



Consumer Federation of America

Major Auto Insurers Raise Rates Based on Economic Factors

Low- and Moderate-Income Drivers Charged Higher Premiums

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Introduction

All states except New Hampshire require drivers to purchase auto insurance, and the importance of automobile ownership for most Americans adds a special responsibility to ensure fairness in the auto insurance marketplace.¹ In most states, however, auto insurance premiums are driven in large measure by economic factors that are unrelated to driving safety, a practice that most Americans consider unfair. Among the most common of the individual economic and socio-economic characteristics used by auto insurers are motorists' level of education, occupation, homeownership status, prior purchase of insurance, and marital status. Because each of these factors are associated with an individual's economic status and because insurers consistently use each factor to push premiums up for drivers of lesser economic means, the combined effect of insurers' use of these factors can result in considerably higher prices for low- and moderate-income Americans, leaving many overburdened by unfairly high premiums and others unable to afford insurance at all.

For this study, Consumer Federation of America (CFA) tested premium quotes for men and women in 15 cities across the country offered by the nation's five largest automobile insurers. Using a methodology for distinguishing good drivers of lower and higher economic status, CFA was able to determine how much more basic, liability-only auto insurance costs on average for drivers as a result of these five non-driving related factors.² This study sheds new light on the cumulative impact of auto insurance companies' pricing techniques and makes recommendations for policymakers and regulators concerned about ensuring access to affordable auto insurance and reducing the number of uninsured drivers.

In conjunction with this research, CFA also surveyed a representative sample of Americans regarding the fairness of using various factors in the pricing of auto insurance. The results of this survey offer new insights into the perspectives of consumers about insurance companies' use of both driving related factors and non-driving related factors.

¹ The requirement that drivers in every state but New Hampshire purchase auto insurance is compounded as an issue of social concern because of the strong relationship between access to a car and employment rates, hours worked, and earnings. See, for example: Charles L. Baum, "The Effects of Vehicle Ownership on Employment," *Journal of Urban Economics*, v. 66, n. 2, 151-163. Evelyn Blumenberg and Margy Waller, "The Long Journey to Work: A Federal Transportation Policy for Working Families," Center on Urban and Metropolitan Policy, Brookings Institute (July 2003).

² There are other factors that drive up auto prices not analyzed here, the most important of which is credit-based scores. Another rating factor that can impact rates and is related to economic status, the ZIP code in which the customer lives, was not measured in this study, as all the drivers from each city were tested using the same address.

Summary of Findings

CFA has found that good drivers of lower economic status consistently pay significantly more for auto insurance than higher economic status drivers. Four of five of the nation's largest auto insurers regularly charge 40 percent to 92 percent more, or about \$600 to \$900 more per year, to drivers based on factors related to their economic status even when they have perfect driving records.

Among the findings:

- A substantial majority of Americans believe it is unfair for insurance companies to use economic characteristics – specifically, education level, occupation, not having insurance because of not having a car, homeownership status, marital status, and credit score – in setting auto insurance premiums.
- Good drivers pay 59 percent more, or \$681 annually, on average for auto insurance due to personal characteristics associated with lower economic status.
- GEICO and Progressive charge the largest average percentage increases (92 percent and 80 percent, respectively) to lower economic status drivers.
- Allstate and Farmers charge the largest average annual dollar increases (\$915 and \$900, respectively) to lower economic status drivers.
- State Farm charges smaller increases to lower economic status drivers (13 percent, or \$217 annually).³
- Drivers in Queens, Jersey City, Boston, Atlanta, Minneapolis, Houston, and Jacksonville face some of the steepest increases, all of which average more than \$700 more per year for good drivers due to their economic status.

³ As is discussed, other research has shown that State Farm relies heavily on the use of credit scores, which can substantially raise premiums on lower-income drivers.

