

## Nearly one in eight U.S. drivers was uninsured in 2015, new study says

### *Uninsured Drivers Put Insured Drivers at Risk - The Hanover offers tips to protect drivers*

WORCESTER, Mass.--March 12, 2018--Nearly one in eight U.S. drivers was uninsured in 2015, putting insured drivers at greater risk in the event of an auto accident, according to a new study.

The study, directed by the Insurance Research Council (IRC) and co-sponsored by [The Hanover Insurance Group, Inc.](#) found that 13 percent of all U.S. motorists were uninsured in 2015, up from 12.3 percent in 2010, following a seven-year decline.

When an uninsured driver is at fault in an accident, insured drivers, or their insurance companies, often are left to pay for the resulting physical damage and health costs. Similarly, an underinsured driver may not have high enough limits on his or her policy to cover all costs of damage caused.

"The results of the survey sound an alarm," said Daniel Halsey, president, personal lines, at The Hanover. "Uninsured motorists represent a significant risk to insured drivers. With the average cost of an uninsured motorist claim around \$20,000, excluding any physical damage to the vehicle, the best approach is to make sure you have the proper insurance in place to protect yourself in the event of an accident."

The Hanover suggests customers talk with their independent agents about the following:

- **Do I need uninsured/underinsured motorist coverage on my policy?** Often, this is a low-cost way to add protection in the event of an accident with an uninsured or underinsured driver.
- **How much uninsured/underinsured motorist coverage do I need?** Generally, it is a good idea to have the same amount of uninsured and underinsured motorist coverage as bodily injury coverage. Be wary of suggestions to reduce or remove this coverage to reduce the premium on a policy.
- **How does uninsured/underinsured motorist coverage work when I have an umbrella policy?** Umbrella protection can kick in once auto limits are met. The Hanover offers uninsured/underinsured coverage of up to \$2 million on umbrella policies in some states.

Drivers in 49 states are required to carry car insurance. Despite this, some drivers choose to violate the laws and drive without coverage. The numbers of uninsured motorists varied between states, ranging anywhere from 4.5 percent to 26.7 percent, according to the IRC. Florida, Mississippi, New Mexico, Michigan and Tennessee were the top five states with uninsured motorists, while North Carolina, Massachusetts, New York, and Maine have the lowest rates. While Massachusetts had one of the lowest rates, it did experience the largest percentage point increase over a 10-year period.

"While some states saw significant drops in their uninsured motorists rates, overall, the rate is increasing nationwide," said Elizabeth A. Sprinkel, senior vice president of the IRC. "This can mean added risk for all motorists."

To learn more about staying protected from uninsured drivers, check out The Hanover's article, [Protect Yourself from Uninsured and Underinsured Motorists](#), or visit the [Insurance Research Council](#).

### **About The Hanover**

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