



U.S. Auto Insurance Market Size and Household Spending Report

United States of Bill Pay
doxoINSIGHTS Report 2023



A comprehensive look into the auto insurance industry, with a deep dive into category market size and average spend at the national, state, and regional level.

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About doxoINSIGHTS

doxoINSIGHTS leverages doxo's unique, aggregate, anonymized bill pay data comprised of actual bill payment activity to confirmed household service providers across the country.

8M+

Statistically significant, with over 8 million paying consumers.

97%

Geographically diverse, capturing payment activity in 97% U.S. zip codes

120,000

Covering 45 different biller service categories, with more than 120,000 unique billers

All income brackets

Economically representative, with participation from all income brackets.

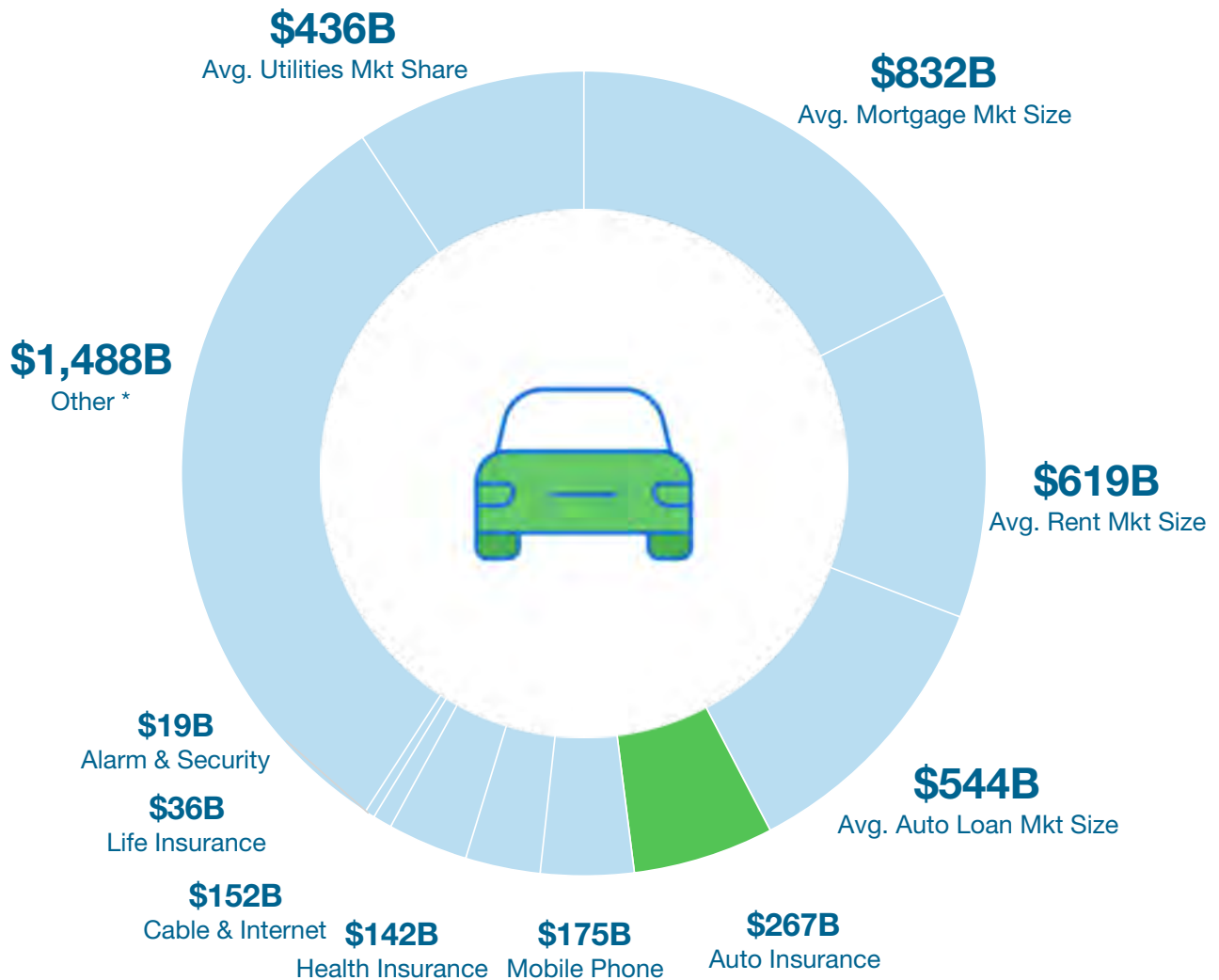
All payment funding sources

Capturing all payment funding sources, including bank accounts, credit cards, and debit cards.

doxoINSIGHTS provides a comprehensive look into the household bill pay industry, with a deep dive into category size and average spend at the national, state, and regional level. doxoINSIGHTS aims to bring transparency to the U.S. bill pay market by bringing together the broadest available data set for analyzing actual household payment activity, and providing the foundation for bottoms-up market sizing for the 10 most common household bills. For more information about doxoINSIGHTS visit www.doxo.com/insights.

Bill Pay Market Size (in billions)

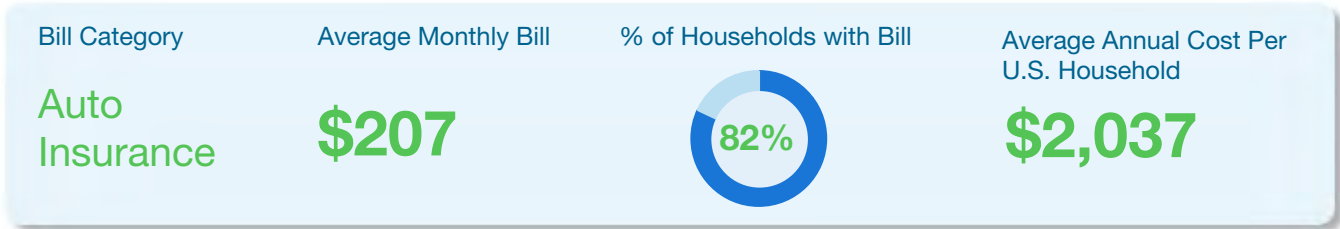
While the total market size for U.S. household bills is \$3.87 trillion per year, the United States of Bill Pay Reports focus on the ten most common household bills, which amount to \$3.22 trillion annually. This report focuses on the \$267 billion Auto Insurance category.



Auto Insurance bills account for **8.3%** of the **\$3.22** trillion spent on household bills per year.

*Other includes credit card payments, taxes and non-recurring fees like health care lab expenses and toll roads.

The average U.S. household spends **\$207** a month on Auto Insurance.



Auto Insurance amount to **\$2,037** of the **\$24,557** spent annually on the **ten most common** household bills.*

Bill Category	Average Monthly Bill	% of Households with Bill	Average Annual Cost
Mortgage	\$1,321	40%	\$6,341
Rent	\$1,191	33%	\$4,716
Auto Loan	\$467	74%	\$4,144
Utilities	\$351	79%	\$3,327
Auto Insurance	\$207	82%	\$2,037
Health Ins	\$120	75%	\$1,080
Cable And Satellite	\$118	82%	\$1,161
Mobile Phone	\$119	94%	\$1,342
Alarm And Security	\$84	14%	\$141
Life Ins	\$89	26%	\$277

*The ten most common household bills do not take into account such things as credit card payments, taxes and non-recurring fees like health care lab expenses and toll roads.