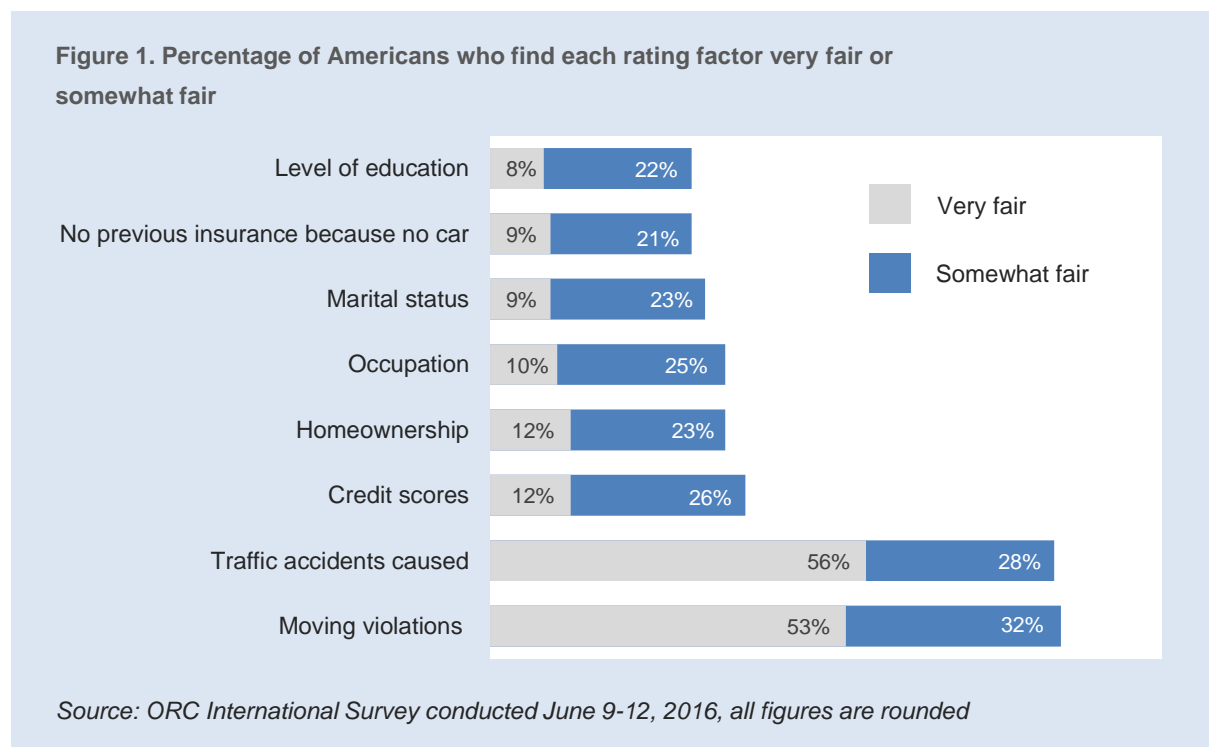
Consumers believe auto insurance should be based on driving safety factors and not economic characteristics

In June 2016, CFA commissioned ORC International to conduct a representative survey of 1,000 Americans to ascertain the public's view of the use of various rating factors in the setting of auto insurance premiums. The survey found that 83 percent of the public found it very fair or somewhat fair for auto insurers to use traffic accidents caused in setting premiums and 84 percent found it very or somewhat fair to use moving violations such as speeding tickets. The near opposite was true for the non-driving related factors that reflect drivers' economic status, as shown in Figure 2.⁴

Respondents were asked the following question for each of the eight rating factors tested:

As you probably know, auto insurers use many factors to decide how much each driver is charged for their insurance coverage. How fair do you think it is for insurers to use each of the following factors in deciding on an auto insurance price for a driver? Would you say each is very fair, somewhat fair, somewhat unfair or very unfair?

For the survey, the order in which the different factors were presented was randomized.



⁴ The survey of 1,006 Americans had a margin of error of +/- 3.09 percent at the 95 percent confidence level.

Only about one in 10 Americans think the use of these non-driving factors is "very fair." Conversely, over six in ten Americans consider it somewhat or very unfair to use the non-driving factors associated with economic status.

Data and Methodology

Prior Research

In previous reports, CFA collected premium quotes from individual companies' websites to assess the impact of various rating factors on the price of auto insurance. Using this method, previous research found, for example, that several major insurers charge significantly higher premiums to drivers with only a high school diploma than to those drivers with higher levels of education, such as a master's degree.⁵ Previous research also found that in many states, some major insurers provide no discount, or only a minimal discount, to low-mileage drivers, despite the actuarial evidence that annual mileage strongly correlates with risk of loss.⁶

In 2014, CFA used a comprehensive dataset of auto insurance quotes for a typical moderate-income good driver acquired from Quadrant Information Services to evaluate the availability and accessibility of state-mandated auto insurance in lower-income communities in the 50 largest metro areas. The report found that in approximately a third of lower-income ZIP codes none of the largest insurers offered a basic policy for less than \$500.⁷ A later analysis of this data, published by CFA in 2015, found that in communities where more than three quarters of the residents are African American, auto insurance premiums average 70 percent higher than in those with populations that are less than one quarter African American.⁸ An analysis of similar Quadrant Information Services data found that good drivers with low credit scores are charged as much as 127 percent more than drivers with high credit scores, controlling for all other factors including driving record.^{9,10}

⁵ Brobeck, Stephen. "Use of Education, Occupation, and Other Non-Driving Factors Inflate Premiums for Low- and Moderate-Income Drivers." Washington, DC: Consumer Federation of America, September 24, 2012. <http://consumerfed.org/pdfs/PR.AutoInsuranceRateFactorRelease.9.24.12.pdf>

⁶ Brobeck, Stephen, and Michelle Styczynski. "Auto Insurers Fail to Reward Low Mileage Drivers." Washington, DC: Consumer Federation of America May 21, 2015. <http://consumerfed.org/news/902>

⁷ Feltner, Tom, Stephen Brobeck, and J. Robert Hunter. "The High Price of Mandatory Auto Insurance for Lower Income Households: Premium Price Data for 50 Urban Regions." Washington, DC: Consumer Federation of America, September 2014. http://consumerfed.org/pdfs/140929_highpriceofmandatoryautoinsurance_cfa.pdf.

⁸ Consumer Federation of America. "High Price of Mandatory Auto Insurance in Predominantly African American Communities." November 2015.

