



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

United States of Bill Pay
doxoINSIGHTS Report 2022



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.

7M+

Statistically significant, with over 7 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.

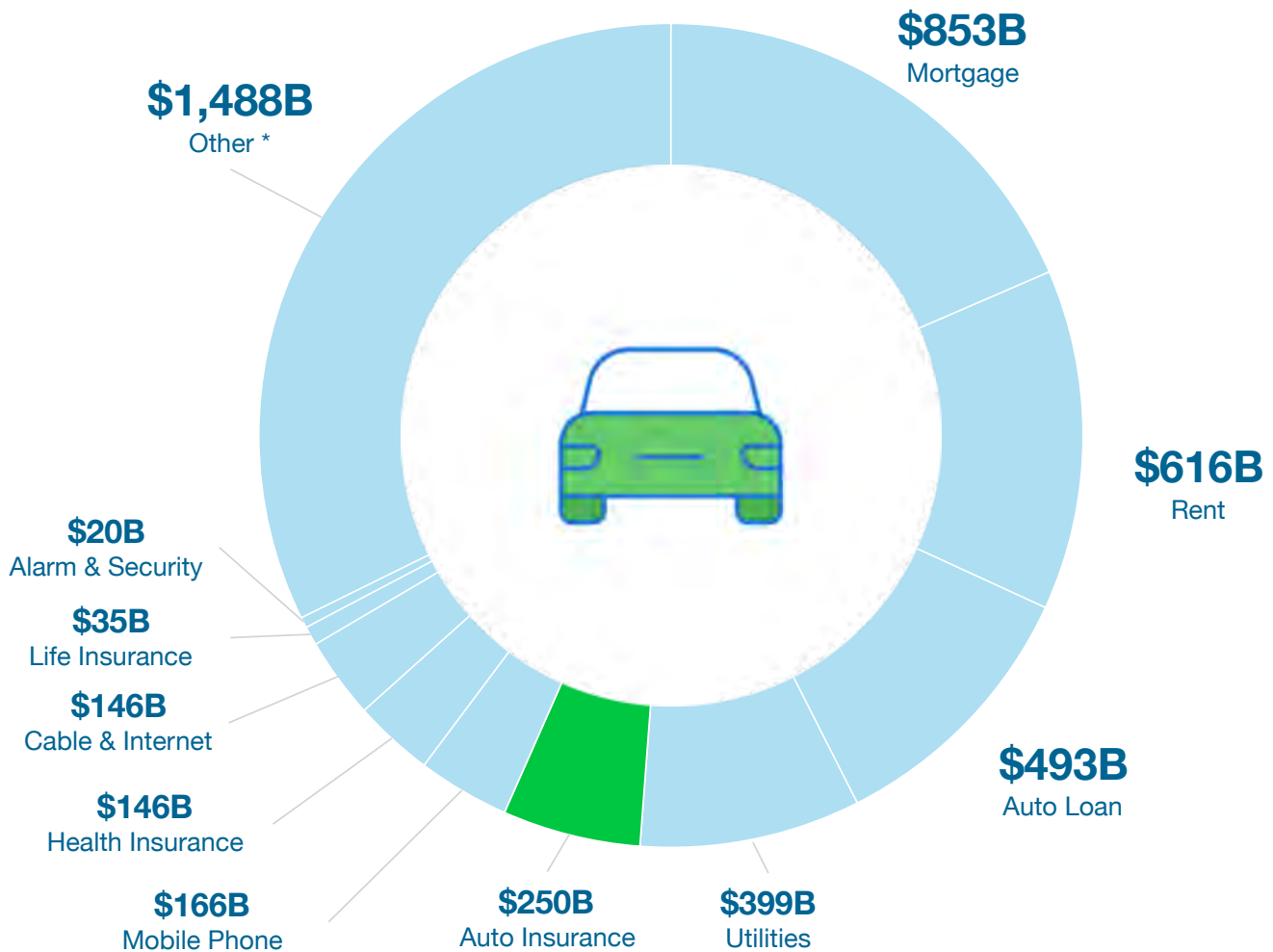
All payment funding sources

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)

