

The true cost of auto insurance

National roll-up | United States

Average annual car insurance premium

\$1,674

Life events

Credit score decreased	
Received a speeding ticket	
Involved in 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

2.44%

Added cost

\$1,351	\$3,025
\$355	\$2,029
\$731	\$2,405
\$187	\$1,861
\$1,662	\$3,336
\$1,883	\$3,557

Annual premium

By state | Alabama

Average annual car insurance premium

\$1,623

Life events

Credit score decreased	
Received a speeding ticket	
Involved in 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

2.89%

Added cost

\$1,485	\$3,108
\$337	\$1,960
\$770	\$2,393
\$219	\$1,842
\$1,499	\$3,122
\$2,085	\$3,708

Annual premium

TRUE COST RANK: **40**/50

Alaska

Average annual car insurance premium

\$1,559

Life events

Credit score decreased	
Received a speeding ticket	
Involved in 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

1.99%

Added cost

\$706	\$2,265
\$305	\$1,864
\$631	\$2,190
\$231	\$1,790
\$858	\$2,417
\$1,636	\$3,195

Annual premium

TRUE COST RANK: **17**/50

Arizona

Average annual car insurance premium

\$1,547

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

2.19%

Added cost

\$1,257	Annual premium	\$2,804
\$459		\$2,006
\$652		\$2,199
\$284		\$1,831
\$1,545		\$3,092
\$1,942		\$3,489

Arkansas

Average annual car insurance premium

\$1,914

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

3.51%

Added cost

\$1,546	Annual premium	\$3,460
\$403		\$2,317
\$768		\$2,682
\$255		\$2,169
\$1,208		\$3,122
\$1,867		\$3,781

California

Average annual car insurance premium

2,065

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

2.64%

Added cost

\$49	Annual premium	\$2,114
\$842		\$2,907
\$1,540		\$3,605
\$63		\$2,128
\$3,098		\$5,163
\$2,999		\$5,064

Colorado

Average annual car insurance premium

\$2,016

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

2.78%

Added cost

\$1,305
\$425
\$830
\$175
\$1,271
\$2,181

Annual premium

\$3,321
\$2,441
\$2,846
\$2,191
\$3,287
\$4,197

Connecticut

Average annual car insurance premium

\$1,845

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

2.11%

Added cost

\$1,122
\$253
\$761
\$283
\$1,581
\$1,858

Annual premium

\$2,967
\$2,098
\$2,606
\$2,128
\$3,426
\$3,703

Delaware

Average annual car insurance premium

\$1,775

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

2.39%

Added cost

\$1,211
\$313
\$607
\$209
\$1,526
\$1,786

Annual premium

\$2,986
\$2,088
\$2,382
\$1,984
\$3,301
\$3,561

Florida

Average annual car insurance premium

\$2,364

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

4.05%

Added cost

\$3,454	Annual premium	\$5,818
\$330		\$2,694
\$805		\$3,169
\$337		\$2,701
\$1,139		\$3,503
\$3,291		\$5,655

Georgia

Average annual car insurance premium

\$1,982

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

3.50%

Added cost

\$1,161	Annual premium	\$3,143
\$465		\$2,447
\$967		\$2,949
\$279		\$2,261
\$1,709		\$3,691
\$2,208		\$4,190

Hawaii

Average annual car insurance premium

\$1,127

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

1.28%

Added cost

\$89	Annual premium	\$1,216
\$149		\$1,276
\$390		\$1,517
\$125		\$1,252
\$3,153		\$4,280
\$144		\$1,271

Idaho

Average annual car insurance premium

\$1,045

Life events

Credit score decreased
 Received a speeding ticket
 Involved in 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

1.58%

Added cost

\$702
 \$168
 \$350
 \$169
 \$741
 \$1,237

Annual premium

\$1,747
 \$1,213
 \$1,395
 \$1,214
 \$1,786
 \$2,282

Illinois

Average annual car insurance premium

\$1,485

Life events

Credit score decreased
 Received a speeding ticket
 Involved in 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

2.00%

Added cost

\$1,137
 \$368
 \$659
 \$257
 \$1,258
 \$1,552

Annual premium

\$2,622
 \$1,853
 \$2,144
 \$1,742
 \$2,743
 \$3,037

Indiana

Average annual car insurance premium

\$1,254

Life events

Credit score decreased
 Received a speeding ticket
 Involved in 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