⁹ Brobeck, Stephen, J. Robert Hunter, and Tom Feltner. "The Use of Credit Scores by Auto Insurers: Adverse Impacts on Low- and Moderate-Income Drivers." Consumer Federation of America, December 2013. http://www.consumerfed.org/pdfs/useofcreditscoresbyautoinsurers_dec2013_cfa.pdf

¹⁰ Besides the studies discussed briefly above, CFA previously studied several rating factors individually and did other research on the plight of low- and moderate-income affording state-required auto insurance. A list of all previous studies with thumbnail

Each of these studies laid the groundwork for the critical question we sought to answer in this report: *What is the cumulative impact of having socio-economic characteristics associated with low- and moderate-income on the premiums paid by good drivers?*

About the insurance premiums used in this report

For this report, CFA used the websites of the five largest auto insurers in the nation to determine the premium that would be offered to four different drivers (two men and two women with different socio-economic characteristics) in 15 cities across the country. The four drivers tested are described in Figure 2.

In each case, the quotes are only for the minimum mandatory liability insurance that a driver is required to carry in each state, except where a company did not offer state minimum limits coverage through its website, as noted in the Appendix. CFA tested 300 drivers for this study and received 259 online premium quotes; there were 20 tests where a company did not appear to operate in a state and 21 instances where an insurer would not provide an online quote for lower economic status drivers. All premiums were quoted for six-month policy terms and have been annualized for this report.

Figure 2. About the driver profiles used in this study

All Drivers: 30 years old and licensed for 14 years; no accidents; no violations; drives a 2006 Toyota Camry 10,000 miles each year; all drivers have the same address for each city tested.

Female – High Economic Status: Bank executive with a master's degree, is a homeowner, has had auto insurance coverage with the same company for three years, and is married.

Male – High Economic Status: Manufacturing executive with a master's degree, is a homeowner, has had auto insurance coverage with the same company for three years, and is married.

Female – Low Economic Status: Bank teller with a high school degree, is a renter, has not had auto insurance for six months because she has not had a car, and is single.

Male – Low Economic Status: Factory worker with a high school degree, is a renter, has not had auto insurance for six months because he has not had a car, and is single.

descriptions can be found at <http://consumerfed.org/cfa-studies-on-the-plight-of-low-and-moderate-income-good-drivers-in-affording-state-required-auto-insurance>

When shopping for auto insurance most consumers find that insurance companies request a range of personal information that is unrelated to their driving history or car they wish to insure. It is unlikely, however, that many of these shoppers are aware of the extent to which their answers to these questions impact the price they will pay for auto insurance. There are five common questions asked by auto insurers that are not driving-related *and* tend to be good indicators of a customer's economic status:

1. *Are you married?* Unmarried people have lower incomes than married people.
2. *What is your occupation?* Blue collar and hourly workers have lower incomes than white collar and salaried workers.
3. *What is your highest level of education?* Lower levels of education are associated with lower income.
4. *Do you currently have auto insurance?* Whether because a driver did not have a car for a period of time or because their coverage lapsed, drivers without current insurance tend to have lower incomes. (In the data collected as part of this study, the lower economic status drivers did not have a car for the past 6 months).
5. *Do you own or rent your home?* The median income of renters is less than half that of homeowners.

As is discussed below, this report shows that, with almost no variation, the price charged to consumers is inversely related to the economic indication associated with their answers to these five questions. In this report, CFA has calculated the cumulative impact of these non-driving related factors for basic liability-only policies that drivers in all states except New Hampshire are required to purchase.

Another typical question – *what is your social security number?* – provides insurers with the information they need to incorporate drivers' credit scores into premiums, with the same inverse relationship in which premiums go up as credit scores (another indicator of economic status) go down. Though this factor was not tested in this study, a 2015 *Consumer Reports* study found that premiums rose significantly for drivers with low credit scores.¹¹ Inclusion of credit scores would further increase the disparities found in this report in every city except Boston and Los Angeles where auto insurance credit scoring is prohibited.

¹¹ <http://www.consumerreports.org/cro/car-insurance/credit-scores-affect-auto-insurance-rates/index.htm> CFA also found similar results in a 2013 study: Brobeck, Stephen, J. Robert Hunter, and Tom Feltner. "The Use of Credit Scores by Auto Insurers: Adverse Impacts on Low- and Moderate-Income Drivers." Washington, DC: Consumer Federation of America, December 2013. http://www.consumerfed.org/pdfs/useofcreditscoresbyautoinsurers_dec2013_cfa.pdf