Auto Insurance Market Snapshot

Total Auto Insurance Market Size

\$267B

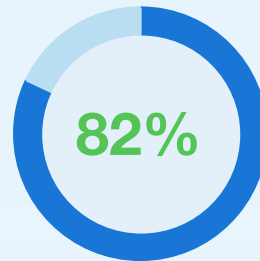
Average Annual Cost Per U.S. Household

\$2,037*

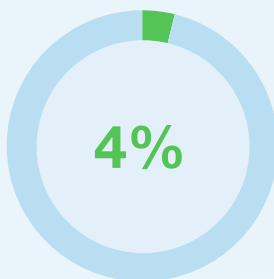
Average monthly household bill

\$207

Percent of households with Auto Insurance



Percent of annual income



Most expensive states for Auto Insurance

HI

AK

MT

RI

MD



* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

Auto Insurance Bill Pay Market Size

Auto Insurance Bill Pay Market Size by State

	State	Market Size (\$B)	# Households	
1	California	\$23.36	12,576,918	
2	Florida	\$18.44	7,420,759	
3	New York	\$17.15	7,317,755	
4	Texas	\$15.52	8,922,664	
5	Pennsylvania	\$10.96	5,018,860	
6	Illinois	\$8.79	4,836,947	
7	Ohio	\$8.19	4,602,999	
8	North Carolina	\$7.10	3,745,153	
9	New Jersey	\$7.07	3,214,360	
10	Georgia	\$7.02	3,585,611	
11	Michigan	\$6.81	3,872,494	
12	Virginia	\$6.47	3,056,144	
13	Washington	\$5.94	2,620,116	
14	Massachusetts	\$5.73	2,547,068	
15	Maryland	\$5.54	2,156,414	
16	Tennessee	\$5.24	2,492,121	
17	Wisconsin	\$4.94	2,279,781	
18	Indiana	\$4.88	2,502,149	
19	Arizona	\$4.78	2,381,696	
20	Colorado	\$4.50	1,972,932	
21	South Carolina	\$4.30	1,801,181	
22	Missouri	\$4.24	2,375,732	
23	Minnesota	\$4.02	2,087,300	
24	Oregon	\$3.72	1,518,988	
25	Louisiana	\$3.49	1,728,134	

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	State	Market Size (\$B)	# Households	
26	Kentucky	\$3.42	1,721,406	
27	Alabama	\$3.38	1,883,727	
28	Connecticut	\$2.90	1,371,087	
29	Oklahoma	\$2.51	1,460,555	
30	Iowa	\$2.38	1,221,816	
31	Arkansas	\$2.03	1,147,095	
32	Kansas	\$1.97	1,112,105	
33	Nevada	\$1.91	1,006,477	
34	Mississippi	\$1.87	1,115,776	
35	West Virginia	\$1.54	763,744	
36	New Mexico	\$1.51	790,552	
37	Utah	\$1.49	877,481	
38	Nebraska	\$1.34	721,277	
39	Idaho	\$1.26	579,206	
40	New Hampshire	\$1.23	519,023	
41	Hawaii	\$1.18	455,338	
42	Maine	\$1.07	557,168	
43	Rhode Island	\$1.03	413,607	
44	Montana	\$0.97	409,869	
45	Alaska	\$0.67	258,052	
46	Delaware	\$0.65	342,294	
47	South Dakota	\$0.64	322,111	
48	Wyoming	\$0.56	226,944	
49	North Dakota	\$0.54	280,782	
50	Vermont	\$0.41	256,442	

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Auto Insurance Bill Pay Market Size by Top 50 U.S. City (based on # of households)

	CBSA	Market Size (\$B)	Number of households in the area	
1	New York	\$2.45	760,488	
2	Miami	\$1.88	597,148	
3	Los Angeles	\$1.80	821,015	
4	Chicago	\$1.79	1,040,151	
5	Houston	\$1.53	1,036,113	
6	Phoenix	\$1.28	468,278	
7	Las Vegas	\$1.27	523,424	
8	Portland	\$1.22	351,771	
9	Atlanta	\$1.09	384,898	
10	Denver	\$1.09	405,963	
11	Seattle	\$1.03	371,914	
12	Philadelphia	\$0.99	599,819	
13	Tampa	\$0.93	286,184	
14	Indianapolis	\$0.93	368,507	
15	Fort Lauderdale	\$0.93	306,949	
16	Jacksonville	\$0.92	319,551	
17	San Diego	\$0.91	460,080	
18	Pittsburgh	\$0.90	305,354	
19	Dallas	\$0.88	481,042	
20	Washington DC	\$0.88	266,707	
21	Fort Worth	\$0.85	292,704	
22	Memphis	\$0.79	265,247	
23	Tucson	\$0.73	349,348	
24	Louisville	\$0.73	306,685	
25	Cincinnati	\$0.71	332,932	

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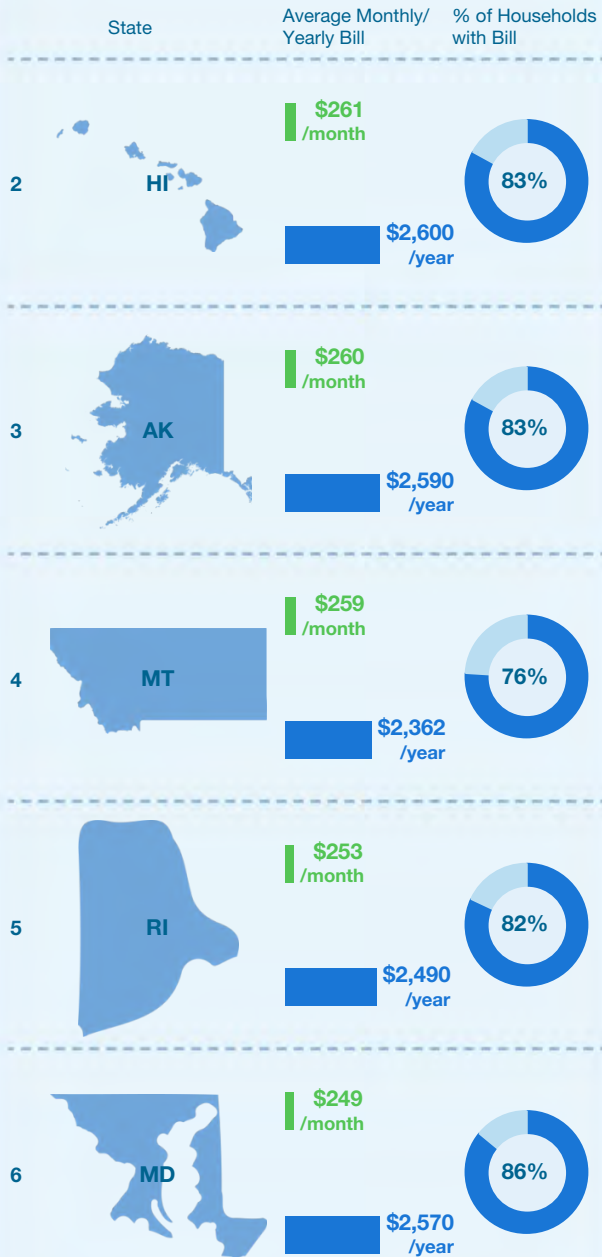
	CBSA	Market Size (\$B)	Number of households in the area	
26	Saint Louis	\$0.70	393,848	
27	San Francisco	\$0.69	345,811	
28	Columbus	\$0.67	329,101	
29	Orlando	\$0.65	322,023	
30	Rochester	\$0.62	196,574	
31	Milwaukee	\$0.62	325,271	
32	Charlotte	\$0.59	311,844	
33	San Antonio	\$0.59	567,207	
34	Cleveland	\$0.58	328,591	
35	Austin	\$0.57	382,370	
36	Birmingham	\$0.56	201,876	
37	San Jose	\$0.55	309,116	
38	Kansas City	\$0.51	228,104	
39	Minneapolis	\$0.50	423,421	
40	Saint Paul	\$0.49	296,977	
41	Detroit	\$0.46	255,096	
42	Oklahoma City	\$0.46	257,812	
43	El Paso	\$0.44	243,085	
44	Albuquerque	\$0.43	257,469	
45	Colorado Springs	\$0.42	203,526	
46	Sacramento	\$0.40	281,295	
47	Baltimore	\$0.40	253,110	
48	Dayton	\$0.35	200,079	
49	Omaha	\$0.30	203,128	
50	Boston	\$0.22	64,609	

