



## New Insurance.com Study Ranks the Worst States for Accident Claims

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*Michigan, Louisiana among worst states for car insurance claims, while across the country rates spike 31%, on average, after just one at-fault accident with more than \$2,000 in damage*

FOSTER CITY, Calif., Aug. 06, 2019 (GLOBE NEWSWIRE) -- [Insurance.com](https://www.insurance.com), the leading online resource for auto, home, health and life insurance expertise based on 20 years of helping consumers, released today a new study examining the worst states for auto accidents claims.



In compiling the rankings, Insurance.com's experts researched how much drivers in each state pay, on average, after a car accident claim. Based on the data, Michigan is the worst state for car insurance claims. Drivers there see insurance premiums climb to an average of \$3,502 after an at-fault accident. Already experiencing the highest insurance rates in the nation at an average of \$2,368, it amounts to a 48% jump for Wolverine State drivers.

Along with Michigan, the list of worst states for accident claims includes the following states and district (with the average annual insurance premiums following an accident claim in parentheses):

1. Michigan (\$3,502)
2. Louisiana (\$3,348)
3. California (\$3,081)
4. Florida (\$3,045)
5. Delaware (\$2,592)
6. Rhode Island (\$2,591)
7. Connecticut (\$2,589)
8. Georgia (\$2,552)
9. Minnesota (\$2,503)
10. District of Columbia (\$2,438)

The state where drivers pay the least after an at-fault accident, Maine, also has the lowest overall average insurance rates in the nation at \$884. Ohio, Virginia, Indiana and Idaho all have insurance rates that come in below \$1,300, on average, after a collision. The best states for auto accident claims include:

1. Maine (\$1,058)
2. Ohio (\$1,170)
3. Virginia (\$1,250)
4. Indiana (\$1,259)
5. Idaho (\$1,294)
6. North Dakota (\$1,338)
7. New York (\$1,360)
8. Vermont (\$1,405)
9. Hawaii (\$1,414)
10. Alaska (\$1,458)

According to the research, repair costs are a contributing factor to expensive insurance premiums after an accident. The Bureau of Labor Statistics shows that the price for motor vehicle repairs was 66% higher in June 2019 than they were in June 2000. One of the reasons for the jump is the increasingly high-priced components in vehicles, making sufficient liability insurance limits a must for coverage plans.

"Purchasing more liability coverage is a smart and fairly affordable option to protect against all sorts of unforeseen expenses after a collision," says Penny Gusner, Insurance.com consumer analyst. "We all know medical expenses are never cheap. But beyond that, even minor accidents without

injuries can produce skyrocketing bills. The latest car models being rolled out cost more than ever to repair due to the expensive technology inside, such as sensors, cameras and electronic safety features that are pricey and difficult to replace.”

Insurance.com data also shows that drivers can save an average of \$600 by comparing rates after an accident claim. For a full list of where each state ranks, you can read the complete report on Insurance.com: <https://www.insurance.com/how-much-car-insurance-goes-up-for-accident-by-state>

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