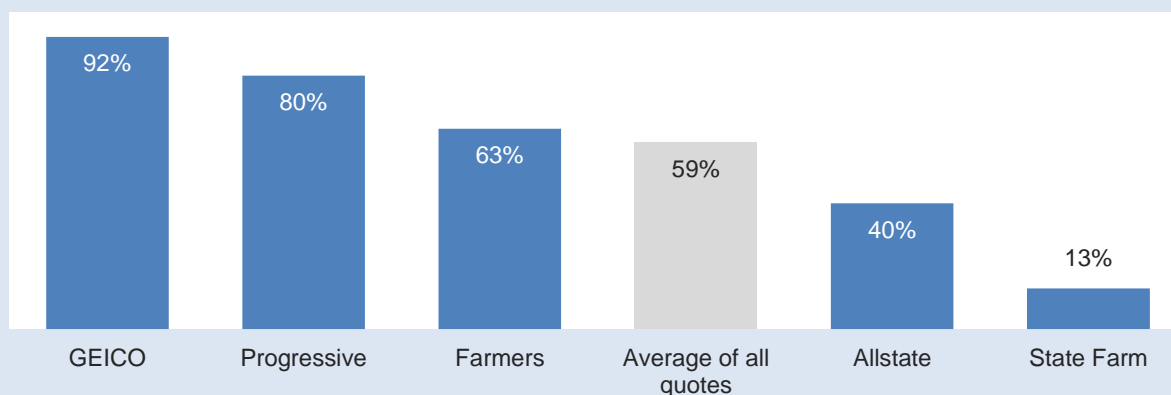
Analysis and Findings

On average, a high economic status driver is charged \$1,144 per year for a minimum limits policy offered by the five companies tested in 15 cities. A low economic status driver with the same driving record and living at the same address is charged a premium of \$1,825 on average for the same coverage. That difference, \$681 per year, amounts to a 59 percent penalty that insurers impose on good drivers based solely on their answers to the five economic status questions described above.

Where companies provided quotes for both the higher and lower economic status driver, the driver with the lower economic status characteristics faced a premium increase 92 percent of the time. Those drivers were charged at least 25 percent more two-thirds of the time, and a fifth of the lower economic status drivers paid at least double that of his or her higher status counterpart, despite having the same driving record, driving the same car, being the same age, having driven for the same number of years and living at the same address. There were only three instances (about 1 percent) in which the lower economic status driver paid less than the higher economic status driver.

On a nationwide basis, GEICO imposed the largest average premium hikes by percentage on good drivers with lower socio-economic indicators (92 percent increase), and State Farm increased rates the least based on the factors tested (13 percent), as shown in Figure 3. We note, however, that according to the 2013 CFA report on credit scoring in auto insurance cited above, State Farm used credit scoring to raise rates on drivers with the lowest credit scores by 127 percent on average over those with the best credit scores. That impact cannot be captured through the website testing methodology used for this report since it would require the use of a Social Security number.

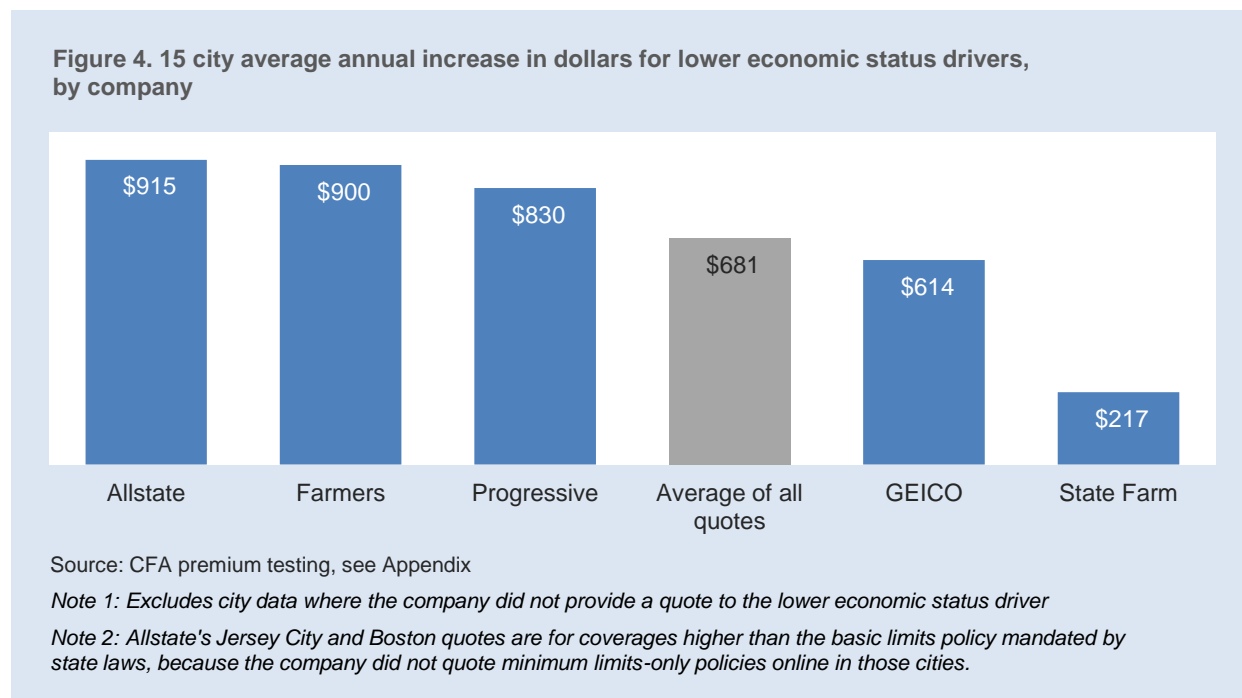
Figure 3. 15 city average increase for lower economic status drivers by company



Source: CFA premium testing, see Appendix

Note 1: Excludes city data where company does not provide quote to lower economic status driver

As noted above, the lower economic status driver in the cities tested pays \$681 more per year on average for a basic auto insurance policy than drivers with the same good driving record but with a higher economic status. While GEICO and Progressive show the largest economic status penalties as a percentage of premium, the dollar impact, shown in Figure 4, is the largest for customers of Farmers and Allstate, which charged substantially higher premiums overall than the other three companies tested.



