



## Protect and Insure Grade

Insurance helps individuals and families protect themselves from unexpected financial shocks caused by certain insured risks. Insurance can protect individuals and their loved ones from unexpected death, disability, fire, floods, auto accidents and health emergencies. Although the cost of insurance may be high, experiencing one of these catastrophic events without insurance coverage could create a severe financial strain in your life. For a person living paycheck to paycheck, an accident that totals their uninsured auto, which they need for their job, can lead to unemployment, unpaid bills and maybe even bankruptcy.

The following table shows data from a Federal Reserve study on the types of insurance coverage held by individuals:

| Insurance Type                  | Percent of Adults with This Type of Insurance |
|---------------------------------|---|
| Health Insurance                | 86.1%   |
| Auto/Car Insurance              | 82.6%   |
| Homeowners or Renters Insurance | 66.3%   |
| Life Insurance                  | 54.6%   |
| Disability Insurance            | 25.1%   |
| Long-Term Care Insurance        | 13.3%   |
| Funeral Insurance               | 8.4%  |

*Source: Federal Reserve Board, Report on the Economic Well-Being of U.S. Households in 2015*

Higher-income respondents to the Federal Reserve survey tended to have more insurance than lower-income individuals. So those likely to have limited emergency fund resources are more likely to lack insurance that can help them manage through certain insurable economic shocks.

We were only able to find or create three state-specific data points on insurance. This is an area where we hope to be able to gather additional state-specific data for future Adult Report Cards with some strategic partners. We were unable to gather state data on homeowners insurance, although it is highly likely that anyone with a mortgage has such coverage. Interestingly, our research indicates that homeowners without a mortgage are the most likely to lack this coverage, probably because they are not being forced to purchase such coverage by a lender. We were also unable to get data on the percentage of the adult population with life, disability or long-term care insurance in each state. Hopefully, future reports will have more robust data on the topic of insurance.

Based on the data we reviewed, it does not appear that many adults are following the rule of thumb that they should have 10 times their income in life insurance coverage.

The states with the best and worst Protect and Insure grades are listed below:

| Top 10 States | Bottom 10 States |
|---------------|------------------|
| Massachusetts | Georgia          |
| Connecticut   | Arkansas         |
| New York      | New Mexico       |
| Utah          | Tennessee        |
| Oregon        | Texas            |
| Vermont       | Florida          |
| Minnesota     | Louisiana        |
| Delaware      | Alabama          |
| Hawaii        | Oklahoma         |
| Idaho         | Mississippi      |

The Protect and Insure subcategory grade consists of the equal weighting of the following three data point grades (a 33.33 percent weighting for each data point):

**Percentage of the Population Without Health Insurance Coverage:**

|                                  |             |                            |
|----------------------------------|-------------|----------------------------|
| Best State — Massachusetts: 3.3% | U.S.: 11.7% | Worst State — Texas: 19.1% |
|----------------------------------|-------------|----------------------------|

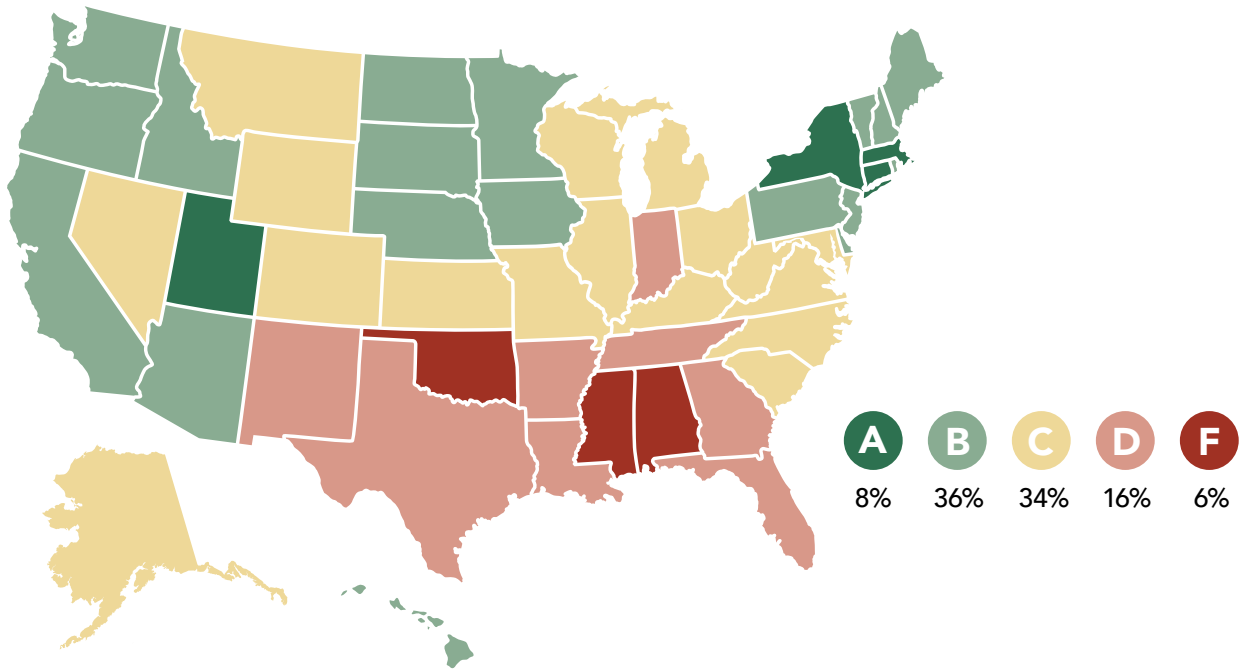
**Life Insurance to Household Income Ratio:**

