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## **IRC Estimates More Than 14 Percent of Drivers Are Uninsured**

**MALVERN, Pa.**—Across the United States, if someone is injured in an auto accident, the chances are about one in seven that the at-fault driver is uninsured. According to a recent Insurance Research Council (IRC) study, the estimated percentage of uninsured motorists increased nationally from 12.7 percent in 1999 to 14.6 percent in 2004. However, the magnitude of the uninsured motorists problem varied widely from state to state.

The recently released study, *Uninsured Motorists, 2006 Edition*, examines trends from 1999 to 2004 in the percentage of uninsured drivers by state. In 2004, the five states with the highest uninsured driver estimates were Mississippi (26 percent), Alabama (25 percent), California (25 percent), New Mexico (24 percent), and Arizona (22 percent). The five states with the lowest uninsured driver estimates were Maine (4 percent), Vermont (6 percent), Massachusetts (6 percent), New York (7 percent), and Nebraska (8 percent).

IRC estimates the uninsured driver population using a ratio of insurance claims made by individuals who were injured by uninsured drivers to claims made by individuals who were injured by insured drivers. The study contains recent statistics by state on uninsured motorists claim frequency, bodily injury claim frequency, and the ratio of uninsured motorists to bodily injury claim frequencies.

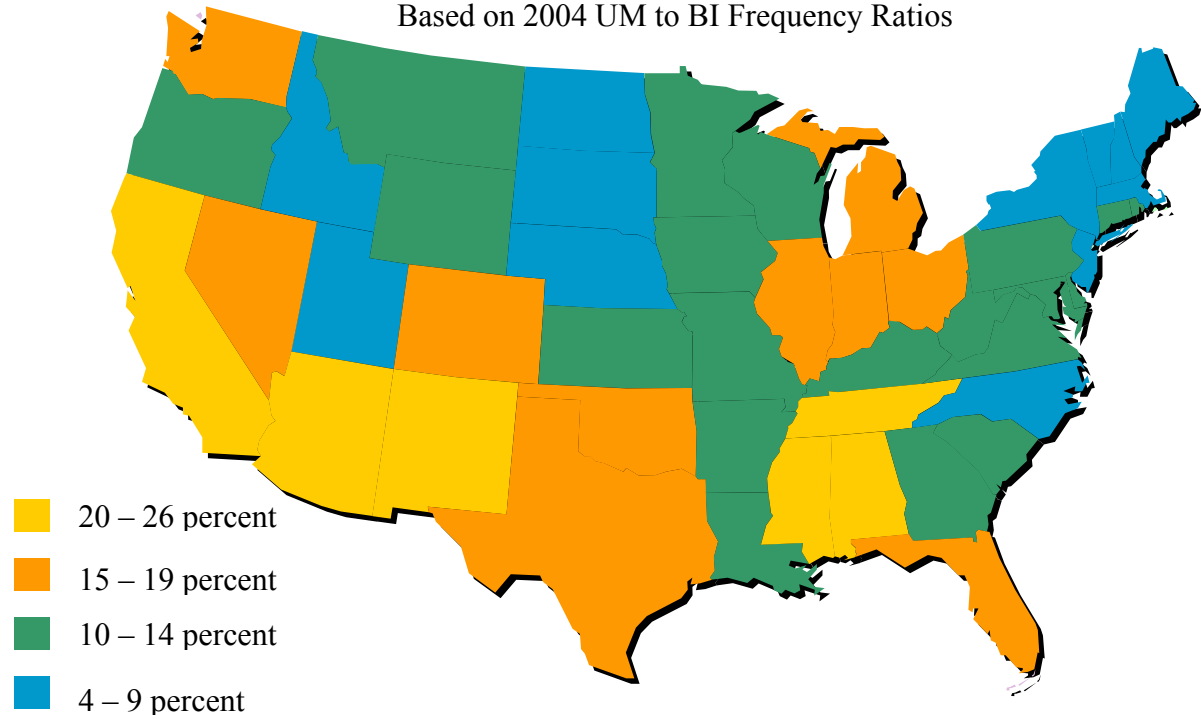
“Even though most states require drivers to maintain insurance, the problem of uninsured motorists persists,” explained Elizabeth A. Sprinkel, senior vice president of the IRC. “Responsible drivers who purchase insurance end up paying for injuries caused by uninsured drivers.”

The IRC study examined data collected from eleven insurers, representing approximately 58 percent of the private passenger auto insurance market in the U.S. For more detailed information on the study’s methodology and findings, contact Elizabeth Sprinkel by phone at (610) 644-2212, ext. 7568; by fax at (610) 640-5388; or by e-mail at [irc@cpcuiia.org](mailto:irc@cpcuiia.org); or visit the IRC’s Web site at [www.ircweb.org](http://www.ircweb.org). Copies of the study are available for \$100 each in the U.S. (\$115 elsewhere) postpaid from the Insurance Research Council, 718 Providence Rd., Malvern, Pa. 19355-0725. Phone: (610) 644-2212, ext. 7569. Fax: (610) 640-5388.

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**NOTE TO EDITORS:** The Insurance Research Council is a division of the American Institute for CPCU and the Insurance Institute of America. The Institutes are independent, not-for-profit organizations dedicated to providing educational programs, professional certification, and research for the property-casualty insurance business. The IRC provides timely and reliable research to all parties involved in public policy issues affecting insurance companies and their customers. The IRC does not lobby or advocate legislative positions. It is supported by leading property-casualty organizations.

Variation by State of the Percentage of Uninsured Motorists  
Based on 2004 UM to BI Frequency Ratios



Estimated Percentage of Uninsured Motorists by State in 2004

State	Uninsured	State	Uninsured	State	Uninsured
Mississippi	26%	Oklahoma	15%	Virginia	10%
Alabama	25	Rhode Island	14	West Virginia	10
California	25	Wisconsin	14	Pennsylvania	10
New Mexico	24	Arkansas	14	South Carolina	10
Arizona	22	Hawaii	13	Georgia	10
Tennessee	21	Kansas	13	New Jersey	9
Dist. of Columbia	21	Montana	12	Utah	9
Florida	19	Iowa	12	Idaho	9
Washington	18	Oregon	12	South Dakota	9
Nevada	17	Missouri	12	New Hampshire	9
Michigan	17	Maryland	12	North Dakota	9
Texas	16	Connecticut	12	North Carolina	8
Illinois	16	Kentucky	12	Nebraska	8
Indiana	16	Delaware	12	New York	7
Ohio	15	Wyoming	11	Massachusetts	6
Alaska	15	Minnesota	10	Vermont	6
Colorado	15	Louisiana	10	Maine	4