The wide variation in premiums among companies noted above, while not the central focus of this report, is notable. As a review of the Appendix reveals, the price offered to the same driver buying the same coverage in the same city can vary dramatically from company to company. For example, in Minneapolis, State Farm charges a low economic status male driver \$994 per year for a minimum limits policy, while Farmers charges the same driver \$3,626 per year. Similarly, in Baltimore a low economic status female driver is quoted a premium of \$1,232 by GEICO, but the exact same driver faces a \$2,544 premium from Progressive.

Drivers in all cities but Los Angeles pay at least 33 percent more on average due to non-driving related, economic status factors; some pay much more

Drivers face steep rate hikes in every city tested due to economic status factors, with the exception of Los Angeles as is discussed below. The largest increase on a percentage basis was the 309 percent premium hike for a female driver in Minneapolis handed out by GEICO. While the companies varied in the degree to which they punished good drivers based on economic status indicators, there were *at least* two instances for each company in which the economic status penalty exceeded \$1,000 per year. Figure 5 shows the two largest rate hikes in the cities tested for customers of each company.

Figure 5. Largest increases by company

Company	City	High Status Premium	Low Status Premium	Percent	Increase \$
Allstate*	Jersey City, NJ (Female)	\$3,138	\$8,906	184%	\$5,768
	Jersey City, NJ (Male)	3,150	8,358	165	5,208
Farmers	Houston, TX (M)	1,380	3,390	146	2,010
	Houston, TX (F)	1,408	3,218	129	1,819
GEICO	Minneapolis, MN (F)	528	2,158	309	1,630
	Minneapolis, MN (M)	528	1,840	248	1,312
Progressive	Queens, NY (F)	2,174	6,668	207	4,494
	Atlanta, GA (F)	764	2,000	162	1,236
State Farm	Queens, NY (M)	2,438	4,144	70	1,706
	Queens, NY (F)	\$2,388	\$3,974	66%	\$1,586

Source: CFA premium testing, see Appendix

*Note: Allstate does not offer a New Jersey minimum limits policy through its website; NJ Allstate quotes are for the lowest liability coverage (50/100) available online

As can be seen in Figure 6, the lower economic status driver pays substantially more on average (at least \$200) for basic auto insurance in every city except Los Angeles. Drivers in Atlanta, Baltimore, Boston, Houston, Jacksonville, Kansas City, and Minneapolis pay more than \$500 per year extra for having the characteristics of lower economic status. In the highest cost cities of Jersey City and Queens¹², lower economic status drivers pay an average \$1,815 and \$1,856 more, respectively, despite their good driving record.

¹² The tests for Queens, NY, were for a driver living in the Far Rockaway neighborhood.

Figure 6. Average premium for good drivers with different economic status characteristics, by city

	High Status	Low Status	Difference (\$)	Change (%)
Queens, New York	\$1,912	\$3,769	\$1,856	97%
Atlanta, Georgia	938	1,800	862	92
Kansas City, Missouri	662	1,241	579	87
Jacksonville, Florida	908	1,659	751	83
Jersey City, New Jersey	2,333	4,148	1,815	78
Boston, Massachusetts	1,062	1,801	739	70
Houston, Texas	1,063	1,800	737	69
Minneapolis, Minnesota	1,539	2,394	856	56
Seattle, Washington	854	1,309	456	53
Phoenix, Arizona	853	1,264	411	48
Baltimore, Maryland	1,644	2,272	628	38
Oklahoma City, Oklahoma	859	1,155	296	34
Pittsburgh, Pennsylvania	724	963	240	33
Chicago, Illinois	697	925	228	33
Los Angeles, California	\$859	\$939	\$80	9%
Average of all quotes	\$1,144	\$1,825	\$681	59%