|   |  |   |
|---|--|---|
| Best State — Utah: 4.04 times median household income | U.S.: 2.56 times median household income | Worst State — Alabama: 1.16 times median household income |
|---|--|---|

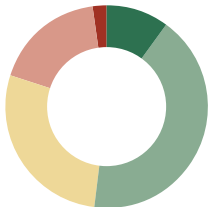
**The Percentage of Uninsured Motorists:**

|                                  |             |                               |
|----------------------------------|-------------|-------------------------------|
| Best State — Massachusetts: 3.9% | U.S.: 12.6% | Worst State — Oklahoma: 25.9% |
|----------------------------------|-------------|-------------------------------|

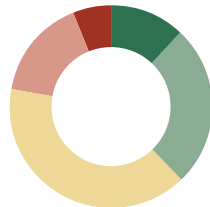
# Protect and Insure



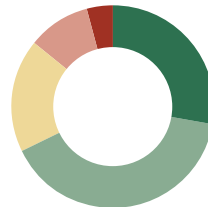
Population without Health Insurance



Average Life Insurance Policy as a Multiple of Household Income



Percent Uninsured Motorists





# Protect and Insure

| STATES ALPHABETICALLY |                                  |   |                     |                                   |                             |               |
|-----------------------|----------------------------------|---|---------------------|-----------------------------------|-----------------------------|---------------|
|                       | Percent without Health Insurance | Average Life Insurance Policy as a Multiple of Household Income | Uninsured Motorists | Averaged Protect and Insure Grade | Adjusted Linear Curve Grade | Summary Grade |
| Alabama               | C                                | F   | D+                  | 65.94                             | 56.84                       | F             |
| Alaska                | D-                               | B   | B-                  | 75.52                             | 70.92                       | C-            |
| Arizona               | C-                               | A-  | B                   | 82.95                             | 81.84                       | B-            |
| Arkansas              | C                                | D   | C                   | 72.39                             | 66.32                       | D             |
| California            | C                                | A   | C+                  | 82.69                             | 81.45                       | B-            |
| Colorado              | B-                               | B+  | C                   | 80.90                             | 78.82                       | C+            |
| Connecticut           | B+                               | B+  | A-                  | 90.40                             | 92.78                       | A-            |
| Delaware              | B+                               | B   | B                   | 85.65                             | 85.80                       | B             |
| Florida               | D-                               | B   | F                   | 69.28                             | 61.75                       | D-            |
| Georgia               | D                                | C   | B                   | 74.33                             | 69.17                       | D+            |
| Hawaii                | A                                | C-  | B+                  | 85.42                             | 85.47                       | B             |
| Idaho                 | C-                               | A-  | A                   | 85.39                             | 85.42                       | B             |
| Illinois              | B-                               | C   | B-                  | 78.92                             | 75.91                       | C             |
| Indiana               | C                                | D+  | C+                  | 74.55                             | 69.49                       | D+            |
| Iowa                  | A-                               | C-  | B+                  | 83.92                             | 83.26                       | B             |
| Kansas                | B-                               | C   | B+                  | 81.00                             | 78.97                       | C+            |
| Kentucky              | B                                | D   | C                   | 75.86                             | 71.42                       | C-            |
| Louisiana             | D+                               | D-  | C+                  | 69.25                             | 61.70                       | D-            |
| Maine                 | B-                               | C   | A+                  | 85.03                             | 84.89                       | B             |
| Maryland              | B                                | F   | B                   | 76.33                             | 72.11                       | C-            |
| Massachusetts         | A+                               | B   | A+                  | 95.31                             | 100.00                      | A+            |
| Michigan              | B                                | C   | D                   | 75.23                             | 70.49                       | C-            |
| Minnesota             | A-                               | C+  | B                   | 85.80                             | 86.02                       | B             |
| Mississippi           | D+                               | D   | D-                  | 64.69                             | 55.00                       | F             |
| Missouri              | C                                | C-  | B-                  | 76.47                             | 72.31                       | C-            |
| Montana               | D+                               | B-  | C+                  | 76.92                             | 72.97                       | C-            |
| Nebraska              | B-                               | C+  | A                   | 84.46                             | 84.05                       | B             |
| Nevada                | D                                | A-  | B                   | 80.65                             | 78.46                       | C+            |
| New Hampshire         | B                                | C   | B+                  | 82.49                             | 81.16                       | B-            |
| New Jersey            | C+                               | B   | B                   | 83.06                             | 82.00                       | B-            |
| New Mexico            | D+                               | B   | D                   | 71.83                             | 65.49                       | D             |
| New York              | B                                | B+  | A+                  | 90.17                             | 92.45                       | A-            |
| North Carolina        | C-                               | C-  | B+                  | 77.51                             | 73.84                       | C             |
| North Dakota          | B                                | C   | A                   | 85.31                             | 85.30                       | B             |
| Ohio                  | B                                | D+  | B-                  | 78.51                             | 75.31                       | C             |
| Oklahoma              | D                                | C   | F                   | 65.18                             | 55.72                       | F             |
| Oregon                | B-                               | A-  | B+                  | 87.22                             | 88.11                       | B+            |
| Pennsylvania          | B                                | C-  | A                   | 83.34                             | 82.41                       | B-            |
| Rhode Island          | B+                               | B   | C                   | 81.76                             | 80.09                       | B-            |
| South Carolina        | C-                               | D   | A-                  | 75.34                             | 70.65                       | C-            |
| South Dakota          | B-                               | B-  | A-                  | 85.28                             | 85.26                       | B             |
| Tennessee             | C                                | C-  | D                   | 71.53                             | 65.05                       | D             |
| Texas                 | F                                | C   | B-                  | 70.47                             | 63.49                       | D             |
| Utah                  | C                                | A+  | A                   | 89.97                             | 92.15                       | A-            |
| Vermont               | A                                | C-  | A-                  | 85.88                             | 86.14                       | B             |
| Virginia              | C+                               | D+  | B+                  | 77.62                             | 74.00                       | C             |
| Washington            | B                                | B+  | C                   | 82.13                             | 80.63                       | B-            |
| West Virginia         | B                                | F   | A-                  | 78.52                             | 75.32                       | C             |
| Wisconsin             | B+                               | C-  | B                   | 81.36                             | 79.50                       | C+            |
| Wyoming               | C                                | C   | A-                  | 79.93                             | 77.40                       | C+            |
| <b>United States</b>  | <b>C</b>                         | <b>C</b>  | <b>B-</b>           | <b>78.39</b>                      | <b>75.13</b>                | <b>C</b>      |