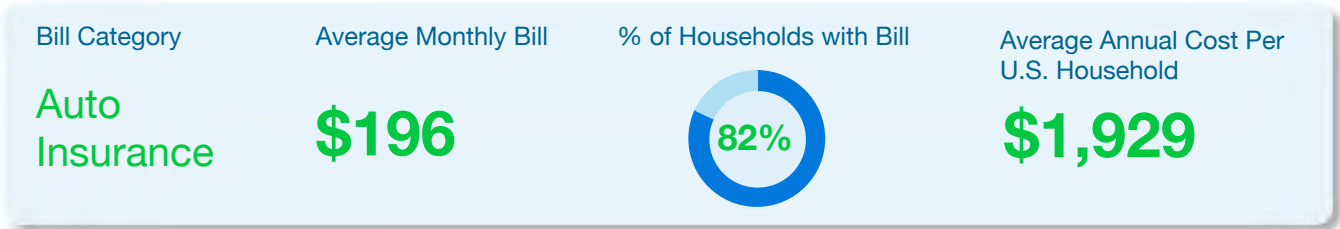
While the total market size for U.S. household bills is \$4.6 trillion per year, the United States of Bill Pay Reports focus on the ten most common household bills, which amount to \$3.12 trillion annually. This report focuses on the \$250 billion Auto Insurance category.



Auto Insurance bills account for **5.43%** of the **\$4.6** 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 **\$196** a month on Auto Insurance



Auto Insurance amount to **\$1,929** of the **\$24,032** spent annually on the **ten most common** household bills.*

Bill Category	Average Monthly Bill	% of Households with Bill	Average Annual Cost
Mortgage	\$1,368	40%	\$6,566
Rent	\$1,129	35%	\$4,742
Auto Loan	\$433	73%	\$3,793
Utilities	\$328	78%	\$3,070
Auto Insurance	\$196	82%	\$1,929
Health & Dental Insurance	\$123	76%	\$1,122
Cable & Internet	\$114	82%	\$1,122
Mobile Phone	\$113	94%	\$1,275
Alarm & Security	\$84	15%	\$151
Life Insurance	\$82	27%	\$266

*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

\$250B

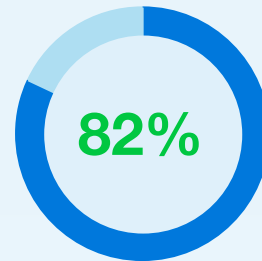
Average Annual Cost Per U.S. Household

\$1,929*

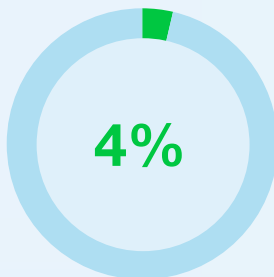
Average monthly household bill

\$196

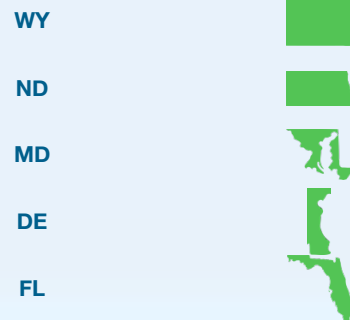
Percent of households with Auto Insurance