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Regional Auto Insurance Bill Pay Comparison

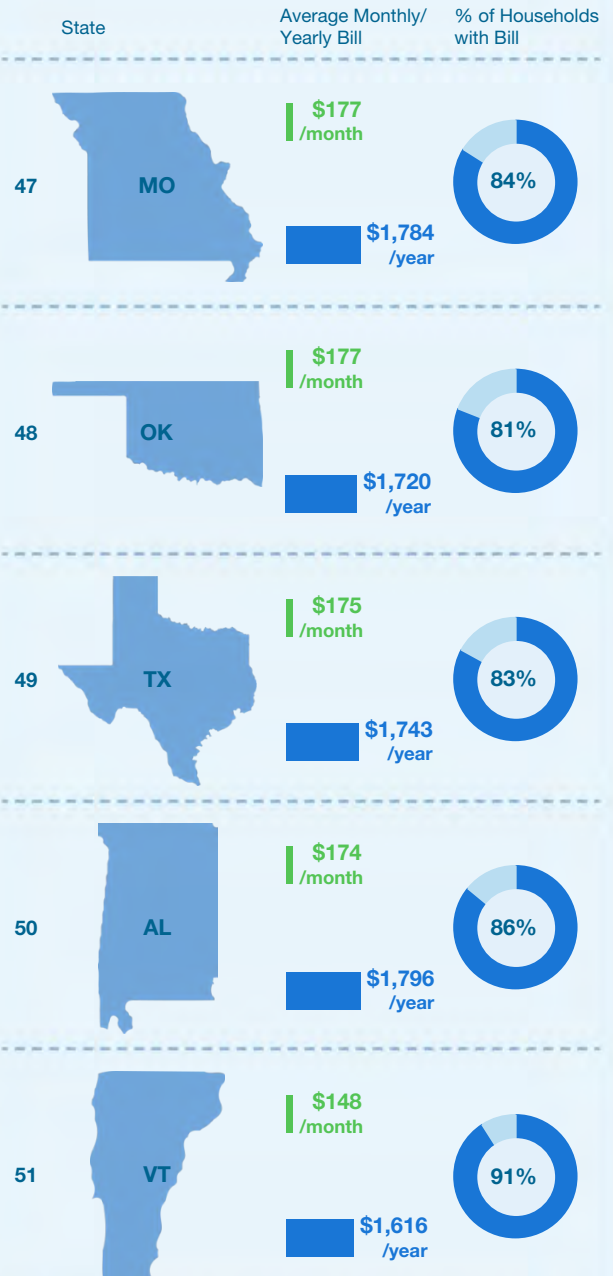
The Most and Least Expensive States for Auto Insurance

Top 5 Most Expensive



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Top 5 Least Expensive








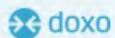
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The Most and Least Expensive Big Cities for Auto Insurance

(based on # of households)






Top 5 Most Expensive

City	Average Monthly/ Yearly Bill	% of Households with Bill
 New York	\$401 /month \$3,224 /year	67%
 Boston	\$345 /month \$3,436 /year	83%
 Washington DC	\$342 /month \$3,283 /year	80%
 Portland	\$333 /month \$3,477 /year	87%
 Miami	\$324 /month \$3,149 /year	81%



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Top 5 Least Expensive

City	Average Monthly/ Yearly Bill	% of Households with Bill
 Omaha	\$158 /month \$1,479 /year	78%
 Houston	\$156 /month \$1,479 /year	79%
 Austin	\$156 /month \$1,498 /year	80%
 Minneapolis	\$129 /month \$1,192 /year	77%
 San Antonio	\$109 /month \$1,046 /year	80%

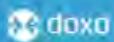


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Auto Insurance Market/Spend Breakdown by State

Auto Insurance Market/Spend by State

State	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
1 Alabama	1,883,727	\$3.38	\$174	86%	\$1,796
2 Alaska	258,052	\$0.67	\$260	83%	\$2,590
3 Arizona	2,381,696	\$4.78	\$202	83%	\$2,012
4 Arkansas	1,147,095	\$2.03	\$180	82%	\$1,771
5 California	12,576,918	\$23.36	\$196	79%	\$1,858
6 Colorado	1,972,932	\$4.50	\$221	86%	\$2,281
7 Connecticut	1,371,087	\$2.90	\$218	81%	\$2,119
8 Delaware	342,294	\$0.65	\$194	82%	\$1,909
9 Florida	7,420,759	\$18.44	\$238	87%	\$2,485
10 Georgia	3,585,611	\$7.02	\$190	86%	\$1,961
11 Hawaii	455,338	\$1.18	\$261	83%	\$2,600
12 Idaho	579,206	\$1.26	\$206	88%	\$2,175
13 Illinois	4,836,947	\$8.79	\$187	81%	\$1,818
14 Indiana	2,502,149	\$4.88	\$203	80%	\$1,949
15 Iowa	1,221,816	\$2.38	\$206	79%	\$1,953
16 Kansas	1,112,105	\$1.97	\$178	83%	\$1,773
17 Kentucky	1,721,406	\$3.42	\$188	88%	\$1,985
18 Louisiana	1,728,134	\$3.49	\$201	84%	\$2,026
19 Maine	557,168	\$1.07	\$189	85%	\$1,928
20 Maryland	2,156,414	\$5.54	\$249	86%	\$2,570
21 Massachusetts	2,547,068	\$5.73	\$226	83%	\$2,251
22 Michigan	3,872,494	\$6.81	\$183	80%	\$1,757
23 Minnesota	2,087,300	\$4.02	\$193	83%	\$1,922
24 Mississippi	1,115,776	\$1.87	\$179	78%	\$1,675
25 Missouri	2,375,732	\$4.24	\$177	84%	\$1,784



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* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

Auto Insurance Market/Spend by State (continued)

State	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
26 Montana	409,869	\$0.97	\$259	76%	\$2,362
27 Nebraska	721,277	\$1.34	\$197	79%	\$1,868
28 Nevada	1,006,477	\$1.91	\$202	78%	\$1,891
29 New Hampshire	519,023	\$1.23	\$230	86%	\$2,374
30 New Jersey	3,214,360	\$7.07	\$218	84%	\$2,197
31 New Mexico	790,552	\$1.51	\$190	84%	\$1,915
32 New York	7,317,755	\$17.15	\$244	80%	\$2,342
33 North Carolina	3,745,153	\$7.10	\$188	84%	\$1,895
34 North Dakota	280,782	\$0.54	\$196	82%	\$1,929
35 Ohio	4,602,999	\$8.19	\$181	82%	\$1,781
36 Oklahoma	1,460,555	\$2.51	\$177	81%	\$1,720
37 Oregon	1,518,988	\$3.72	\$243	84%	\$2,449
38 Pennsylvania	5,018,860	\$10.96	\$219	83%	\$2,181
39 Rhode Island	413,607	\$1.03	\$253	82%	\$2,490
40 South Carolina	1,801,181	\$4.30	\$221	90%	\$2,387
41 South Dakota	322,111	\$0.64	\$224	74%	\$1,989
42 Tennessee	2,492,121	\$5.24	\$222	79%	\$2,105
43 Texas	8,922,664	\$15.52	\$175	83%	\$1,743
44 Utah	877,481	\$1.49	\$179	79%	\$1,697
45 Vermont	256,442	\$0.41	\$148	91%	\$1,616
46 Virginia	3,056,144	\$6.47	\$210	84%	\$2,117
47 Washington	2,620,116	\$5.94	\$228	83%	\$2,271
48 Washington DC	266,707	\$0.89	\$342	81%	\$3,324
49 West Virginia	763,744	\$1.54	\$216	78%	\$2,022
50 Wisconsin	2,279,781	\$4.94	\$217	83%	\$2,161