*Protect and Insure (continued)*

| STATES BY GRADE      |                                   |                             |               |
|----------------------|-----------------------------------|-----------------------------|---------------|
|                      | Averaged Protect and Insure Grade | Adjusted Linear Curve Grade | Summary Grade |
| Massachusetts        | 95.31                             | 100.00                      | <b>A+</b>     |
| Connecticut          | 90.40                             | 92.78                       | <b>A-</b>     |
| New York             | 90.17                             | 92.45                       | <b>A-</b>     |
| Utah                 | 89.97                             | 92.15                       | <b>A-</b>     |
| Oregon               | 87.22                             | 88.11                       | <b>B+</b>     |
| Vermont              | 85.88                             | 86.14                       | <b>B</b>      |
| Minnesota            | 85.80                             | 86.02                       | <b>B</b>      |
| Delaware             | 85.65                             | 85.80                       | <b>B</b>      |
| Hawaii               | 85.42                             | 85.47                       | <b>B</b>      |
| Idaho                | 85.39                             | 85.42                       | <b>B</b>      |
| North Dakota         | 85.31                             | 85.30                       | <b>B</b>      |
| South Dakota         | 85.28                             | 85.26                       | <b>B</b>      |
| Maine                | 85.03                             | 84.89                       | <b>B</b>      |
| Nebraska             | 84.46                             | 84.05                       | <b>B</b>      |
| Iowa                 | 83.92                             | 83.26                       | <b>B</b>      |
| Pennsylvania         | 83.34                             | 82.41                       | <b>B-</b>     |
| New Jersey           | 83.06                             | 82.00                       | <b>B-</b>     |
| Arizona              | 82.95                             | 81.84                       | <b>B-</b>     |
| California           | 82.69                             | 81.45                       | <b>B-</b>     |
| New Hampshire        | 82.49                             | 81.16                       | <b>B-</b>     |
| Washington           | 82.13                             | 80.63                       | <b>B-</b>     |
| Rhode Island         | 81.76                             | 80.09                       | <b>B-</b>     |
| Wisconsin            | 81.36                             | 79.50                       | <b>C+</b>     |
| Kansas               | 81.00                             | 78.97                       | <b>C+</b>     |
| Colorado             | 80.90                             | 78.82                       | <b>C+</b>     |
| Nevada               | 80.65                             | 78.46                       | <b>C+</b>     |
| Wyoming              | 79.93                             | 77.40                       | <b>C+</b>     |
| Illinois             | 78.92                             | 75.91                       | <b>C</b>      |
| West Virginia        | 78.52                             | 75.32                       | <b>C</b>      |
| Ohio                 | 78.51                             | 75.31                       | <b>C</b>      |
| <b>United States</b> | <b>78.39</b>                      | <b>75.13</b>                | <b>C</b>      |
| Virginia             | 77.62                             | 74.00                       | <b>C</b>      |
| North Carolina       | 77.51                             | 73.84                       | <b>C</b>      |
| Montana              | 76.92                             | 72.97                       | <b>C-</b>     |
| Missouri             | 76.47                             | 72.31                       | <b>C-</b>     |
| Maryland             | 76.33                             | 72.11                       | <b>C-</b>     |
| Kentucky             | 75.86                             | 71.42                       | <b>C-</b>     |
| Alaska               | 75.52                             | 70.92                       | <b>C-</b>     |
| South Carolina       | 75.34                             | 70.65                       | <b>C-</b>     |
| Michigan             | 75.23                             | 70.49                       | <b>C-</b>     |
| Indiana              | 74.55                             | 69.49                       | <b>D+</b>     |
| Georgia              | 74.33                             | 69.17                       | <b>D+</b>     |
| Arkansas             | 72.39                             | 66.32                       | <b>D</b>      |
| New Mexico           | 71.83                             | 65.49                       | <b>D</b>      |
| Tennessee            | 71.53                             | 65.05                       | <b>D</b>      |
| Texas                | 70.47                             | 63.49                       | <b>D</b>      |
| Florida              | 69.28                             | 61.75                       | <b>D-</b>     |
| Louisiana            | 69.25                             | 61.70                       | <b>D-</b>     |
| Alabama              | 65.94                             | 56.84                       | <b>F</b>      |
| Oklahoma             | 65.18                             | 55.72                       | <b>F</b>      |
| Mississippi          | 64.69                             | 55.00                       | <b>F</b>      |