1.88%

Added cost

\$1,367
 \$268
 \$532
 \$113
 \$1,085
 \$1,430

Annual premium

\$2,621
 \$1,522
 \$1,786
 \$1,367
 \$2,339
 \$2,684

Iowa

Average annual car insurance premium

\$1,260

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

1.91%

Added cost

\$1,105	Annual premium	\$2,365
\$210		\$1,470
\$430		\$1,690
\$150		\$1,410
\$1,136		\$2,396
\$1,026		\$2,286

Kansas

Average annual car insurance premium

\$1,698

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

2.32%

Added cost

\$1,467	Annual premium	\$3,165
\$330		\$2,028
\$690		\$2,388
\$145		\$1,843
\$1,232		\$2,930
\$1,383		\$3,081

Kentucky

Average annual car insurance premium

\$2,128

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

3.82%

Added cost

\$2,000	Annual premium	\$4,128
\$467		\$2,595
\$978		\$3,106
\$280		\$2,408
\$1,970		\$4,098
\$2,548		\$4,676

Louisiana

Average annual car insurance premium

\$2,724

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

5.27%

Added cost

\$1,906	Annual premium	\$4,630
\$616		\$3,340
\$1,078		\$3,802
\$315		\$3,039
\$2,700		\$5,424
\$3,180		\$5,904

Maine

Average annual car insurance premium

\$965

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

1.45%

Added cost

\$460	Annual premium	\$1,425
\$170		\$1,135
\$464		\$1,429
\$194		\$1,159
\$890		\$1,855
\$853		\$1,818

Maryland

Average annual car insurance premium

\$1,877

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

1.96%

Added cost

\$1,057	Annual premium	\$2,934
\$316		\$2,193
\$747		\$2,624
\$161		\$2,038
\$1,468		\$3,345
\$1,822		\$3,699

Massachusetts

Average annual car insurance premium

\$1,223

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

1.39%

Added cost

\$48
\$471
\$925
\$166
\$1,241
\$1,795

Annual premium

\$1,271
\$1,694
\$2,148
\$1,389
\$2,464
\$3,018

Michigan

Average annual car insurance premium

\$2,309

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

3.60%

Added cost

\$3,901
\$572
\$1,223
\$225
\$4,235
\$3,449

Annual premium

\$6,210
\$2,881
\$3,532
\$2,534
\$6,544
\$5,758

Minnesota

Average annual car insurance premium

\$1,643

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

2.02%

Added cost

\$1,444
\$419
\$655
\$262
\$1,800
\$1,512

Annual premium

\$3,087
\$2,062
\$2,298
\$1,905
\$3,443
\$3,155

Mississippi

Average annual car insurance premium

\$1,782

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

3.98%

Added cost

\$903	Annual premium	\$2,685
\$340		\$2,122
\$806		\$2,588
\$184		\$1,966
\$926		\$2,708
\$1,397		\$3,179

Missouri

Average annual car insurance premium

\$1,661

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

2.74%

Added cost

\$1,168	Annual premium	\$2,829
\$297		\$1,958
\$573		\$2,234
\$248		\$1,909
\$1,053		\$2,714
\$1,585		\$3,246

Montana

Average annual car insurance premium

\$1,737

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

2.89%

Added cost

\$1,157	Annual premium	\$2,894
\$325		\$2,062
\$631		\$2,368
\$192		\$1,929
\$1,178		\$2,915
\$1,937		\$3,674

Nebraska

Average annual car insurance premium

\$1,531

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

2.10%

Added cost

\$1,331	Annual premium	\$2,862
\$236		\$1,767
\$721		\$2,252
\$147		\$1,678
\$1,224		\$2,755
\$1,064		\$2,595

Nevada

Average annual car insurance premium

\$2,245

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

3.17%

Added cost

\$1,030	Annual premium	\$3,275
\$510		\$2,755
\$955		\$3,200
\$330		\$2,575
\$1,647		\$3,892
\$2,582		\$4,827

New Hampshire

Average annual car insurance premium

\$1,275

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

\$899	Annual premium	\$2,174
\$254		\$1,529
\$552		\$1,827
\$135		\$1,410
\$860		\$2,135
\$1,054		\$2,329

New Jersey

Average annual car insurance premium

\$1,757

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

2.00%

Added cost

\$1,550	Annual premium	\$3,307
\$244		\$2,001
\$860		\$2,617
\$235		\$1,992
\$1,507		\$3,264
\$1,809		\$3,566

New Mexico

Average annual car insurance premium

\$1,419

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

2.67%

Added cost

\$1,115	Annual premium	\$2,534
\$262		\$1,681
\$534		\$1,953
\$134		\$1,553
\$1,338		\$2,757
\$1,492		\$2,911