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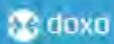
* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

Auto Insurance Market/Spend by 50 Biggest U.S. Cities

(based on # of households)

Auto Insurance Market/Spend by 50 Biggest U.S. Cities (based on # of households)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
1 Albuquerque	257,469	\$0.43	\$166	83%	\$1,653
2 Atlanta	384,898	\$1.09	\$287	82%	\$2,824
3 Austin	382,370	\$0.57	\$156	80%	\$1,498
4 Baltimore	253,110	\$0.40	\$166	79%	\$1,574
5 Birmingham	201,876	\$0.56	\$267	86%	\$2,755
6 Boston	64,609	\$0.22	\$345	83%	\$3,436
7 Charlotte	311,844	\$0.59	\$183	87%	\$1,911
8 Chicago	1,040,151	\$1.79	\$199	72%	\$1,719
9 Cincinnati	332,932	\$0.71	\$227	78%	\$2,125
10 Cleveland	328,591	\$0.58	\$172	86%	\$1,775
11 Colorado Springs	203,526	\$0.42	\$201	85%	\$2,050
12 Columbus	329,101	\$0.67	\$205	83%	\$2,042
13 Dallas	481,042	\$0.88	\$188	81%	\$1,827
14 Dayton	200,079	\$0.35	\$177	81%	\$1,720
15 Denver	405,963	\$1.09	\$272	82%	\$2,676
16 Detroit	255,096	\$0.46	\$195	78%	\$1,825
17 El Paso	243,085	\$0.44	\$192	79%	\$1,820
18 Fort Lauderdale	306,949	\$0.93	\$277	91%	\$3,025
19 Fort Worth	292,704	\$0.85	\$274	88%	\$2,893
20 Houston	1,036,113	\$1.53	\$156	79%	\$1,479
21 Indianapolis	368,507	\$0.93	\$266	79%	\$2,522
22 Jacksonville	319,551	\$0.92	\$271	89%	\$2,894
23 Kansas City	228,104	\$0.51	\$230	81%	\$2,236
24 Las Vegas	523,424	\$1.27	\$258	78%	\$2,415
25 Los Angeles	821,015	\$1.80	\$241	76%	\$2,198

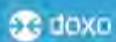


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* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

Auto Insurance Market/Spend by 50 Biggest U.S. Cities (based on # of households, cont'd)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
26 Memphis	265,247	\$0.79	\$314	79%	\$2,977
27 Miami	597,148	\$1.88	\$324	81%	\$3,149
28 Milwaukee	325,271	\$0.62	\$192	83%	\$1,912
29 Minneapolis	423,421	\$0.50	\$129	77%	\$1,192
30 New York	760,488	\$2.45	\$401	67%	\$3,224
31 Oklahoma City	257,812	\$0.46	\$167	89%	\$1,784
32 Omaha	203,128	\$0.30	\$158	78%	\$1,479
34 Orlando	322,023	\$0.65	\$192	87%	\$2,004
35 Philadelphia	599,819	\$0.99	\$181	76%	\$1,651
36 Phoenix	468,278	\$1.28	\$268	85%	\$2,734
37 Pittsburgh	305,354	\$0.90	\$268	92%	\$2,959
38 Portland	351,771	\$1.22	\$333	87%	\$3,477
39 Rochester	196,574	\$0.62	\$275	96%	\$3,168
40 Sacramento	281,295	\$0.40	\$167	71%	\$1,423
41 Saint Louis	393,848	\$0.70	\$190	78%	\$1,778
42 Saint Paul	296,977	\$0.49	\$173	80%	\$1,661
43 San Antonio	567,207	\$0.59	\$109	80%	\$1,046
44 San Diego	460,080	\$0.91	\$202	82%	\$1,988
46 San Francisco	345,811	\$0.69	\$242	69%	\$2,004
47 San Jose	309,116	\$0.55	\$187	80%	\$1,795
48 Seattle	371,914	\$1.03	\$276	84%	\$2,782
49 Tampa	286,184	\$0.93	\$324	84%	\$3,266
50 Tucson	349,348	\$0.73	\$214	82%	\$2,106



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* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

Auto Insurance Market/Spend by U.S. Cities

(with population of 40k+)

Auto Insurance Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
1 Abilene, TX	46,527	\$0.10	\$237	74%	\$2,105
2 Akron, OH	113,678	\$0.15	\$153	73%	\$1,340
3 Albany, NY	63,464	\$0.17	\$261	87%	\$2,725
4 Albuquerque, NM	257,469	\$0.43	\$166	83%	\$1,653
5 Alexandria, VA	137,682	\$0.35	\$257	82%	\$2,529
6 Allentown, PA	61,819	\$0.08	\$134	80%	\$1,286
7 Alpharetta, GA	60,030	\$0.15	\$250	84%	\$2,520
8 Amarillo, TX	82,903	\$0.11	\$124	88%	\$1,309
9 Anaheim, CA	102,568	\$0.10	\$116	73%	\$1,016
10 Anchorage, AK	90,801	\$0.17	\$216	73%	\$1,892
11 Ann Arbor, MI	64,463	\$0.20	\$306	86%	\$3,158
12 Appleton, WI	46,703	\$0.15	\$393	66%	\$3,113
13 Arlington, TX	135,072	\$0.39	\$274	88%	\$2,893
14 Arlington, VA	98,253	\$0.12	\$141	75%	\$1,269
15 Arvada, CO	48,752	\$0.18	\$373	81%	\$3,626
16 Asheville, NC	52,723	\$0.10	\$204	77%	\$1,885
17 Astoria, NY	64,194	\$0.17	\$280	78%	\$2,621
18 Athens, GA	44,816	\$0.08	\$182	87%	\$1,900
19 Atlanta, GA	384,898	\$1.09	\$287	82%	\$2,824
20 Augusta, GA	79,120	\$0.20	\$211	98%	\$2,481
21 Aurora, CO	142,039	\$0.36	\$227	93%	\$2,533
22 Aurora, IL	65,112	\$0.11	\$153	93%	\$1,707
23 Austin, TX	382,370	\$0.57	\$156	80%	\$1,498
24 Bakersfield, CA	163,912	\$0.27	\$181	77%	\$1,672
25 Baltimore, MD	253,110	\$0.40	\$166	79%	\$1,574

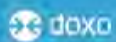


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* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

