



## The High Cost of Auto Insurance

*Auto Insurance premiums have increased by 18% in the past 9 years.*

([PRWEB](#)) February 25, 2005 -- Consumers definitely have felt a cost pinch for auto insurance in recent years. Between 1993 and 1997 the average expenditure for auto insurance went from \$637 to \$705. This pinch was felt again between 1998 and 2002. The average expenditure rose from \$703 to \$774. This created an almost 18% increase in auto premiums in less than 10 years. In a poll taken in 2002, New Jersey, New York, Washington, DC, Massachusetts, and Connecticut rounded out the top five as the most expensive states for auto insurance.

Most industry experts feel that the rising cost of insurance fraud and accidents attributable to uninsured or underinsured drivers account for rising industry rates. The industry has done what it can by standardizing airbags, anti-lock brakes, seatbelts and other safety devices to reduce fatalities, but it seems that these measures have not held back the tide of problems caused by people not acting in the interest of the common good. Needless to say there is a direct connection between insurance fraud incidents and the premiums in each state. For instance, New Jersey has the most cases of insurance fraud, and the highest premiums. Some states however are lucky, South Dakota, Iowa, Idaho, Wyoming, and Maine have the lowest auto insurance rates.

Consumers are strongly encouraged to shop around, and purchase vehicles that have recommended safety features. Auto insurance education is critical. You can read more about auto insurance at <http://www.simpletesting.com/autoinsurance>

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