# Population without Health Insurance

**INDIVIDUALS** that do not have health insurance may have severe disruptions to their financial well-being when unexpected medical events occur and they are also less likely to seek medical attention when needed. In addition, individuals who do not obtain health insurance will have to pay a penalty/tax under the Federal Patient Protection and Affordable Care Act of 2010.

### DATA SOURCE

U.S. Census, Current Population Survey, Health Insurance Coverage in the United States, 2014 (Issued September 2015).

<https://www.census.gov/content/dam/Census/library/publications/2016/demo/p60-257.pdf>

### HOW WE CALCULATED STATE GRADES

The grading system in this report gives the best state a score of 100 (A+) and the worst state a grade of 55 (F). All other states, using a linear curve grading method (which is a mathematical computation), are given grades scaled between these two extremes.

| STATES ALPHABETICALLY |              |              |
|-----------------------|--------------|--------------|
|                       | Data Point   | Letter Grade |
| <b>United States</b>  | <b>11.7%</b> | <b>C</b>     |
| Alabama               | 12.1%        | C            |
| Alaska                | 17.2%        | D-           |
| Arizona               | 13.6%        | C-           |
| Arkansas              | 11.8%        | C            |
| California            | 12.4%        | C            |
| Colorado              | 10.3%        | B-           |
| Connecticut           | 6.9%         | B+           |
| Delaware              | 7.8%         | B+           |
| Florida               | 16.6%        | D-           |
| Georgia               | 15.8%        | D            |
| Hawaii                | 5.3%         | A            |
| Idaho                 | 13.6%        | C-           |
| Illinois              | 9.7%         | B-           |
| Indiana               | 11.9%        | C            |
| Iowa                  | 6.2%         | A-           |
| Kansas                | 10.2%        | B-           |
| Kentucky              | 8.5%         | B            |
| Louisiana             | 14.8%        | D+           |
| Maine                 | 10.1%        | B-           |
| Maryland              | 7.9%         | B            |
| Massachusetts         | 3.3%         | A+           |
| Michigan              | 8.5%         | B            |
| Minnesota             | 5.9%         | A-           |
| Mississippi           | 14.5%        | D+           |
| Missouri              | 11.7%        | C            |
| Montana               | 14.2%        | D+           |
| Nebraska              | 9.7%         | B-           |
| Nevada                | 15.2%        | D            |
| New Hampshire         | 9.2%         | B            |
| New Jersey            | 10.9%        | C+           |
| New Mexico            | 14.5%        | D+           |
| New York              | 8.7%         | B            |
| North Carolina        | 13.1%        | C-           |
| North Dakota          | 7.9%         | B            |
| Ohio                  | 8.4%         | B            |
| Oklahoma              | 15.4%        | D            |
| Oregon                | 9.7%         | B-           |
| Pennsylvania          | 8.5%         | B            |
| Rhode Island          | 7.4%         | B+           |
| South Carolina        | 13.6%        | C-           |
| South Dakota          | 9.8%         | B-           |
| Tennessee             | 12.0%        | C            |
| Texas                 | 19.1%        | F            |
| Utah                  | 12.5%        | C            |
| Vermont               | 5.0%         | A            |
| Virginia              | 10.9%        | C+           |
| Washington            | 9.2%         | B            |
| West Virginia         | 8.6%         | B            |
| Wisconsin             | 7.3%         | B+           |
| Wyoming               | 12.0%        | C            |