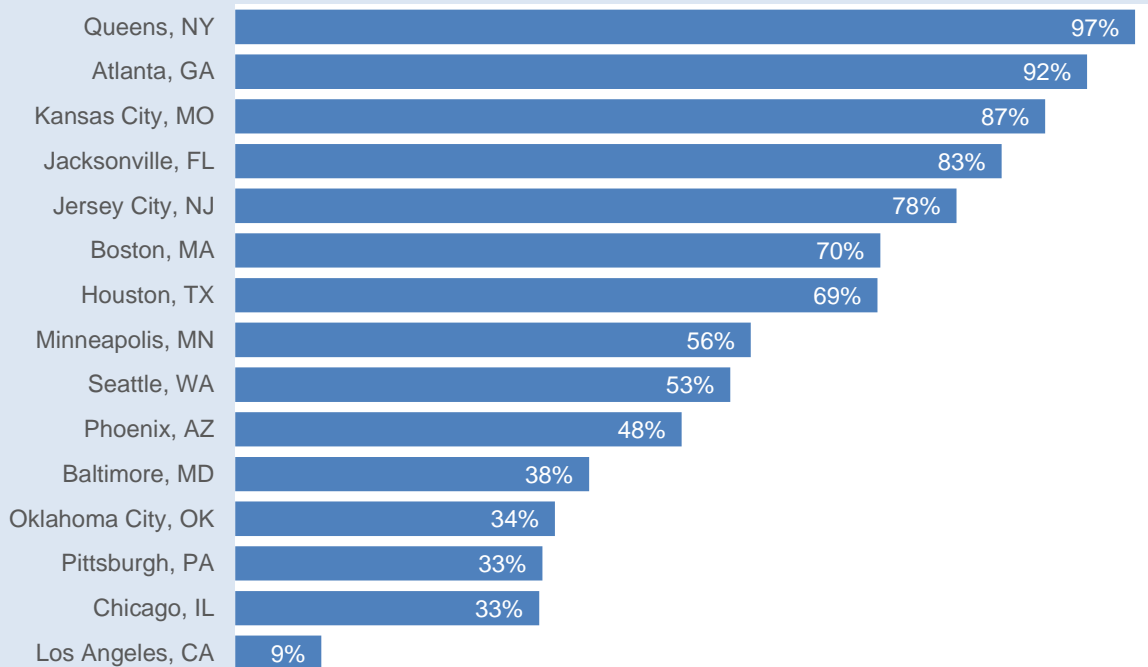
Source: CFA premium testing, see Appendix

Note 1: Excludes city data where company does not provide quote to lower economic status driver

The only instances where premiums came down for drivers were from Allstate, which lowered rates by 19 percent for the lower economic status female driver in Chicago and by 4 percent for both male and female drivers in Oklahoma City. These represent about 1 percent of all quotes offered by the companies tested in the fifteen cities.

The average percentage increase paid by lower economic status drivers in each city is shown in Figure 7.

Figure 7. Average rate hike for lower economic status drivers, by city



Source: CFA premium testing, see Appendix

As can be seen in the Figure 7, Los Angeles is the only city with very little difference between the lower economic status driver and the upper economic status driver. That is because all of the non-driving factors tested in this report are prohibited from use in auto insurance pricing in California with the exception of marital status, which accounts for the 9 percent, or \$80 per year, average premium difference seen in Los Angeles.

No online quotes for some lower economic status drivers

Of the 280 drivers for whom CFA sought price quotes (putting aside the situations where a company did not do business in a selected state), there were 21 instances in which a company would not provide a quote to the driver with lower economic status characteristics. In those cases, although the company would, for example, provide a quote to the married male executive with a masters degree who owned his home and had current auto insurance with another company, the company refused to provide an online quote to the unmarried male factory worker with a high school degree who rents his home and does not have current auto insurance. There were no instances in which the high economic status driver was not quoted a premium when the lower status driver was offered a quote.

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Figure 8 shows the instances in which high status drivers were offered a policy online but low status drivers with good driving records were not offered a quote through a company website.

Figure 8. Tests resulting in no online quote offered to lower economic status driver

Allstate		State Farm		Farmers	
Baltimore	M	Atlanta	M,F	Baltimore	M
Boston	M,F	Chicago	M	Pittsburgh	M,F
Jacksonville	M,F	Kansas City	M,F		
Kansas City	M,F				
Phoenix	M,F				
Queens	M,F				
Seattle	M,F				

Note: M = Male, F = Female

Because companies did not offer online quotes to the lower economic status driver in these 21 instances, we had to exclude the premium offered to the higher economic status counterpart from all calculations. CFA did not test whether these companies would offer coverage to the lower economic status driver if he or she contacted the insurance company by phone or in person. Figure 9 provides one example where a low economic status driver was refused an online quote.

Figure 9. In some cities low economic status drivers are refused an online premium quote

The screenshot shows the Allstate website header with the Allstate logo and a white SUV. Below the header, a message reads: "Answer Financial can help with a quote". The message is split into two columns. The left column contains the following text: "Based on your information, Allstate is not able to offer you a quote at this time.", "We truly appreciate your interest in Allstate and would like to help make sure you find insurance that meets your needs.", "Another member of the Allstate family, Answer Financial, represents over 20 leading insurance companies and can compare prices to help you find insurance that may be right for you. (These insurance companies are not affiliates of Allstate.)", and "Auto Quote Reference Number: [REDACTED]". The right column contains the text: "Start a new quote with", the Answer Financial logo (a green owl icon above the text "Answer financial."), "Call 1-877-557-2111", and a blue button labeled "Get a Quote".

In addition to refusing to quote lower economic status drivers, there were several instances where customers with lower economic status characteristics were not offered policies from the standard insurance company but, instead, from an affiliated company. This study did not determine if these companies would have charged a lower rate had the customer been offered a policy from the standard company or if, in some cities, the companies only write policies for lower economic status drivers through their non-standard affiliates.