New York

Average annual car insurance premium

\$2,321

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

3.23%

Added cost

\$2,555	Annual premium	\$4,876
\$227		\$2,548
\$307		\$2,628
\$203		\$2,524
\$1,986		\$4,307
\$2,501		\$4,822

North Carolina

Average annual car insurance premium

\$1,325

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

2.17%

Added cost

\$433
\$720
\$609
\$167
\$4,375
\$1,786

Annual premium

\$1,758
\$2,045
\$1,934
\$1,492
\$5,700
\$3,111

North Dakota

Average annual car insurance premium

\$1,264

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

1.81%

Added cost

\$1,124
\$247
\$532
\$148
\$1,195
\$1,047

Annual premium

\$2,388
\$1,511
\$1,796
\$1,412
\$2,459
\$2,311

Ohio

Average annual car insurance premium

\$1,034

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

1.60%

Added cost

\$1,041
\$185
\$432
\$146
\$1,153
\$1,256

Annual premium

\$2,075
\$1,219
\$1,466
\$1,180
\$2,187
\$2,290

Oklahoma

Average annual car insurance premium

\$1,873

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

3.15%

Added cost

\$1,151	Annual premium	\$3,024
\$373		\$2,246
\$676		\$2,549
\$203		\$2,076
\$937		\$2,810
\$1,725		\$3,598

Oregon

Average annual car insurance premium

\$1,364

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

1.81%

Added cost

\$942	Annual premium	\$2,288
\$309		\$1,655
\$647		\$1,993
\$259		\$1,605
\$949		\$2,295
\$1,508		\$2,854

Pennsylvania

Average annual car insurance premium

\$1,476

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

2.09%

Added cost

\$1,077	Annual premium	\$2,553
\$186		\$1,662
\$750		\$2,226
\$184		\$1,660
\$1,615		\$3,091
\$2,235		\$3,711

Rhode Island

Average annual car insurance premium

\$2,018

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

2.88%

Added cost

\$1,073	Annual premium	\$3,091
\$408		\$2,426
\$359		\$2,377
\$273		\$2,291
\$1,677		\$3,695
\$1,831		\$3,849

South Carolina

Average annual car insurance premium

\$1,512

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

2.44%

Added cost

\$1,262	Annual premium	\$2,774
\$294		\$1,806
\$644		\$2,156
\$276		\$1,788
\$1,053		\$2,565
\$1,481		\$2,993

South Dakota

Average annual car insurance premium

\$1,642

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

2.56%

Added cost

\$1,497	Annual premium	\$3,139
\$279		\$1,921
\$436		\$2,078
\$169		\$1,811
\$1,065		\$2,707
\$1,039		\$2,681

Tennessee

Average annual car insurance premium

\$1,338

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

2.36%

Added cost

\$1,078	Annual premium	\$2,416
\$260		\$1,598
\$581		\$1,919
\$162		\$1,500
\$1,466		\$2,804
\$1,566		\$2,904

Texas

Average annual car insurance premium

\$1,823

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

2.70%

Added cost

\$1,230	Annual premium	\$3,053
\$235		\$2,058
\$917		\$2,740
\$186		\$2,009
\$1,008		\$2,831
\$2,189		\$4,012

Utah

Average annual car insurance premium

\$1,306

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

1.54%

Added cost

\$1,063	Annual premium	\$2,369
\$303		\$1,609
\$647		\$1,953
\$250		\$1,556
\$1,195		\$2,501
\$1,855		\$3,161

Vermont

Average annual car insurance premium

\$1,207

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

1.62%

Added cost

\$666	Annual premium	\$1,873
\$197		\$1,404
\$386		\$1,593
\$229		\$1,436
\$1,633		\$2,840
\$1,639		\$2,846

Virginia

Average annual car insurance premium

\$1,304

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

1.60%

Added cost

\$996	Annual premium	\$2,300
\$330		\$1,634
\$587		\$1,891
\$176		\$1,480
\$1,401		\$2,705
\$1,356		\$2,660

Washington

Average annual car insurance premium

\$1,176

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

1.43%

Added cost

\$640	Annual premium	\$1,816
\$200		\$1,376
\$607		\$1,783
\$126		\$1,302
\$1,057		\$2,233
\$1,391		\$2,567

West Virginia

Average annual car insurance premium

\$1,499

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

2.79%

Added cost

\$1,136	Annual premium	\$2,635
\$258		\$1,757
\$538		\$2,037
\$206		\$1,705
\$1,181		\$2,680
\$1,616		\$3,115