Auto Insurance Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
26 Baton Rouge, LA	150,146	\$0.66	\$401	91%	\$4,379
27 Beaumont, TX	51,082	\$0.11	\$226	80%	\$2,170
28 Beaverton, OR	70,528	\$0.17	\$244	82%	\$2,401
29 Bellevue, WA	53,635	\$0.13	\$257	76%	\$2,344
30 Bellingham, WA	48,856	\$0.07	\$155	75%	\$1,395
31 Bend, OR	43,272	\$0.12	\$264	87%	\$2,756
32 Berkeley, CA	48,584	\$0.12	\$257	81%	\$2,498
33 Bethlehem, PA	47,471	\$0.08	\$173	80%	\$1,661
34 Billings, MT	52,889	\$0.07	\$147	80%	\$1,411
35 Birmingham, AL	201,876	\$0.56	\$267	86%	\$2,755
36 Bloomington, IN	50,417	\$0.10	\$202	79%	\$1,915
37 Boca Raton, FL	92,147	\$0.31	\$303	94%	\$3,418
38 Boise, ID	95,967	\$0.21	\$201	93%	\$2,243
39 Boston, MA	64,609	\$0.22	\$345	83%	\$3,436
40 Bothell, WA	41,359	\$0.04	\$93	92%	\$1,027
41 Boulder, CO	51,579	\$0.07	\$137	88%	\$1,447
42 Bowling Green, KY	40,130	\$0.06	\$125	92%	\$1,380
43 Boynton Beach, FL	69,402	\$0.24	\$345	84%	\$3,478
44 Bradenton, FL	91,356	\$0.16	\$179	84%	\$1,804
45 Bridgeport, CT	51,248	\$0.09	\$175	81%	\$1,701
46 Broken Arrow, OK	42,894	\$0.11	\$212	97%	\$2,468
47 Bronx, NY	486,807	\$1.19	\$286	71%	\$2,437
48 Brooklyn, NY	916,856	\$2.07	\$303	62%	\$2,254
49 Brownsville, TX	54,806	\$0.05	\$82	88%	\$866
50 Cambridge, MA	44,117	\$0.31	\$704	83%	\$7,012



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Auto Insurance Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
51 Burbank, CA	43,151	\$0.09	\$214	79%	\$2,029
52 Cambridge, MA	44,117	\$0.31	\$704	83%	\$7,012
53 Canton, OH	61,288	\$0.07	\$114	87%	\$1,190
54 Cape Coral, FL	61,755	\$0.37	\$532	94%	\$6,001
55 Carlsbad, CA	41,278	\$0.06	\$153	81%	\$1,487
56 Carrollton, TX	43,484	\$0.22	\$480	88%	\$5,069
57 Cary, NC	50,713	\$0.21	\$371	92%	\$4,096
58 Cedar Rapids, IA	56,172	\$0.08	\$180	67%	\$1,447
59 Chandler, AZ	96,908	\$0.25	\$257	85%	\$2,621
60 Charleston, SC	75,336	\$0.12	\$168	82%	\$1,653
61 Charleston, WV	42,540	\$0.07	\$192	74%	\$1,705
62 Charlotte, NC	311,844	\$0.59	\$183	87%	\$1,911
63 Charlottesville, VA	44,312	\$0.09	\$198	84%	\$1,996
64 Chattanooga, TN	84,051	\$0.07	\$84	82%	\$827
65 Chesapeake, VA	79,593	\$0.16	\$196	84%	\$1,976
66 Chicago, IL	1,040,151	\$1.79	\$199	72%	\$1,719
67 Chico, CA	42,638	\$0.08	\$166	92%	\$1,833
68 Chula Vista, CA	74,219	\$0.08	\$129	73%	\$1,130
69 Cincinnati, OH	332,932	\$0.71	\$227	78%	\$2,125
70 Clarksville, TN	56,999	\$0.10	\$185	81%	\$1,798
71 Clearwater, FL	75,980	\$0.11	\$143	86%	\$1,476
72 Cleveland, OH	328,591	\$0.58	\$172	86%	\$1,775
73 Clinton Township, MI	42,046	\$0.09	\$211	81%	\$2,051
74 Colorado Springs, CO	203,526	\$0.42	\$201	85%	\$2,050
75 Columbia, MO	55,099	\$0.06	\$104	88%	\$1,098



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Auto Insurance Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
76 Columbia, SC	127,806	\$0.23	\$174	87%	\$1,817
77 Columbus, GA	69,559	\$0.18	\$247	88%	\$2,608
78 Columbus, OH	329,101	\$0.67	\$205	83%	\$2,042
79 Concord, CA	44,872	\$0.04	\$96	75%	\$864
80 Conroe, TX	45,568	\$0.05	\$117	81%	\$1,137
81 Corona, CA	66,724	\$0.07	\$104	82%	\$1,023
82 Corpus Christi, TX	113,186	\$0.24	\$210	84%	\$2,117
83 Costa Mesa, CA	40,296	\$0.05	\$136	80%	\$1,306
84 Cumming, GA	44,403	\$0.10	\$222	81%	\$2,158
85 Dallas, TX	481,042	\$0.88	\$188	81%	\$1,827
86 Davenport, IA	41,720	\$0.07	\$219	65%	\$1,708
87 Dayton, OH	200,079	\$0.35	\$177	81%	\$1,720
88 Daytona Beach, FL	43,566	\$0.07	\$176	81%	\$1,711
89 Decatur, GA	66,251	\$0.14	\$234	75%	\$2,106
90 Delray Beach, FL	53,914	\$0.25	\$434	90%	\$4,687
91 Denton, TX	51,697	\$0.08	\$146	86%	\$1,507
92 Denver, CO	405,963	\$1.09	\$272	82%	\$2,676
93 Des Moines, IA	84,389	\$0.14	\$169	79%	\$1,602
94 Detroit, MI	255,096	\$0.46	\$195	78%	\$1,825
95 Duluth, MN	47,284	\$0.07	\$128	92%	\$1,413
96 Durham, NC	103,837	\$0.20	\$191	86%	\$1,971
97 Edmond, OK	53,091	\$0.18	\$375	74%	\$3,330
98 El Cajon, CA	57,752	\$0.12	\$211	84%	\$2,127
99 El Paso, TX	243,085	\$0.44	\$192	79%	\$1,820
100 Elk Grove, CA	50,299	\$0.10	\$216	78%	\$2,022



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Auto Insurance Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
101 Englewood, CO	42,145	\$0.15	\$354	85%	\$3,611
102 Erie, PA	75,871	\$0.18	\$290	70%	\$2,436
103 Escondido, CA	55,176	\$0.09	\$174	77%	\$1,608
104 Eugene, OR	80,574	\$0.15	\$217	74%	\$1,927
105 Evansville, IN	75,667	\$0.12	\$161	85%	\$1,642
106 Everett, WA	65,085	\$0.12	\$215	74%	\$1,909
107 Fairfax, VA	55,388	\$0.15	\$281	81%	\$2,731
108 Falls Church, VA	43,926	\$0.06	\$136	82%	\$1,338
109 Fargo, ND	47,589	\$0.14	\$283	86%	\$2,921
110 Fayetteville, NC	95,271	\$0.20	\$203	84%	\$2,046
111 Flint, MI	65,019	\$0.09	\$149	77%	\$1,377
112 Florissant, MO	42,623	\$0.07	\$171	79%	\$1,621
113 Flushing, NY	77,309	\$0.04	\$49	82%	\$482
114 Fontana, CA	54,330	\$0.09	\$181	75%	\$1,629
115 Fort Collins, CO	70,063	\$0.18	\$243	86%	\$2,508
116 Fort Lauderdale, FL	306,949	\$0.93	\$277	91%	\$3,025
117 Fort Myers, FL	95,960	\$0.36	\$347	89%	\$3,706
118 Fort Wayne, IN	120,138	\$0.20	\$206	67%	\$1,656
119 Fort Worth, TX	292,704	\$0.85	\$274	88%	\$2,893
120 Frederick, MD	45,427	\$0.20	\$409	88%	\$4,319
121 Fredericksburg, VA	54,809	\$0.10	\$198	75%	\$1,782
122 Fremont, CA	71,013	\$0.06	\$88	81%	\$855
123 Fresno, CA	182,779	\$0.23	\$143	73%	\$1,253
124 Frisco, TX	40,964	\$0.07	\$157	85%	\$1,601
125 Fullerton, CA	45,163	\$0.08	\$208	68%	\$1,697



