia †8.6% \$1,057 \$870_______\$1,057 \$870_______\$0.1% 2014______Annualized percent change_____2018

Attorney Ad Spending 20% Higher in Atlanta

Spending on broadcast TV ads for legal services, per household



For details about data definitions and sources, see the IRC research brief <u>Auto Insurance Affordability: Countrywide Trends and State</u> <u>Comparisons</u>. Average expenditure data was sourced from NAIC; 2018 is the most recent year. TV ad spending was calculated by IRC with data from X Ante. ILR's litigation climate scores have been inverted for presentation consistency. © 2022, Insurance Research Council.