



**Contact:** Cassandra Anderson  
(518) 432-4227 or (518) 312-3315

FOR IMMEDIATE RELEASE

**PERCENTAGE OF UNINSURED DRIVERS IN N.Y. AMONG NATION'S LOWEST,  
BUT IS EXPECTED TO RISE AS UNEMPLOYMENT INCREASES, SAYS NEW STUDY**

**ALBANY, N.Y., Jan. 29, 2009**—Approximately five percent of New York State motorist may be driving uninsured— among the lowest in the nation— but that number may rise to 6.7 percent by 2010 as unemployment increases, according to the New York Insurance Association (NYIA).

NYIA cited a study from the Insurance Research Council which reported that five percent of New York drivers were uninsured in 2007 (latest data available), compared with 13.8 percent countrywide.

Only Massachusetts (1 percent) and Maine (4 percent) had a lower percentage of uninsured motorists than New York, the IRC study said. Looking at neighboring states, eight percent of New Jersey drivers and 9 percent of Connecticut drivers are uninsured.

The study estimates the uninsured driver population using a ratio of insurance claims made by individuals who were injured by uninsured drivers to claims made by individuals who were injured by insured drivers.

The study found a strong correlation between the percent of uninsured motorists and the unemployment rate. It observed that an increase in the unemployment rate of one percentage point is associated with an increase in the uninsured motorist rate of more than three-quarters of a percentage point.

Based on current national unemployment rate projections, the percentage of uninsured motorists in the country is expected to rise from 13.8 percent in 2007 to 16.1 percent in 2010.

With unemployment in New York expected to rise to about 7 percent by 2010, NYIA said the percentage of uninsured motorists in the state could increase to 6.7 percent.

“Most drivers in New York are responsible, purchasing at least the minimum levels of auto liability insurance required by state law,” said Ellen Melchionni, president of NYIA. “Unfortunately, they are the ones who end up paying for the injuries caused by uninsured drivers who flaunt the law and drive up insurance costs.”

The New York Insurance Association (NYIA<sup>®</sup>) is a state trade association that has represented the property and casualty insurance industry for over 125 years. For more information on NYIA, visit [www.nyia.org](http://www.nyia.org).

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