| STATES BY GRADE      |              |              |              |
|----------------------|--------------|--------------|--------------|
|                      | Data Point   | Curved Grade | Letter Grade |
| Massachusetts        | 3.3%         | 100.00       | <b>A+</b>    |
| Vermont              | 5.0%         | 95.16        | <b>A</b>     |
| Hawaii               | 5.3%         | 94.30        | <b>A</b>     |
| Minnesota            | 5.9%         | 92.59        | <b>A-</b>    |
| Iowa                 | 6.2%         | 91.74        | <b>A-</b>    |
| Connecticut          | 6.9%         | 89.75        | <b>B+</b>    |
| Wisconsin            | 7.3%         | 88.61        | <b>B+</b>    |
| Rhode Island         | 7.4%         | 88.32        | <b>B+</b>    |
| Delaware             | 7.8%         | 87.18        | <b>B+</b>    |
| Maryland             | 7.9%         | 86.90        | <b>B</b>     |
| North Dakota         | 7.9%         | 86.90        | <b>B</b>     |
| Ohio                 | 8.4%         | 85.47        | <b>B</b>     |
| Kentucky             | 8.5%         | 85.19        | <b>B</b>     |
| Michigan             | 8.5%         | 85.19        | <b>B</b>     |
| Pennsylvania         | 8.5%         | 85.19        | <b>B</b>     |
| West Virginia        | 8.6%         | 84.91        | <b>B</b>     |
| New York             | 8.7%         | 84.62        | <b>B</b>     |
| New Hampshire        | 9.2%         | 83.20        | <b>B</b>     |
| Washington           | 9.2%         | 83.20        | <b>B</b>     |
| Illinois             | 9.7%         | 81.77        | <b>B-</b>    |
| Nebraska             | 9.7%         | 81.77        | <b>B-</b>    |
| Oregon               | 9.7%         | 81.77        | <b>B-</b>    |
| South Dakota         | 9.8%         | 81.49        | <b>B-</b>    |
| Maine                | 10.1%        | 80.63        | <b>B-</b>    |
| Kansas               | 10.2%        | 80.35        | <b>B-</b>    |
| Colorado             | 10.3%        | 80.06        | <b>B-</b>    |
| New Jersey           | 10.9%        | 78.35        | <b>C+</b>    |
| Virginia             | 10.9%        | 78.35        | <b>C+</b>    |
| Missouri             | 11.7%        | 76.08        | <b>C</b>     |
| <b>United States</b> | <b>11.7%</b> | <b>76.08</b> | <b>C</b>     |
| Arkansas             | 11.8%        | 75.79        | <b>C</b>     |
| Indiana              | 11.9%        | 75.51        | <b>C</b>     |
| Tennessee            | 12.0%        | 75.22        | <b>C</b>     |
| Wyoming              | 12.0%        | 75.22        | <b>C</b>     |
| Alabama              | 12.1%        | 74.94        | <b>C</b>     |
| California           | 12.4%        | 74.08        | <b>C</b>     |
| Utah                 | 12.5%        | 73.80        | <b>C</b>     |
| North Carolina       | 13.1%        | 72.09        | <b>C-</b>    |
| Arizona              | 13.6%        | 70.66        | <b>C-</b>    |
| Idaho                | 13.6%        | 70.66        | <b>C-</b>    |
| South Carolina       | 13.6%        | 70.66        | <b>C-</b>    |
| Montana              | 14.2%        | 68.96        | <b>D+</b>    |
| Mississippi          | 14.5%        | 68.10        | <b>D+</b>    |
| New Mexico           | 14.5%        | 68.10        | <b>D+</b>    |
| Louisiana            | 14.8%        | 67.25        | <b>D+</b>    |
| Nevada               | 15.2%        | 66.11        | <b>D</b>     |
| Oklahoma             | 15.4%        | 65.54        | <b>D</b>     |
| Georgia              | 15.8%        | 64.40        | <b>D</b>     |
| Florida              | 16.6%        | 62.12        | <b>D-</b>    |
| Alaska               | 17.2%        | 60.41        | <b>D-</b>    |
| Texas                | 19.1%        | 55.00        | <b>F</b>     |

# Average Life Insurance Policy as a Multiple of Household Income

**INDIVIDUALS**, particularly with spouses and children, should have life insurance that will cover obligations like mortgages and other debts, cover funeral expenses, college costs, etc. For some adults this could exceed ten times one’s annual income.

**DATA SOURCE**

*American Council of Life Insurers, Life Insurers Fact Book 2014 (released November 4, 2014) and the US Census Bureau 2010-2014 American Community Survey 5-Year Estimates; 2014 median household Income*

[https://www.acli.com/Attachments/Research/Policy%20Research/Fact%20Book/\\_Documents/FB14Chapter%2010States.pdf](https://www.acli.com/Attachments/Research/Policy%20Research/Fact%20Book/_Documents/FB14Chapter%2010States.pdf)

[http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_14\\_5YR\\_S1901&prodType=table](http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_5YR_S1901&prodType=table)