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Auto Insurance Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
126 Gainesville, FL	80,228	\$0.25	\$307	83%	\$3,058
127 Gaithersburg, MD	46,442	\$0.14	\$303	82%	\$2,982
128 Garden Grove, CA	46,801	\$0.11	\$249	76%	\$2,271
129 Garland, TX	75,703	\$0.09	\$127	80%	\$1,219
130 Gilbert, AZ	70,090	\$0.04	\$63	81%	\$612
131 Glendale, AZ	98,219	\$0.22	\$218	85%	\$2,224
132 Glendale, CA	65,443	\$0.13	\$208	79%	\$1,972
133 Grand Junction, CO	41,431	\$0.07	\$164	80%	\$1,574
134 Grand Prairie, TX	57,749	\$0.10	\$195	75%	\$1,755
135 Grand Rapids, MI	134,945	\$0.24	\$200	74%	\$1,776
136 Green Bay, WI	72,193	\$0.27	\$406	77%	\$3,751
137 Greensboro, NC	125,993	\$0.22	\$170	86%	\$1,754
138 Greenville, NC	44,250	\$0.11	\$246	85%	\$2,509
139 Greenville, SC	81,983	\$0.19	\$227	84%	\$2,288
140 Hamilton, OH	49,236	\$0.10	\$208	81%	\$2,022
141 Hampton, VA	54,206	\$0.07	\$117	91%	\$1,278
142 Harrisburg, PA	69,235	\$0.08	\$147	67%	\$1,182
143 Hartford, CT	45,370	\$0.08	\$206	75%	\$1,854
144 Hayward, CA	55,833	\$0.11	\$214	78%	\$2,003
145 Hemet, CA	43,404	\$0.10	\$232	79%	\$2,199
146 Henderson, NV	103,938	\$0.16	\$162	77%	\$1,497
147 Henrico, VA	75,351	\$0.13	\$179	80%	\$1,718
148 Hialeah, FL	111,174	\$0.24	\$214	83%	\$2,131
149 High Point, NC	45,645	\$0.06	\$121	91%	\$1,321
150 Hollywood, FL	154,790	\$0.30	\$209	78%	\$1,956



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Auto Insurance Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
151 Homestead, FL	45,955	\$0.15	\$304	89%	\$3,247
152 Honolulu, HI	151,980	\$0.34	\$214	87%	\$2,234
153 Houston, TX	1,036,113	\$1.53	\$156	79%	\$1,479
154 Humble, TX	42,767	\$0.05	\$115	84%	\$1,159
155 Huntington Beach, CA	74,397	\$0.18	\$246	81%	\$2,391
156 Huntsville, AL	80,270	\$0.10	\$106	96%	\$1,221
157 Hyattsville, MD	49,521	\$0.17	\$312	89%	\$3,332
158 Independence, MO	51,139	\$0.06	\$131	70%	\$1,100
159 Indianapolis, IN	368,507	\$0.93	\$266	79%	\$2,522
160 Inglewood, CA	42,436	\$0.14	\$372	74%	\$3,303
161 Irvine, CA	78,996	\$0.17	\$208	86%	\$2,147
162 Irving, TX	83,092	\$0.27	\$287	94%	\$3,237
163 Jackson, MS	65,284	\$0.13	\$188	86%	\$1,940
164 Jacksonville, FL	319,551	\$0.92	\$271	89%	\$2,894
165 Jamaica, NY	71,999	\$0.19	\$280	78%	\$2,621
166 Jersey City, NJ	96,828	\$0.20	\$234	75%	\$2,106
167 Joliet, IL	44,247	\$0.08	\$201	75%	\$1,809
168 Kalamazoo, MI	64,188	\$0.09	\$142	86%	\$1,465
169 Kansas City, KS	55,588	\$0.07	\$129	82%	\$1,269
170 Kansas City, MO	228,104	\$0.51	\$230	81%	\$2,236
171 Katy, TX	78,737	\$0.21	\$239	93%	\$2,667
172 Kenosha, WI	42,607	\$0.06	\$146	82%	\$1,437
173 Kent, WA	52,632	\$0.12	\$253	78%	\$2,368
174 Killeen, TX	50,140	\$0.09	\$180	86%	\$1,858
175 Kissimmee, FL	76,049	\$0.20	\$244	89%	\$2,606



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Auto Insurance Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
176 Knoxville, TN	152,402	\$0.45	\$316	78%	\$2,958
177 Lafayette, LA	61,230	\$0.08	\$131	86%	\$1,352
178 Lake Charles, LA	48,024	\$0.11	\$224	88%	\$2,365
179 Lake Worth, FL	68,705	\$0.12	\$156	93%	\$1,741
180 Lakeland, FL	91,873	\$0.13	\$138	88%	\$1,457
181 Lancaster, CA	55,674	\$0.07	\$121	84%	\$1,220
182 Lancaster, PA	64,110	\$0.13	\$214	81%	\$2,080
183 Lansing, MI	69,602	\$0.07	\$105	77%	\$970
184 Laredo, TX	66,620	\$0.31	\$457	84%	\$4,607
185 Largo, FL	49,129	\$0.10	\$192	85%	\$1,958
186 Las Cruces, NM	55,710	\$0.17	\$297	84%	\$2,994
187 Las Vegas, NV	523,424	\$1.27	\$258	78%	\$2,415
188 Lawrenceville, GA	74,070	\$0.14	\$168	93%	\$1,875
189 Lewisville, TX	41,884	\$0.09	\$199	88%	\$2,101
190 Lexington, KY	123,494	\$0.22	\$188	80%	\$1,805
191 Lincoln, NE	106,408	\$0.17	\$156	83%	\$1,554
192 Little Rock, AR	89,906	\$0.13	\$150	79%	\$1,422
193 Littleton, CO	116,253	\$0.33	\$274	86%	\$2,828
194 Long Beach, CA	166,308	\$0.55	\$322	85%	\$3,284
195 Longmont, CO	44,469	\$0.10	\$224	86%	\$2,312
196 Los Angeles, CA	821,015	\$1.80	\$241	76%	\$2,198
197 Louisville, KY	306,685	\$0.73	\$241	82%	\$2,371
198 Lubbock, TX	96,888	\$0.14	\$145	85%	\$1,479
199 Macon, GA	64,138	\$0.09	\$150	81%	\$1,458
200 Madison, WI	119,823	\$0.39	\$323	84%	\$3,256



