Auto Insurance Affordability: Georgia

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

Auto Insurance Affordability Cost Drivers: How Georgia Compares

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

Attorney Ad Spending 20% Higher in Atlanta

For details about data definitions and sources, see the IRC research brief Auto Insurance Affordability: Countrywide Trends and State Comparisons. 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.