Conclusion

The basic liability insurance that drivers in all states but New Hampshire must purchase presents a difficult financial challenge for many low- and moderate-income Americans. That difficulty is exacerbated by an insurance pricing system that punishes good drivers through the use of non-driving related factors that are strong indicators of customers' economic status. As a result:

- good drivers with lower levels of education pay more;
- good drivers with blue collar, low-skilled and semi-skilled jobs pay more;
- good drivers who rent their homes rather than own pay more;
- good drivers who had a break in coverage because they didn't have a car pay more; and
- good drivers who are single rather than married pay more.

When taken together, the cumulative impact of these non-driving rating factors pushes rates up by 59 percent, or \$681, each year for drivers with perfect driving records but non-driving characteristics that suggest a lower economic status in society.

These pricing practices, common among most major carriers, as well as the use of credit scoring, are rejected as unfair by a substantial majority of Americans. Most Americans believe that it is fair to set rates based upon driving-related factors such as accidents caused and traffic violations but not based on the non-driving related factors tested in this study.

Recommendations

With an estimated 15 percent of Americans driving uninsured and facing stiff penalties if caught (and forcing up the price of uninsured motorist coverage), and millions more struggling with the high cost of auto insurance, it is incumbent upon policymakers and regulators to implement consumer protections that prohibit the use of non-driving rating factors.

- 1. Regulators need to more seriously address the impact of auto insurance pricing** methods on lower-income drivers. This requires that more attention be paid to the use of non-driving rating factors that, cumulatively, result in dramatically higher prices for lower-income good drivers
 - **State insurance regulators should require all companies to provide a series of premium examples that show the impact of non-driving rating factors.** Departments of Insurance should require each company to publicly disclose the premium that would be charged to good drivers under scenarios that reflect differences only in non-driving, economic characteristics, such as those discussed in this report.
 - **The Federal Insurance Office (FIO) should review the affordability and accessibility of state-mandated minimum liability coverage** in low- and moderate-income communities and communities of color. This review should be based on premium data collected directly from insurers for a series of driver profiles that are reflective of typical lower-income drivers and include premiums from both the standard and non-standard markets. FIO issued a request for information in April of 2014 and a second request for information in June 2015. We urge the completion of an affordability review in 2016.¹³
 - **The National Association of Insurance Commissioners should develop a model data call** that will assist state regulators and legislators to better understand the premiums charged to low- and moderate-income drivers. Such a model would require insurers to provide premiums charged to drivers with certain economic characteristics typical of these drivers, such as those described in this report.

¹³ For more information on data collection recommendations please see comments filed in response to the Federal Insurance Office Request for Information Monitoring Availability and Affordability of Auto Insurance (TREAS-DO-2015-0005) filed by 49 consumer, community and civil rights organizations and available for review at http://www.consumerfed.org/pdfs/150831_TREAS-DO-2015-0005_FIO_consumercomments.pdf.

2. State lawmakers should enact consumer protection reforms that prohibit the use of economic status factors and make auto insurance more affordable for lower-income drivers.

- **States should enact legislation that emphasizes drivers' accident and ticket records** and prohibits the use of non-driving related characteristics such as those discussed in this report.
- **States should require insurers to offer drivers with clean driving records a quote online irrespective of their non-driving related characteristics and offer the lowest premium for which they qualify** from among the company's affiliates doing business in the state. All drivers are required to purchase insurance, so insurers should be required to provide good drivers the same access to the marketplace and treated in the same manner regardless of their economic status. Additionally, customers with a safe driving record should not be foisted to higher priced company affiliates based solely on non-driving related factors related to their economic status. Any driver with a good driving record should be offered the opportunity to purchase coverage from the affiliate that yields the lowest premium for that coverage. Currently, only California has this "best price" requirement for good drivers.
- **States should consider establishing programs that provide minimal liability coverage to safe lower-income drivers at an affordable price** sufficient to fund claims covered by the program without subsidy. Knowing that even a reformed system will still be out of reach to some low-income drivers, states should look at multiple ways to address the large number of uninsured drivers; California offers such a program that sells policies to lower-income drivers for between \$241 and \$428 per year, without requiring subsidy from other drivers or taxpayers. This is possible since only lower-income drivers with good driving records qualify for the program.