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Auto Insurance Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
201 Manassas, VA	44,564	\$0.19	\$426	84%	\$4,294
202 Manchester, NH	46,891	\$0.08	\$168	85%	\$1,714
203 Marietta, GA	112,699	\$0.37	\$357	76%	\$3,256
204 McAllen, TX	42,109	\$0.05	\$117	85%	\$1,193
205 McKinney, TX	49,561	\$0.06	\$118	81%	\$1,147
206 Melbourne, FL	60,998	\$0.15	\$228	90%	\$2,462
207 Memphis, TN	265,247	\$0.79	\$314	79%	\$2,977
208 Mesa, AZ	182,732	\$0.33	\$189	80%	\$1,814
209 Mesquite, TX	48,569	\$0.14	\$255	93%	\$2,846
210 Metairie, LA	59,380	\$0.11	\$197	80%	\$1,891
211 Miami Beach, FL	57,465	\$0.17	\$304	79%	\$2,882
212 Miami, FL	597,148	\$1.88	\$324	81%	\$3,149
213 Midland, TX	49,746	\$0.12	\$261	78%	\$2,443
214 Milwaukee, WI	325,271	\$0.62	\$192	83%	\$1,912
215 Minneapolis, MN	423,421	\$0.50	\$129	77%	\$1,192
216 Mission, TX	45,515	\$0.06	\$117	93%	\$1,306
217 Mobile, AL	106,874	\$0.22	\$209	83%	\$2,082
218 Modesto, CA	84,626	\$0.10	\$151	68%	\$1,232
219 Montgomery, AL	84,239	\$0.14	\$150	90%	\$1,620
220 Moreno Valley, CA	51,779	\$0.05	\$124	68%	\$1,012
221 Murfreesboro, TN	59,453	\$0.20	\$346	81%	\$3,363
222 Muskegon, MI	49,354	\$0.04	\$94	80%	\$902
223 Myrtle Beach, SC	50,483	\$0.11	\$185	95%	\$2,109
224 Naperville, IL	56,771	\$0.10	\$180	83%	\$1,793
225 Naples, FL	117,290	\$0.30	\$263	81%	\$2,556



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Auto Insurance Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
226 Nashville, TN	178,661	\$0.30	\$179	78%	\$1,675
227 New Haven, CT	48,330	\$0.14	\$308	78%	\$2,883
228 New Orleans, LA	159,787	\$0.40	\$238	87%	\$2,485
229 New Port Richey, FL	49,892	\$0.08	\$151	84%	\$1,522
230 New York, NY	760,488	\$2.45	\$401	67%	\$3,224
231 Newark, DE	50,290	\$0.09	\$176	88%	\$1,859
232 Newark, NJ	94,631	\$0.20	\$221	78%	\$2,069
233 Newport News, VA	71,532	\$0.08	\$105	85%	\$1,071
234 Norfolk, VA	86,485	\$0.13	\$133	92%	\$1,468
235 Norman, OK	45,718	\$0.05	\$107	81%	\$1,040
236 North Hollywood, CA	55,507	\$0.09	\$182	76%	\$1,660
237 North Las Vegas, NV	65,737	\$0.07	\$121	75%	\$1,089
238 Oakland, CA	149,394	\$0.29	\$192	85%	\$1,958
239 Ocala, FL	83,518	\$0.29	\$299	98%	\$3,516
240 Oceanside, CA	64,948	\$0.09	\$135	81%	\$1,312
241 Odessa, TX	48,884	\$0.11	\$207	89%	\$2,211
242 Ogden, UT	63,895	\$0.19	\$315	80%	\$3,024
243 Oklahoma City, OK	257,812	\$0.46	\$167	89%	\$1,784
244 Olathe, KS	45,895	\$0.16	\$339	84%	\$3,417
245 Olympia, WA	67,951	\$0.19	\$267	86%	\$2,755
246 Omaha, NE	203,128	\$0.30	\$158	78%	\$1,479
247 Ontario, CA	45,662	\$0.03	\$87	66%	\$689
248 Orange, CA	44,667	\$0.08	\$187	82%	\$1,840
249 Orlando, FL	322,023	\$0.65	\$192	87%	\$2,004
250 Overland Park, KS	69,523	\$0.11	\$176	76%	\$1,605



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Auto Insurance Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
251 Oxnard, CA	53,531	\$0.08	\$166	75%	\$1,494
252 Palm Bay, FL	40,151	\$0.16	\$396	83%	\$3,944
253 Palmdale, CA	48,499	\$0.12	\$299	67%	\$2,404
254 Panama City, FL	47,297	\$0.15	\$333	82%	\$3,277
255 Pasadena, CA	61,247	\$0.11	\$170	86%	\$1,754
256 Pasadena, TX	46,761	\$0.10	\$224	77%	\$2,070
257 Paterson, NJ	44,329	\$0.08	\$201	79%	\$1,905
258 Pensacola, FL	100,607	\$0.31	\$267	95%	\$3,044
259 Peoria, AZ	58,438	\$0.12	\$209	82%	\$2,057
260 Peoria, IL	55,953	\$0.05	\$108	66%	\$855
261 Philadelphia, PA	599,819	\$0.99	\$181	76%	\$1,651
262 Phoenix, AZ	468,278	\$1.28	\$268	85%	\$2,734
263 Pittsburgh, PA	305,354	\$0.90	\$268	92%	\$2,959
264 Plano, TX	104,361	\$0.13	\$122	85%	\$1,244
265 Pompano Beach, FL	132,205	\$0.73	\$529	87%	\$5,523
266 Port Saint Lucie, FL	69,266	\$0.15	\$221	83%	\$2,201
267 Portland, OR	351,771	\$1.22	\$333	87%	\$3,477
268 Providence, RI	74,254	\$0.16	\$235	76%	\$2,143
269 Pueblo, CO	60,063	\$0.08	\$129	89%	\$1,378
270 Puyallup, WA	47,891	\$0.11	\$227	81%	\$2,206
271 Quincy, MA	40,658	\$0.14	\$348	82%	\$3,424
272 Racine, WI	50,405	\$0.07	\$167	74%	\$1,483
273 Raleigh, NC	194,292	\$0.48	\$233	88%	\$2,460
274 Rancho Cucamonga, CA	54,429	\$0.10	\$199	79%	\$1,887
275 Reading, PA	80,195	\$0.14	\$186	80%	\$1,786



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Auto Insurance Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
276 Redding, CA	44,409	\$0.05	\$106	84%	\$1,068
277 Reno, NV	110,456	\$0.19	\$165	85%	\$1,683
278 Renton, WA	54,676	\$0.11	\$187	89%	\$1,997
279 Richmond, VA	150,747	\$0.27	\$192	78%	\$1,797
280 Riverside, CA	103,707	\$0.22	\$224	78%	\$2,097
281 Roanoke, VA	70,815	\$0.10	\$152	79%	\$1,441
282 Rochester, MN	47,084	\$0.15	\$291	89%	\$3,108
283 Rochester, NY	196,574	\$0.62	\$275	96%	\$3,168
284 Rock Hill, SC	41,750	\$0.10	\$259	79%	\$2,455
285 Rockford, IL	74,712	\$0.21	\$269	89%	\$2,873
286 Rockville, MD	51,224	\$0.20	\$376	87%	\$3,925
287 Roseville, CA	46,450	\$0.12	\$276	79%	\$2,616
288 Round Rock, TX	48,007	\$0.08	\$168	81%	\$1,633
289 Sacramento, CA	281,295	\$0.40	\$167	71%	\$1,423
290 Saginaw, MI	54,545	\$0.09	\$168	80%	\$1,613
291 Saint Augustine, FL	45,104	\$0.11	\$217	90%	\$2,344
292 Saint Charles, MO	52,338	\$0.17	\$348	80%	\$3,341
293 Saint Louis, MO	393,848	\$0.70	\$190	78%	\$1,778
294 Saint Paul, MN	296,977	\$0.49	\$173	80%	\$1,661
295 Saint Petersburg, FL	157,379	\$0.21	\$130	87%	\$1,357
296 Salem, OR	91,679	\$0.20	\$204	89%	\$2,179
297 Salinas, CA	51,070	\$0.18	\$328	88%	\$3,464
298 Salt Lake City, UT	174,991	\$0.24	\$143	80%	\$1,373
299 San Angelo, TX	40,757	\$0.14	\$315	89%	\$3,364
300 San Antonio, TX	567,207	\$0.59	\$109	80%	\$1,046