**HOW WE CALCULATED STATE GRADES**

*The grading system in this report gives the best state a score of 100 (A+) and the worst state a grade of 55 (F). All other states, using a linear curve grading method (which is a mathematical computation), are given grades scaled between these two extremes.*

| STATES ALPHABETICALLY |                                       |                         |             |              |
|-----------------------|---------------------------------------|-------------------------|-------------|--------------|
|                       | Average Face Amount of Life Insurance | Median Household Income | Data Point  | Letter Grade |
| <b>United States</b>  | <b>\$137,072</b>                      | <b>\$53,482</b>         | <b>2.56</b> | <b>C</b>     |
| Alabama               | \$50,660                              | \$43,511                | 1.16        | F            |
| Alaska                | \$222,088                             | \$71,829                | 3.09        | B            |
| Arizona               | \$175,766                             | \$49,928                | 3.52        | A-           |
| Arkansas              | \$76,885                              | \$41,264                | 1.86        | D            |
| California            | \$233,345                             | \$61,489                | 3.79        | A            |
| Colorado              | \$193,865                             | \$59,448                | 3.26        | B+           |
| Connecticut           | \$236,765                             | \$69,899                | 3.39        | B+           |
| Delaware              | \$186,954                             | \$60,231                | 3.10        | B            |
| Florida               | \$149,890                             | \$47,212                | 3.17        | B            |
| Georgia               | \$118,933                             | \$49,342                | 2.41        | C            |
| Hawaii                | \$154,232                             | \$68,201                | 2.26        | C-           |
| Idaho                 | \$164,679                             | \$47,334                | 3.48        | A-           |
| Illinois              | \$136,470                             | \$57,166                | 2.39        | C            |
| Indiana               | \$100,704                             | \$48,737                | 2.07        | D+           |
| Iowa                  | \$118,010                             | \$52,716                | 2.24        | C-           |
| Kansas                | \$122,975                             | \$51,872                | 2.37        | C            |
| Kentucky              | \$82,738                              | \$43,342                | 1.91        | D            |
| Louisiana             | \$69,115                              | \$44,991                | 1.54        | D-           |
| Maine                 | \$122,534                             | \$48,804                | 2.51        | C            |
| Maryland              | \$105,078                             | \$74,149                | 1.42        | F            |
| Massachusetts         | \$213,180                             | \$67,846                | 3.14        | B            |
| Michigan              | \$121,482                             | \$49,087                | 2.47        | C            |
| Minnesota             | \$163,799                             | \$60,828                | 2.69        | C+           |
| Mississippi           | \$70,530                              | \$39,464                | 1.79        | D            |
| Missouri              | \$110,119                             | \$47,764                | 2.31        | C-           |
| Montana               | \$136,900                             | \$46,766                | 2.93        | B-           |
| Nebraska              | \$135,767                             | \$52,400                | 2.59        | C+           |
| Nevada                | \$186,983                             | \$52,205                | 3.58        | A-           |
| New Hampshire         | \$162,257                             | \$65,986                | 2.46        | C            |
| New Jersey            | \$216,854                             | \$72,062                | 3.01        | B            |
| New Mexico            | \$134,277                             | \$44,968                | 2.99        | B            |
| New York              | \$194,736                             | \$58,687                | 3.32        | B+           |
| North Carolina        | \$102,305                             | \$46,693                | 2.19        | C-           |
| North Dakota          | \$128,827                             | \$55,579                | 2.32        | C            |
| Ohio                  | \$102,550                             | \$48,849                | 2.10        | D+           |
| Oklahoma              | \$112,916                             | \$46,235                | 2.44        | C            |
| Oregon                | \$172,685                             | \$50,521                | 3.42        | A-           |
| Pennsylvania          | \$113,207                             | \$53,115                | 2.13        | C-           |
| Rhode Island          | \$169,512                             | \$56,423                | 3.00        | B            |
| South Carolina        | \$75,526                              | \$45,033                | 1.68        | D            |
| South Dakota          | \$146,484                             | \$50,338                | 2.91        | B-           |
| Tennessee             | \$101,740                             | \$44,621                | 2.28        | C-           |
| Texas                 | \$130,295                             | \$52,576                | 2.48        | C            |
| Utah                  | \$241,700                             | \$59,846                | 4.04        | A+           |
| Vermont               | \$122,015                             | \$54,447                | 2.24        | C-           |
| Virginia              | \$125,409                             | \$64,792                | 1.94        | D+           |
| Washington            | \$197,574                             | \$60,294                | 3.28        | B+           |
| West Virginia         | \$61,286                              | \$41,576                | 1.47        | F            |
| Wisconsin             | \$116,411                             | \$52,738                | 2.21        | C-           |
| Wyoming               | \$139,556                             | \$58,252                | 2.40        | C            |

