

NYC Congestion Pricing leads to major decline in auto accidents

-Beginning 1/5/25, NYC initiated congestion pricing, charging drivers entering Manhattan below 60th street during peak hours a toll of \$9 for passenger vehicles.

-Between 1/5-4/21 only 1,526 crashes occurred in the congestion zone, marking a 14.2% y/y decline or 218 fewer collisions.

-Crashes on bridges, tunnels and highways that flow into Manhattan's congestion zone also plummeted by more than 26% compared to last year.

Top 10 Private Auto Insurance - 2024

<u>Company</u>	<u>Premiums Written</u>	<u>Market Share</u>
State Farm	\$ 68,000,000.00	18.87%
Progressive	\$ 60,000,000.00	16.73%
GEICO	\$ 41,800,000.00	11.63%
Allstate	\$ 36,580,000.00	10.19%
USAA	\$ 22,130,000.00	6.17%
Farmers	\$ 13,500,000.00	3.76%
Liberty Mutual	\$ 11,740,000.00	3.27%
Travelers	\$ 7,180,000.00	2.00%
AAA	\$ 6,470,000.00	1.80%
American Family	\$ 6,170,000.00	1.72%

Top Publicly Traded Auto Insurers

Name	Stock Price	Market Cap	YTD Performance
Progressive Group	\$ 282.00	\$165 Bn.	17%
Berkshire Hathaway (GEICO)	\$ 514.00	\$690 Bn.	13%
Allstate	\$ 203.00	\$53 Bn.	5%
Zurich (Farmers)	\$ 34.00	\$101 Bn.	13%
Travelers Group	\$ 266.00	\$60 Bn.	10%
Erie Indemnity Company	\$ 362.00	\$17 Bn.	-12%
Mercury General Corp.	\$ 62.00	\$3.5 Bn.	-6%
Kemper Corporation	\$ 65.00	\$4.2 Bn.	-2%
Marke Group	\$ 1,928.00	\$24.4 Bn.	11%
The Hanover Ins. Group	\$ 168.00	\$6 Bn.	8%
The Hartford Group	\$ 129.00	\$36 Bn.	17%

Paid Search Costs (PPC) - Google Adwords

Keyword	Avg. Mo. Vol.	Top of Page Bid
Car Accident Lawyer NJ	4,400	\$ 152.01
Car Accident Lawyer NY	4,400	\$ 120.00
Car Accident Lawyer FL	2,900	\$ 298.84
Car Accident Lawyer TX	2,400	\$ 221.68
Car Accident Lawyer GA	2,400	\$ 206.32
Car Accident Lawyer LA	590	\$ 828.02
Car Accident Lawyer TN	390	\$ 147.10
Car Accident Lawyer MO	260	\$ 300.00

Statewide Car Insurance Premiums

2024 High & Low

State	Avg. Annual Premium	Y/Y Increase
Florida	\$3,687	30.0%
Louisiana	\$3,302	27%
Missouri	\$3,224	57%
Idaho	\$1,463	9%
New Hampshire	\$1,423	10%
Vermont	\$1,303	12%

*Sources include: National Association of Ins. Commissioners, Bloomberg LP, Google Adwords, Insurance Research Council @, NYPD & Gothamist.

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