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Auto Insurance Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
301 San Bernardino, CA	65,285	\$0.09	\$151	73%	\$1,323
302 San Diego, CA	460,080	\$0.91	\$202	82%	\$1,988
303 San Francisco, CA	345,811	\$0.69	\$242	69%	\$2,004
304 San Jose, CA	309,116	\$0.55	\$187	80%	\$1,795
305 San Mateo, CA	51,674	\$0.14	\$296	78%	\$2,771
306 Santa Ana, CA	81,168	\$0.10	\$144	73%	\$1,261
307 Santa Barbara, CA	52,151	\$0.14	\$231	98%	\$2,717
308 Santa Clara, CA	42,768	\$0.09	\$207	88%	\$2,186
309 Santa Fe, NM	53,265	\$0.11	\$204	82%	\$2,007
310 Santa Monica, CA	47,924	\$0.10	\$208	86%	\$2,147
311 Santa Rosa, CA	78,686	\$0.17	\$225	79%	\$2,133
312 Sarasota, FL	106,736	\$0.23	\$219	81%	\$2,129
313 Savannah, GA	89,149	\$0.18	\$194	85%	\$1,979
314 Schenectady, NY	65,997	\$0.20	\$293	87%	\$3,059
315 Scottsdale, AZ	121,031	\$0.33	\$275	82%	\$2,706
316 Scranton, PA	40,609	\$0.06	\$156	83%	\$1,554
317 Seattle, WA	371,914	\$1.03	\$276	84%	\$2,782
318 Shreveport, LA	91,956	\$0.15	\$154	87%	\$1,608
319 Silver Spring, MD	103,567	\$0.33	\$288	91%	\$3,145
320 Simi Valley, CA	42,183	\$0.09	\$228	76%	\$2,079
321 Sioux Falls, SD	64,311	\$0.08	\$139	79%	\$1,318
322 South Bend, IN	57,903	\$0.12	\$242	74%	\$2,149
323 Sparks, NV	40,452	\$0.06	\$161	75%	\$1,449
324 Spartanburg, SC	42,423	\$0.06	\$126	92%	\$1,391
325 Spokane, WA	140,579	\$0.38	\$270	84%	\$2,722



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* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

Auto Insurance Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
326 Spring Hill, FL	47,410	\$0.07	\$156	84%	\$1,572
327 Spring, TX	110,748	\$0.20	\$161	92%	\$1,777
328 Springfield, IL	61,813	\$0.08	\$158	71%	\$1,346
329 Springfield, MA	53,235	\$0.10	\$179	84%	\$1,804
330 Springfield, MO	93,068	\$0.11	\$129	75%	\$1,161
331 Springfield, OH	40,995	\$0.08	\$198	81%	\$1,925
332 Stamford, CT	47,292	\$0.24	\$508	82%	\$4,999
333 Staten Island, NY	165,516	\$0.60	\$329	92%	\$3,632
334 Sterling Heights, MI	49,441	\$0.11	\$246	78%	\$2,303
335 Stockton, CA	111,246	\$0.26	\$275	72%	\$2,376
336 Stone Mountain, GA	41,352	\$0.07	\$172	82%	\$1,692
337 Sugar Land, TX	48,029	\$0.13	\$269	84%	\$2,712
338 Summerville, SC	41,543	\$0.10	\$233	89%	\$2,488
339 Sunnyvale, CA	53,530	\$0.12	\$217	83%	\$2,161
340 Surprise, AZ	44,111	\$0.08	\$187	84%	\$1,885
341 Syracuse, NY	92,087	\$0.22	\$236	84%	\$2,379
342 Tacoma, WA	119,941	\$0.27	\$243	77%	\$2,245
343 Tallahassee, FL	110,940	\$0.31	\$270	85%	\$2,754
344 Tampa, FL	286,184	\$0.93	\$324	84%	\$3,266
345 Tempe, AZ	67,319	\$0.13	\$207	78%	\$1,938
346 Toledo, OH	131,713	\$0.14	\$132	68%	\$1,077
347 Toms River, NJ	50,677	\$0.16	\$294	87%	\$3,069
348 Topeka, KS	67,150	\$0.10	\$174	71%	\$1,482
349 Torrance, CA	63,334	\$0.11	\$176	80%	\$1,690
350 Trenton, NJ	75,881	\$0.15	\$197	81%	\$1,915



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Auto Insurance Market/Spend by U.S. Cities (with population of 40k+)

City	# of Households	Market Size (\$B)	Average Monthly Bill	Percent of Households will bill	Cost Per Year *
351 Tucson, AZ	349,348	\$0.73	\$214	82%	\$2,106
352 Tulsa, OK	171,919	\$0.20	\$125	76%	\$1,140
353 Tuscaloosa, AL	44,615	\$0.09	\$180	91%	\$1,966
354 Tyler, TX	54,727	\$0.09	\$162	82%	\$1,594
355 Vallejo, CA	41,597	\$0.04	\$98	83%	\$976
356 Van Nuys, CA	56,855	\$0.14	\$227	88%	\$2,397
357 Vancouver, WA	115,146	\$0.17	\$145	87%	\$1,514
358 Ventura, CA	42,565	\$0.11	\$296	74%	\$2,628
359 Vero Beach, FL	47,009	\$0.12	\$226	91%	\$2,468
360 Virginia Beach, VA	165,089	\$0.27	\$160	85%	\$1,632
361 Visalia, CA	46,399	\$0.05	\$140	70%	\$1,176
362 Waco, TX	54,771	\$0.10	\$199	74%	\$1,767
363 Warren, MI	53,442	\$0.09	\$179	80%	\$1,718
364 Waterbury, CT	42,755	\$0.10	\$219	87%	\$2,286
365 West Palm Beach, FL	131,261	\$0.30	\$220	86%	\$2,270
366 Whittier, CA	56,887	\$0.11	\$181	86%	\$1,868
367 Wichita Falls, TX	41,191	\$0.14	\$414	67%	\$3,329
368 Wichita, KS	161,719	\$0.24	\$148	85%	\$1,510
369 Wilmington, DE	87,667	\$0.17	\$193	84%	\$1,945
370 Wilmington, NC	78,939	\$0.13	\$151	90%	\$1,631
371 Winston Salem, NC	101,067	\$0.19	\$183	84%	\$1,845
372 Woodbridge, VA	60,426	\$0.21	\$355	81%	\$3,451
373 Worcester, MA	68,744	\$0.11	\$183	74%	\$1,625
374 Yakima, WA	45,991	\$0.15	\$349	80%	\$3,350
375 Yonkers, NY	66,496	\$0.16	\$259	77%	\$2,393
376 York, PA	67,941	\$0.18	\$265	84%	\$2,671
377 Youngstown, OH	68,664	\$0.12	\$186	75%	\$1,674
378 Ypsilanti, MI	40,145	\$0.11	\$254	86%	\$2,621
379 Yuma, AZ	51,038	\$0.11	\$204	85%	\$2,081



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About doxo

For over 8M users across the country, doxo makes it simple to organize and pay any and all bills with any payment account on any device through a standard, secure checkout every time; doxoPLUS adds 5 essential financial protections that boost financial health.

For billers, doxo's network-driven bill pay platform enables online and mobile payments with ridiculously simple integration, radically lower costs, and features that are unavailable in traditional biller-direct platforms. For fintech and payment network partners, doxo delivers innovation to over 8M users across 97% of US Zip Codes facilitating payments to over 120,000 service providers in the doxo Directory. For employees, doxo is an energetic, creative, ever-learning team that is building fintech tools designed to help millions of people stay on top of the most fundamental obligations of their financial lives. For investors, doxo provides an extraordinary opportunity to invest alongside Jackson Square Ventures, MDV, and Bezos Expeditions to disrupt a market that accounts for over \$4T of US Household spend. doxo is based in Seattle, WA.

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