Wisconsin

Average annual car insurance premium

\$1,186

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

1.76%

Added cost

\$4,255	Annual premium	\$5,441
\$221		\$1,407
\$382		\$1,568
\$185		\$1,371
\$1,021		\$2,207
\$1,185		\$2,371

Wyoming

Average annual car insurance premium

\$1,495

Life events

Credit score decreased
Received a speeding ticket
Involved in 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

2.30%

Added cost

\$862	Annual premium	\$2,357
\$537		\$2,032
\$490		\$1,985
\$170		\$1,665
\$1,365		\$2,860
\$1,221		\$2,716

By metro area | Atlanta

Average annual car insurance premium

\$2,162

Life events

Credit score decreased
Received a speeding ticket
Involved in a car accident
Had a lapse in auto insurance coverage
Convicted of a DUI
Insured a teenage driver

TRUE COST RANK: **19/25**

Percent of income spent on car insurance

3.17%

Added cost

\$1,264	Annual premium	\$3,426
\$514		\$2,676
\$1,117		\$3,279
\$298		\$2,460
\$1,949		\$4,111
\$2,513		\$4,675

Baltimore

Average annual car insurance premium

\$2,185

Life events

Credit score decreased
Received a speeding ticket
Involved in a car accident
Had a lapse in auto insurance coverage
Convicted of a DUI
Insured a teenage driver

TRUE COST RANK: **12/25**

Percent of income spent on car insurance

2.63%

Added cost

\$1,272	Annual premium	\$3,457
\$373		\$2,558
\$880		\$3,065
\$193		\$2,378
\$1,763		\$3,948
\$2,221		\$4,406

Boston

Average annual car insurance premium

\$1,325

Life events

Credit score decreased
Received a speeding ticket
Involved in a car accident
Had a lapse in auto insurance coverage
Convicted of a DUI
Insured a teenage driver

TRUE COST RANK: **1/25**

Percent of income spent on car insurance

1.40%

Added cost

\$129	Annual premium	\$1,454
\$487		\$1,812
\$964		\$2,289
\$178		\$1,503
\$1,313		\$2,638
\$1,863		\$3,188

Charlotte

Average annual car insurance premium

\$1,422

Life events

Credit score decreased
 Received a speeding ticket
 Involved in a car accident
 Had a lapse in auto insurance coverage
 Convicted of a DUI
 Insured a teenage driver

TRUE COST RANK: 7/25

Percent of income spent on car insurance

2.14%

Added cost

\$573
 \$706
 \$659
 \$197
 \$4,183
 \$1,922

Annual premium

\$1,995
 \$2,128
 \$2,081
 \$1,619
 \$5,605
 \$3,344

Chicago

Average annual car insurance premium

\$1,662

Life events

Credit score decreased
 Received a speeding ticket
 Involved in a car accident
 Had a lapse in auto insurance coverage
 Convicted of a DUI
 Insured a teenage driver

TRUE COST RANK: 9/25

Percent of income spent on car insurance

2.32%

Added cost

\$1,412
 \$407
 \$751
 \$273
 \$1,474
 \$1,918

Annual premium

\$3,074
 \$2,069
 \$2,413
 \$1,935
 \$3,136
 \$3,580

Dallas

Average annual car insurance premium

\$1,907

Life events

Credit score decreased
 Received a speeding ticket
 Involved in a car accident
 Had a lapse in auto insurance coverage
 Convicted of a DUI
 Insured a teenage driver

TRUE COST RANK: 13/25

Percent of income spent on car insurance

2.71%

Added cost

\$1,313
 \$249
 \$974
 \$198
 \$1,074
 \$2,436

Annual premium

\$3,220
 \$2,156
 \$2,881
 \$2,105
 \$2,981
 \$4,343

Denver

Average annual car insurance premium

\$2,124

Life events

Credit score decreased
Received a speeding ticket
Involved in a car accident
Had a lapse in auto insurance coverage
Convicted of a DUI
Insured a teenage driver

TRUE COST RANK: **10/25**

Percent of income spent on car insurance

2.48%

Added cost

\$1,405	Annual premium	\$3,529
\$459		\$2,583
\$905		\$3,029
\$189		\$2,313
\$1,392		\$3,516
\$2,539		\$4,663

Detroit

Average annual car insurance premium

\$3,181

Life events

Credit score decreased
Received a speeding ticket
Involved in a car accident
Had a lapse in auto insurance coverage
Convicted of a DUI
Insured a teenage driver