Appendix

Annual premium by city, driver profile and insurer

	GEICO	Progressive	Allstate	State Farm	Farmers
Atlanta, GA					
High Status Female	\$790	\$764	\$1,298	\$1,446	N/A
Low Status Female	\$1,920	\$2,000	\$1,442	N/Q	N/A
High Status Male	\$790	\$752	\$1,234	\$1,514	N/A
Low Status Male	\$2,082	\$1,896	\$1,460	N/Q	N/A
Baltimore, MD					
High Status Female	\$828	\$1,534	\$1,614	\$1,434	\$2,300
Low Status Female	\$1,232	\$2,544	\$1,770	\$1,484	\$3,404
High Status Male	\$1,004	\$1,582	\$1,556	\$2,858	\$2,726
Low Status Male	\$2,400	\$2,380	N/Q	\$2,960	N/Q
Boston, MA					
High Status Female	\$722	\$1,402	\$2,536	N/A	N/A
Low Status Female	\$1,348	\$2,254	N/Q	N/A	N/A
High Status Male	\$722	\$1,402	\$2,536	N/A	N/A
Low Status Male	\$1,348	\$2,254	N/Q	N/A	N/A
Chicago, IL					
High Status Female	\$474	\$328	\$582	\$434	\$744
Low Status Female	\$560	\$504	\$472	\$448	\$1,030
High Status Male	\$690	\$596	\$750	\$876	\$1,674
Low Status Male	\$778	\$1,084	\$1,398	N/Q	\$2,054
Houston, TX					
High Status Female	\$944	\$686	\$1,124	\$1,286	\$1,408
Low Status Female	\$1,652	\$1,374	\$1,396	\$1,326	\$3,218
High Status Male	\$732	\$688	\$1,100	\$1,286	\$1,380
Low Status Male	\$1,552	\$1,310	\$1,456	\$1,326	\$3,390
Jacksonville, FL					
High Status Female	\$868	\$882	\$2,860	\$956	N/A
Low Status Female	\$2,004	\$2,224	N/Q	\$1,470	N/A
High Status Male	\$868	\$918	\$2,860	\$956	N/A
Low Status Male	\$1,032	\$1,752	N/Q	\$1,470	N/A
Jersey City, NJ					
High Status Female	\$618	\$1,546	\$3,138	\$2,696	\$3,830
Low Status Female	\$1,562	\$2,440	\$8,906	\$2,792	\$5,968
High Status Male	\$618	\$1,206	\$3,150	\$2,696	\$3,830
Low Status Male	\$1,388	\$1,916	\$8,358	\$2,792	\$5,354

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Annual premium by city, driver profile and insurer (con't)

	GEICO	Progressive	Allstate	State Farm	Farmers
Kansas City, MO					
High Status Female	\$424	\$656	\$786	\$928	\$916
Low Status Female	\$982	\$1,280	N/Q	N/Q	\$1,570
High Status Male	\$424	\$638	\$786	\$928	\$916
Low Status Male	\$976	\$1,184	N/Q	N/Q	\$1,454
Los Angeles, CA					
High Status Female	\$546	\$646	\$970	\$1,124	\$976
Low Status Female	\$762	\$796	\$1,078	\$1,124	\$976
High Status Male	\$546	\$716	\$970	\$1,124	\$976
Low Status Male	\$732	\$760	\$1,064	\$1,124	\$976
Minneapolis, MN					
High Status Female	\$528	\$1,100	\$1,946	\$994	\$3,312
Low Status Female	\$2,158	\$1,798	\$3,342	\$994	\$4,674
High Status Male	\$528	\$1,056	\$1,946	\$994	\$2,982
Low Status Male	\$1,840	\$1,448	\$3,070	\$994	\$3,626
Oklahoma City, OK					
High Status Female	\$666	\$698	\$1,252	\$976	\$692
Low Status Female	\$846	\$1,194	\$1,204	\$1,010	\$1,394
High Status Male	\$666	\$684	\$1,252	\$1,010	\$692
Low Status Male	\$1,108	\$1,140	\$1,204	\$1,046	\$1,404
Phoenix, AZ					
High Status Female	\$594	\$766	\$1,278	\$746	\$1,358
Low Status Female	\$1,092	\$1,116	N/Q	\$772	\$2,000
High Status Male	\$594	\$736	\$1,278	\$746	\$1,282
Low Status Male	\$1,126	\$998	N/Q	\$772	\$2,232
Pittsburgh, PA					
High Status Female	\$544	\$522	\$1,244	\$584	\$1,044
Low Status Female	\$1,072	\$904	\$1,378	\$606	N/Q
High Status Male	\$544	\$522	\$1,244	\$584	\$1,044
Low Status Male	\$858	\$904	\$1,378	\$606	N/Q
Queens, NY					
High Status Female	\$1,264	\$2,174	\$3,350	\$2,388	N/A
Low Status Female	\$1,566	\$6,668	N/Q	\$3,974	N/A
High Status Male	\$1,264	\$1,946	\$3,350	\$2,438	N/A
Low Status Male	\$1,526	\$4,734	N/Q	\$4,144	N/A

Major Auto Insurers Raise Rates Based on Economic Factors

Annual premium by city, driver profile and insurer (con't)

Seattle, WA	GEICO	Progressive	Allstate	State Farm	Farmers
High Status Female	\$730	\$972	\$1,806	\$1,084	\$836
<i>Low Status Female</i>	\$1,288	\$1,780	N/Q	\$1,120	\$1,736
High Status Male	\$680	\$686	\$1,806	\$1,084	\$756
<i>Low Status Male</i>	\$846	\$1,082	N/Q	\$1,120	\$1,502

Notes

All premiums were provided as six-month quotes and annualized for this report

N/Q: Company did not provide a quote to this driver but does sell policies to drivers in this city

N/A: Company did not provide a quote for any driver

*Allstate-Boston quote includes minimum physical damage coverage because site would not provide a quote for liability only policies; Allstate-Jersey City quotes are for 50/100 coverage. Company did not provide a minimum limits quote online