*Average Life Insurance Policy  
as a Multiple of Household Income (continued)*

| STATES BY GRADE      |             |              |              |
|----------------------|-------------|--------------|--------------|
|                      | Data Point  | Curved Grade | Letter Grade |
| Utah                 | 4.04        | 100.00       | A+           |
| California           | 3.79        | 96.09        | A            |
| Nevada               | 3.58        | 92.81        | A-           |
| Arizona              | 3.52        | 91.88        | A-           |
| Idaho                | 3.48        | 91.25        | A-           |
| Oregon               | 3.42        | 90.31        | A-           |
| Connecticut          | 3.39        | 89.84        | B+           |
| New York             | 3.32        | 88.75        | B+           |
| Washington           | 3.28        | 88.13        | B+           |
| Colorado             | 3.26        | 87.81        | B+           |
| Florida              | 3.17        | 86.41        | B            |
| Massachusetts        | 3.14        | 85.94        | B            |
| Delaware             | 3.10        | 85.31        | B            |
| Alaska               | 3.09        | 85.16        | B            |
| New Jersey           | 3.01        | 83.91        | B            |
| Rhode Island         | 3.00        | 83.75        | B            |
| New Mexico           | 2.99        | 83.59        | B            |
| Montana              | 2.93        | 82.66        | B-           |
| South Dakota         | 2.91        | 82.34        | B-           |
| Minnesota            | 2.69        | 78.91        | C+           |
| Nebraska             | 2.59        | 77.34        | C+           |
| <b>United States</b> | <b>2.56</b> | <b>76.88</b> | <b>C</b>     |
| Maine                | 2.51        | 76.09        | C            |
| Texas                | 2.48        | 75.63        | C            |
| Michigan             | 2.47        | 75.47        | C            |
| New Hampshire        | 2.46        | 75.31        | C            |
| Oklahoma             | 2.44        | 75.00        | C            |
| Georgia              | 2.41        | 74.53        | C            |
| Wyoming              | 2.40        | 74.38        | C            |
| Illinois             | 2.39        | 74.22        | C            |
| Kansas               | 2.37        | 73.91        | C            |
| North Dakota         | 2.32        | 73.13        | C            |
| Missouri             | 2.31        | 72.97        | C-           |
| Tennessee            | 2.28        | 72.50        | C-           |
| Hawaii               | 2.26        | 72.19        | C-           |
| Iowa                 | 2.24        | 71.88        | C-           |
| Vermont              | 2.24        | 71.88        | C-           |
| Wisconsin            | 2.21        | 71.41        | C-           |
| North Carolina       | 2.19        | 71.09        | C-           |
| Pennsylvania         | 2.13        | 70.16        | C-           |
| Ohio                 | 2.10        | 69.69        | D+           |
| Indiana              | 2.07        | 69.22        | D+           |
| Virginia             | 1.94        | 67.19        | D+           |
| Kentucky             | 1.91        | 66.72        | D            |
| Arkansas             | 1.86        | 65.94        | D            |
| Mississippi          | 1.79        | 64.84        | D            |
| South Carolina       | 1.68        | 63.13        | D            |
| Louisiana            | 1.54        | 60.94        | D-           |
| West Virginia        | 1.47        | 59.84        | F            |
| Maryland             | 1.42        | 59.06        | F            |
| Alabama              | 1.16        | 55.00        | F            |



# Percent Uninsured Motorists

**PERCENTAGE OF UNINSURED DRIVERS**, as measured by the ratio of uninsured motorists claims to bodily injury claim frequencies.

**DATA SOURCE**

Insurance Information Institute, Insurance Research Council, 2012

<http://www.iii.org/issue-update/compulsory-auto-uninsured-motorists>

*\*In Florida, compulsory auto laws apply to personal injury protection and physical damage, but not to third party bodily injury coverage.*

**HOW WE CALCULATED STATE GRADES**

The grading system in this report gives the best state a score of 100 (A+) and the worst state a grade of 55 (F). All other states, using a linear curve grading method (which is a mathematical computation), are given grades scaled between these two extremes.

| STATES ALPHABETICALLY |              |              |
|-----------------------|--------------|--------------|
|                       | Data Point   | Letter Grade |
| <b>United States</b>  | <b>12.6%</b> | <b>B-</b>    |
| Alabama               | 19.6%        | D+           |
| Alaska                | 13.2%        | B-           |
| Arizona               | 10.6%        | B            |
| Arkansas              | 15.9%        | C            |
| California            | 14.7%        | C+           |
| Colorado              | 16.2%        | C            |
| Connecticut           | 8.0%         | A-           |
| Delaware              | 11.5%        | B            |
| Florida *             | 23.8%        | F            |
| Georgia               | 11.7%        | B            |
| Hawaii                | 8.9%         | B+           |
| Idaho                 | 6.7%         | A            |
| Illinois              | 13.3%        | B-           |
| Indiana               | 14.2%        | C+           |
| Iowa                  | 9.7%         | B+           |
| Kansas                | 9.4%         | B+           |
| Kentucky              | 15.8%        | C            |
| Louisiana             | 13.9%        | C+           |
| Maine                 | 4.7%         | A+           |
| Maryland              | 12.2%        | B            |
| Massachusetts         | 3.9%         | A+           |
| Michigan              | 21.0%        | D            |
| Minnesota             | 10.8%        | B            |
| Mississippi           | 22.9%        | D-           |
| Missouri              | 13.5%        | B-           |
| Montana               | 14.1%        | C+           |
| Nebraska              | 6.7%         | A            |
| Nevada                | 12.2%        | B            |
| New Hampshire         | 9.3%         | B+           |
| New Jersey            | 10.3%        | B            |
| New Mexico            | 21.6%        | D            |
| New York              | 5.3%         | A+           |
| North Carolina        | 9.1%         | B+           |
| North Dakota          | 5.9%         | A            |
| Ohio                  | 13.5%        | B-           |
| Oklahoma              | 25.9%        | F            |
| Oregon                | 9.0%         | B+           |
| Pennsylvania          | 6.5%         | A            |
| Rhode Island          | 17.0%        | C            |
| South Carolina        | 7.7%         | A-           |
| South Dakota          | 7.8%         | A-           |
| Tennessee             | 20.1%        | D            |
| Texas                 | 13.3%        | B-           |
| Utah                  | 5.8%         | A            |
| Vermont               | 8.5%         | A-           |
| Virginia              | 10.1%        | B+           |
| Washington            | 16.1%        | C            |
| West Virginia         | 8.4%         | A-           |
| Wisconsin             | 11.7%        | B            |
| Wyoming               | 8.7%         | A-           |