TRUE COST RANK: **24/25**

Percent of income spent on car insurance

5.01%

Added cost

\$5,465	Annual premium	\$8,646
\$881		\$4,062
\$1,759		\$4,940
\$323		\$3,504
\$5,932		\$9,113
\$4,792		\$7,973

Houston

Average annual car insurance premium

\$2,043

Life events

Credit score decreased
Received a speeding ticket
Involved in a car accident
Had a lapse in auto insurance coverage
Convicted of a DUI
Insured a teenage driver

TRUE COST RANK: **18/25**

Percent of income spent on car insurance

3.03%

Added cost

\$1,384	Annual premium	\$3,427
\$270		\$2,313
\$1,048		\$3,091
\$212		\$2,255
\$1,153		\$3,196
\$2,606		\$4,649

Los Angeles

Average annual car insurance premium

\$2,436

Life events

Credit score decreased
Received a speeding ticket
Involved in a car accident
Had a lapse in auto insurance coverage
Convicted of a DUI
Insured a teenage driver

TRUE COST RANK: **20/25**

Percent of income spent on car insurance

3.34%

Added cost

\$66	Annual premium	\$2,502
\$1,004		\$3,440
\$1,842		\$4,278
\$78		\$2,514
\$3,691		\$6,127
\$3,583		\$6,019

Miami

Average annual car insurance premium

\$3,143

Life events

Credit score decreased
Received a speeding ticket
Involved in a car accident
Had a lapse in auto insurance coverage
Convicted of a DUI
Insured a teenage driver

TRUE COST RANK: **25/25**

Percent of income spent on car insurance

5.58%

Added cost

\$4,766	Annual premium	\$7,909
\$451		\$3,594
\$1,129		\$4,272
\$458		\$3,601
\$1,581		\$4,724
\$4,606		\$7,749

Minneapolis

Average annual car insurance premium

\$1,694

Life events

Credit score decreased
Received a speeding ticket
Involved in a car accident
Had a lapse in auto insurance coverage
Convicted of a DUI
Insured a teenage driver

TRUE COST RANK: **6/25**

Percent of income spent on car insurance

2.02%

Added cost

\$1,670	Annual premium	\$3,364
\$446		\$2,140
\$694		\$2,388
\$284		\$1,978
\$1,918		\$3,612
\$1,708		\$3,402

New York

Average annual car insurance premium

\$3,478

Life events

Credit score decreased
Received a speeding ticket
Involved in a car accident
Had a lapse in auto insurance coverage
Convicted of a DUI
Insured a teenage driver

TRUE COST RANK: **22/25**

Percent of income spent on car insurance

4.41%

Added cost

\$4,011

\$385

\$749

\$354

\$3,179

\$3,952

Annual premium

\$7,489

\$3,863

\$4,227

\$3,832

\$6,657

\$7,430

Orlando

Average annual car insurance premium

\$2,251

Life events

Credit score decreased
Received a speeding ticket
Involved in a car accident
Had a lapse in auto insurance coverage
Convicted of a DUI
Insured a teenage driver

TRUE COST RANK: **21/25**

Percent of income spent on car insurance

3.64%

Added cost

\$3,415

\$322

\$776

\$338

\$1,100

\$3,245

Annual premium

\$5,666

\$2,573

\$3,027

\$2,589

\$3,351

\$5,496

Philadelphia

Average annual car insurance premium

\$2,006

Life events

Credit score decreased
Received a speeding ticket
Involved in a car accident
Had a lapse in auto insurance coverage
Convicted of a DUI
Insured a teenage driver

TRUE COST RANK: **15/25**

Percent of income spent on car insurance

2.83%

Added cost

\$1,574

\$263

\$972

\$256

\$2,116

\$2,887

Annual premium

\$3,580

\$2,269

\$2,978

\$2,262

\$4,122

\$4,893

Pheonix

Average annual car insurance premium

\$1,733

Life events

- Credit score decreased
- Received a speeding ticket
- Involved in a car accident
- Had a lapse in auto insurance coverage
- Convicted of a DUI
- Insured a teenage driver

TRUE COST RANK: **11/25**

Percent of income spent on car insurance

2.55%

Added cost

\$1,426	\$3,159
\$510	\$2,243
\$735	\$2,468
\$315	\$2,048
\$1,704	\$3,437
\$2,250	\$3,983

