# Uninsured Motorists <br> A new report from the Insurance Research Council 

## Data

The IRC report contains new estimates for 2010, 2011 and 2012.


The IRC estimates uninsured motorists using insurer injury claim data.


The insurance companies that submitted data represent over half of the private passenger vehicle market.

## National Findings



The new data shows a downward trend in the uninsured motorist rate, which is a positive sign. However, the total number of uninsured motorists remains elevated.

The IRC estimates approximately
29.7 million are driving uninsured in the U.S.

One in eight motorist...
 -..or 12.6\%
...are uninsured.

The IRC estimates that total payments for UM claims amount to
$\$ 2.6$ billion.

## State Findings

The estimated percentage of uninsured motorists is highest in:


1. Oklahoma (26\%)
2. Florida ( $24 \%$ )
3. Mississippi (23\%)
4. New Mexico (22\%)
5. Michigan (21\%)

The estimated number of uninsured motorists is highest in:

1. California (4.1 Million)
2. Florida (3.2 Million)
3. Texas (1.6 Million)
4. Ohio (1.3 Million)
5. Tennesessee (1.2 Million)

The IRC's Uninsured Motorists Estimate by State, 2012


