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## How much car insurance goes up for an accident in every state

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By [Michelle Megna](#) Posted : August 6, 2019

Car insurance rates go up 31%, on average, after just one at-fault accident with more than \$2,000 in damage. That's a \$450 hike, Insurance.com rate data show.

In 13 states and the District of Columbia, average rates are more than \$500 a year higher for drivers who've caused a recent accident than for those who have not.

Drivers in 13 states and the nation's capital also pay more than \$2,000 yearly for insurance after an accident claim.

But how much you pay for car insurance after an accident depends on many factors, chief among them are your insurance company, your driving record and where you live.

The following five states top the list for the most expensive average rates following an accident claim:

- Michigan -- \$3,502
- Louisiana -- \$3,348
- California -- \$3,081
- Florida -- \$3,045
- Delaware -- \$2,592

The states where drivers pay the least – Maine, Ohio, Virginia, Indiana and Idaho– come in at below \$1,295. That's more than half than the most expensive states.

## Car insurance rate increases after an at-fault accident

In the table below, you'll see how much drivers in each state pay, on average, after an accident claim. Enter your state in the search field to see what you can expect to pay.

Search:

State	Average rate	% increase	\$ increase	Rate after accident
Michigan	\$2,368	48%	\$1,134	\$3,502
Louisiana	\$2,228	50%	\$1,120	\$3,348
California	\$1,783	73%	\$1,298	\$3,081
Florida	\$2,250	35%	\$795	\$3,045
Delaware	\$1,838	41%	\$754	\$2,592
Rhode Island	\$2,011	29%	\$580	\$2,591
Connecticut	\$1,980	31%	\$609	\$2,589
Georgia	\$1,815	41%	\$737	\$2,552
Minnesota	\$1,339	87%	\$1,164	\$2,503
DC	\$1,887	29%	\$551	\$2,438
Texas	\$1,644	40%	\$657	\$2,301

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## When you'll see the increased rate and how long you pay more

You can expect to see the increased auto insurance rate upon your policy's renewal.

Your surcharge will drop off after a determined length of time, which varies by state. Some states may remove surcharges after three years. Others may allow five years, says Penny Gusner, Insurance.com consumer analyst.

"Drivers often underestimate the financial pinch of an accident claim because it can affect your rate for years. In addition to the increase, you would also lose any good driver discount," says Gusner. "But the good news is that if you're slapped with a higher rate after an accident, it's not forever."

## How can I get cheap car insurance after an accident?

The cheapest car insurance company before you have an accident may not be the cheapest after you file a claim.

“Each car insurance company assesses risk differently, so some may hike your rate for a claim by a lot, while others may increase it a little, and still others may not ding your rate at all if you’ve been accident-free for many years and have a clean driving record,” says Gusner. “That means in some cases, even if you’re insured by the cheapest company in your state, you’ll need to switch to keep getting the lowest rate after a claim.”

Insurance.com’s rate analysis shows that it pays to spend some time shopping for your policy after a claim or moving violation, Gusner says. “Our data research shows that for the insurers surveyed, a driver can save up to \$4,300, the average being about \$600, by comparing car insurance quotes after an accident claim.”

Doing so may even mean you wind up paying less after an accident than you were spending before the crash.

In some states, Insurance.com data show that some of the lowest rates after an at-fault accident claim were cheaper than other companies’ rates for a driver with a clean record.

For example, in Michigan, a driver with a clean record would pay an average of \$2,582 for a State Farm policy, one of the three cheapest among insurers surveyed. But after an accident, switching to the cheapest car insurance company after a claim, in this case Geico, would mean a rate of \$1,911. That means this driver is paying \$671 less than before having the accident. It’s also \$1,671 less than staying with State Farm after the crash.

Company	Rate with accident claim	Clean record rate
Geico	\$1,911	\$1,321
Progressive	\$2,457	\$1,751
State Farm	\$3,582	\$2,582
Farmers	\$3,742	\$2,807
Allstate	\$5,819	\$3,379

Here are other times it’s wise to compare rates, as your current insurer may no longer be the most affordable, depending on your circumstances and its formula for calculating what you pay:

- You move
- You’re ticketed for a moving violation
- You get married or divorced
- You add a teen driver
- You add a car to your coverage
- Your credit improves or falters
- You buy a new car

## **What insurance covers accidents?**

If you're at fault for an accident, your liability insurance pays for the damage and injuries you cause to others. Liability car insurance includes bodily injury liability (BI) and property damage liability (PD). Bodily injury liability protects you if you're at fault for an accident that causes an injury to a driver, passenger, pedestrian or bicyclist. It pays for the medical expenses of the injured person. It also covers funeral expenses, loss of income and compensation for pain and suffering.