Annual premium

Portland

Average annual car insurance premium

\$1,469

Life events

- Credit score decreased
- Received a speeding ticket
- Involved in a car accident
- Had a lapse in auto insurance coverage
- Convicted of a DUI
- Insured a teenage driver

TRUE COST RANK: **5/25**

Percent of income spent on car insurance

1.87%

Added cost

\$1,011	\$2,480
\$327	\$1,796
\$727	\$2,196
\$260	\$1,729
\$1,088	\$2,557
\$1,784	\$3,253

Annual premium

Riverside-San Bernadino

Average annual car insurance premium

\$2,026

Life events

- Credit score decreased
- Received a speeding ticket
- Involved in a car accident
- Had a lapse in auto insurance coverage
- Convicted of a DUI
- Insured a teenage driver

TRUE COST RANK: **16/25**

Percent of income spent on car insurance

2.85%

Added cost

\$70	\$2,096
\$832	\$2,858
\$1,517	\$3,543
\$65	\$2,091
\$3,038	\$5,064
\$2,994	\$5,020

Annual premium

San Antonio

Average annual car insurance premium

\$1,805

Life events

Credit score decreased
Received a speeding ticket
Involved in a car accident
Had a lapse in auto insurance coverage
Convicted of a DUI
Insured a teenage driver

TRUE COST RANK: 17/25

Percent of income spent on car insurance

2.89%

Added cost

\$1,268	Annual premium	\$3,073
\$242		\$2,047
\$922		\$2,727
\$190		\$1,995
\$1,012		\$2,817
\$2,357		\$4,162

San Diego

Average annual car insurance premium

\$1,887

Life events

Credit score decreased
Received a speeding ticket
Involved in a car accident
Had a lapse in auto insurance coverage
Convicted of a DUI
Insured a teenage driver

TRUE COST RANK: 8/25

Percent of income spent on car insurance

2.25%

Added cost

\$90	Annual premium	\$1,977
\$775		\$2,662
\$1,412		\$3,299
\$60		\$1,947
\$2,825		\$4,712
\$2,834		\$4,721

San Francisco

Average annual car insurance premium

\$2,140

Life events

Credit score decreased
Received a speeding ticket
Involved in a car accident
Had a lapse in auto insurance coverage
Convicted of a DUI
Insured a teenage driver

TRUE COST RANK: 4/25

Percent of income spent on car insurance

1.87%

Added cost

\$64	Annual premium	\$2,204
\$859		\$2,999
\$1,577		\$3,717
\$62		\$2,202
\$3,155		\$5,295
\$3,190		\$5,330

Seattle

Average annual car insurance premium

\$1,328

Life events

Credit score decreased
Received a speeding ticket
Involved in a car accident
Had a lapse in auto insurance coverage
Convicted of a DUI
Insured a teenage driver

TRUE COST RANK: **2/25**

Percent of income spent on car insurance

1.41%

Added cost

\$757	Annual premium	\$2,085
\$233		\$1,561
\$696		\$2,024
\$148		\$1,476
\$1,209		\$2,537
\$1,664		\$2,992

St. Louis

Average annual car insurance premium

\$1,808

Life events

Credit score decreased
Received a speeding ticket
Involved in a car accident
Had a lapse in auto insurance coverage
Convicted of a DUI
Insured a teenage driver

TRUE COST RANK: **14/25**

Percent of income spent on car insurance

2.72%

Added cost

\$1,320	Annual premium	\$3,128
\$375		\$2,183
\$705		\$2,513
\$294		\$2,102
\$1,271		\$3,079
\$1,897		\$3,705

Tampa

Average annual car insurance premium

\$2,700

Life events

Credit score decreased
Received a speeding ticket
Involved in a car accident
Had a lapse in auto insurance coverage
Convicted of a DUI
Insured a teenage driver

TRUE COST RANK: **23/25**

Percent of income spent on car insurance

4.66%

Added cost

\$4,170	Annual premium	\$6,870
\$383		\$3,083
\$920		\$3,620
\$401		\$3,101
\$1,304		\$4,004
\$3,984		\$6,684

Washington D.C.

Average annual car insurance premium

\$1,659

Life events

Credit score decreased
Received a speeding ticket
Involved in a car accident
Had a lapse in auto insurance coverage
Convicted of a DUI
Insured a teenage driver

TRUE COST RANK: **3/25**

Percent of income spent on car insurance

1.60%

Added cost

\$1,137

\$338

\$688

\$192

\$1,470

\$1,733

Annual premium

\$2,796

\$1,997

\$2,347

\$1,851

\$3,129

\$3,392