| STATES BY GRADE      |              |              |              |
|----------------------|--------------|--------------|--------------|
|                      | Data Point   | Curved Grade | Letter Grade |
| Massachusetts        | 3.9%         | 100.00       | <b>A+</b>    |
| Maine                | 4.7%         | 98.36        | <b>A+</b>    |
| New York             | 5.3%         | 97.14        | <b>A+</b>    |
| Utah                 | 5.8%         | 96.11        | <b>A</b>     |
| North Dakota         | 5.9%         | 95.91        | <b>A</b>     |
| Pennsylvania         | 6.5%         | 94.68        | <b>A</b>     |
| Idaho                | 6.7%         | 94.27        | <b>A</b>     |
| Nebraska             | 6.7%         | 94.27        | <b>A</b>     |
| South Carolina       | 7.7%         | 92.23        | <b>A-</b>    |
| South Dakota         | 7.8%         | 92.02        | <b>A-</b>    |
| Connecticut          | 8.0%         | 91.61        | <b>A-</b>    |
| West Virginia        | 8.4%         | 90.80        | <b>A-</b>    |
| Vermont              | 8.5%         | 90.59        | <b>A-</b>    |
| Wyoming              | 8.7%         | 90.18        | <b>A-</b>    |
| Hawaii               | 8.9%         | 89.77        | <b>B+</b>    |
| Oregon               | 9.0%         | 89.57        | <b>B+</b>    |
| North Carolina       | 9.1%         | 89.36        | <b>B+</b>    |
| New Hampshire        | 9.3%         | 88.95        | <b>B+</b>    |
| Kansas               | 9.4%         | 88.75        | <b>B+</b>    |
| Iowa                 | 9.7%         | 88.14        | <b>B+</b>    |
| Virginia             | 10.1%        | 87.32        | <b>B+</b>    |
| New Jersey           | 10.3%        | 86.91        | <b>B</b>     |
| Arizona              | 10.6%        | 86.30        | <b>B</b>     |
| Minnesota            | 10.8%        | 85.89        | <b>B</b>     |
| Delaware             | 11.5%        | 84.45        | <b>B</b>     |
| Georgia              | 11.7%        | 84.05        | <b>B</b>     |
| Wisconsin            | 11.7%        | 84.05        | <b>B</b>     |
| Maryland             | 12.2%        | 83.02        | <b>B</b>     |
| Nevada               | 12.2%        | 83.02        | <b>B</b>     |
| <b>United States</b> | <b>12.6%</b> | <b>82.20</b> | <b>B-</b>    |
| Alaska               | 13.2%        | 80.98        | <b>B-</b>    |
| Illinois             | 13.3%        | 80.77        | <b>B-</b>    |
| Texas                | 13.3%        | 80.77        | <b>B-</b>    |
| Missouri             | 13.5%        | 80.36        | <b>B-</b>    |
| Ohio                 | 13.5%        | 80.36        | <b>B-</b>    |
| Louisiana            | 13.9%        | 79.55        | <b>C+</b>    |
| Montana              | 14.1%        | 79.14        | <b>C+</b>    |
| Indiana              | 14.2%        | 78.93        | <b>C+</b>    |
| California           | 14.7%        | 77.91        | <b>C+</b>    |
| Kentucky             | 15.8%        | 75.66        | <b>C</b>     |
| Arkansas             | 15.9%        | 75.45        | <b>C</b>     |
| Washington           | 16.1%        | 75.05        | <b>C</b>     |
| Colorado             | 16.2%        | 74.84        | <b>C</b>     |
| Rhode Island         | 17.0%        | 73.20        | <b>C</b>     |
| Alabama              | 19.6%        | 67.89        | <b>D+</b>    |
| Tennessee            | 20.1%        | 66.86        | <b>D</b>     |
| Michigan             | 21.0%        | 65.02        | <b>D</b>     |
| New Mexico           | 21.6%        | 63.80        | <b>D</b>     |
| Mississippi          | 22.9%        | 61.14        | <b>D-</b>    |
| Florida*             | 23.8%        | 59.30        | <b>F</b>     |
| Oklahoma             | 25.9%        | 55.00        | <b>F</b>     |