Property damage liability protects you if you crash into someone's property, including their vehicle, fence, yard or home.

Liability insurance also covers you if you're sued after the accident.

## **Why more liability coverage is a smart insurance move**

You must have at least the minimum liability insurance required by your state to drive legally. But you can opt to buy more liability coverage for better protection, and Gusner strongly recommends doing so.

Here's an example of why, using California minimum requirements, which are written out as 15/30/15. That means:

- \$15,000 in personal injury liability for injuries for one person in accident
- \$30,000 in personal injury liability for all injuries in an accident
- \$15,000 for property damage

How your limits work in a real world scenario:

You are distracted and plow into a car with four occupants. They are all injured and have medical bills of \$30,000 each, (a total of \$120,000) and the other driver's new car is totaled. You have only a bare bones California car insurance policy of 15/30/15.

Your policy will have to divide up the \$30,000 maximum bodily injury payout among the four injured parties, leaving you liable for \$90,000 of medical expenses. The new car is valued at \$28,000, so after your insurer pays \$15,000, you will be responsible for the \$13,000 balance. You are now on the hook to pay out-of-pocket the \$103,000 in medical expenses and car damage. If you had the recommended coverage of 100/300/100, it would have taken care of all the medical bills and the damaged car with you and your assets being protected.

## **Accident repair costs are rising, but more liability protection is typically affordable**

“Buying more liability coverage is pretty affordable, that’s why it makes sense to do it,” says Gusner. “Medical expenses are never cheap. And even minor accidents without injuries can really rack up quite a big bill. Newer model cars now cost more to repair because vehicles now have sensors, cameras and electronic safety features that are costly to replace.”

Gusner cites data she researched from the U.S. Bureau of Labor Statistics showing that prices for motor vehicle repairs were 66% higher in June of 2019 than they were in June of 2000, as well as a recent report by AAA highlighting how new car technology boost repair costs.

Research by AAA found that vehicles equipped with advanced safety features, such as automatic emergency braking, blind spot monitoring, lane departure warning and others, can cost twice as much to repair following a collision due to expensive sensors and their calibration requirements. Even minor incidents that cause damage to this technology found behind windshields, bumpers and door mirrors can add up to \$3,000 in extra repair costs, according to the AAA report.

But it’s not just sophisticated safety feature components that are making the cost to repair cars pricier. For example, body panels and moldings for a 2016 Toyota Camry cost \$2,400, doors cost \$1,500, hoods and trunks over \$1,000 and bumpers over \$500, and that doesn’t include the cost for labor. That’s according to the National Insurance Crime Bureau (NICB), which analyzed part prices in its database of over 24 million vehicle damage appraisals generated for insurance claims from 2016 and 2017.

That’s why it’s prudent to boost your liability limits. Consider the following, based on Insurance.com’s analysis of rates from up to six major insurers for nearly all ZIP codes:

- The nationwide average cost for state minimum liability coverage is \$526
- Increasing that coverage to \$50,000/\$100,000/\$50,000 averages only \$561. So, you only pay another \$35 a year by increasing your coverage.
- If you increase liability protection to \$100,000/\$300,000/\$100,000, without optional comprehensive and collision, from \$50,000/\$100,000/\$50,000, the extra yearly cost is just \$74, on average.
- When jumping from state minimum to full coverage, \$100,000/\$300,000/\$100,000 with comprehensive and collision and a \$500 deductible, the average rate goes up to \$1,350, which is \$824 more per year or \$69 per month.

“You can shop for car insurance at any time, thus, after an accident it may be best to wait until any claims are settled to switch insurers,” notes Gusner. “Your rates won’t go up until your renewal anyway, so waiting to see what your rates will be at renewal and then shop for to see if you can get cheaper rates elsewhere is typically the wise move.”

\*Methodology: Insurance.com commissioned Quadrant Information Services to field rates from up to six major insurers in 10 ZIP codes in every state for a driver of a 2017 Honda Accord, age 40, with good credit and full coverage and \$500 deductible; increases shown are an average from the base rate of a driver with a clean record.