Percent of annual income



Most expensive states for Auto Insurance



* 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	\$19.40	12,576,918	
2	Florida	\$18.26	7,420,759	
3	Texas	\$14.85	8,922,664	
4	New York	\$14.68	7,317,755	
5	Pennsylvania	\$10.54	5,018,860	
6	Illinois	\$9.39	4,836,947	
7	Ohio	\$7.59	4,602,999	
8	New Jersey	\$7.34	3,214,360	
9	North Carolina	\$7.26	3,745,153	
10	Michigan	\$6.89	3,872,494	
11	Georgia	\$6.58	3,585,611	
12	Virginia	\$6.35	3,056,144	
13	Maryland	\$5.91	2,156,414	
14	Massachusetts	\$5.80	2,547,068	
15	Washington	\$5.32	2,620,116	
16	Tennessee	\$4.58	2,492,121	
17	Arizona	\$4.31	2,381,696	
18	Wisconsin	\$4.24	2,279,781	
19	Indiana	\$4.16	2,502,149	
20	South Carolina	\$4.13	1,801,181	
21	Colorado	\$3.94	1,972,932	
22	Missouri	\$3.71	2,375,732	
23	Louisiana	\$3.40	1,728,134	
24	Kentucky	\$3.38	1,721,406	
25	Minnesota	\$3.20	2,087,300	

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	State	Market Size (\$B)	# Households	
26	Alabama	\$2.94	1,883,727	
27	Connecticut	\$2.85	1,371,087	
28	Oregon	\$2.78	1,518,988	
29	Oklahoma	\$2.50	1,460,555	
30	Iowa	\$2.19	1,221,816	
31	Arkansas	\$1.98	1,147,095	
32	Kansas	\$1.91	1,112,105	
33	Mississippi	\$1.86	1,115,776	
34	Utah	\$1.51	877,481	
35	Nevada	\$1.45	1,006,477	
36	New Mexico	\$1.43	790,552	
37	Nebraska	\$1.31	721,277	
38	Idaho	\$1.17	579,206	
39	West Virginia	\$1.11	763,744	
40	Maine	\$1.07	557,168	
41	New Hampshire	\$1.05	519,023	
42	Hawaii	\$1.03	455,338	
43	Rhode Island	\$0.92	413,607	
44	North Dakota	\$0.85	280,782	
45	Delaware	\$0.80	342,294	
46	Wyoming	\$0.78	226,944	
47	Montana	\$0.73	409,869	
48	South Dakota	\$0.52	322,111	
49	Alaska	\$0.46	258,052	
50	Vermont	\$0.43	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	\$2.74	760,488	
2	Miami	\$2.15	597,148	
3	Chicago	\$1.97	1,040,151	
4	Houston	\$1.85	1,036,113	
5	Los Angeles	\$1.36	821,015	
6	Tampa	\$0.99	286,184	
7	Portland	\$0.97	351,771	
8	Atlanta	\$0.95	384,898	
9	Philadelphia	\$0.90	599,819	
10	Fort Lauderdale	\$0.88	306,949	
11	Phoenix	\$0.84	468,278	
12	Austin	\$0.83	382,370	
13	Las Vegas	\$0.82	523,424	
14	San Antonio	\$0.78	567,207	
15	Charlotte	\$0.75	311,844	
16	Jacksonville	\$0.74	319,551	
17	Cleveland	\$0.74	328,591	
18	Denver	\$0.71	405,963	
19	Fort Worth	\$0.71	292,704	
20	Pittsburgh	\$0.71	305,354	
21	Indianapolis	\$0.70	368,507	
22	Seattle	\$0.70	371,914	
23	Columbus	\$0.63	329,101	
24	Detroit	\$0.61	255,096	
25	Orlando	\$0.60	322,023	

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	CBSA	Market Size (\$B)	Number of households in the area	
26	San Jose	\$0.60	309,116	
27	Saint Louis	\$0.58	393,848	
28	Milwaukee	\$0.57	325,271	
29	Dallas	\$0.56	481,042	
30	Oklahoma City	\$0.55	257,812	
31	San Diego	\$0.54	460,080	
32	Birmingham	\$0.52	201,876	
33	Cincinnati	\$0.51	332,932	
34	Tucson	\$0.50	349,348	
35	Louisville	\$0.48	306,685	
36	Washington	\$0.47	266,707	
37	Rochester	\$0.47	196,574	
38	Baltimore	\$0.47	253,110	
39	San Francisco	\$0.43	345,811	
40	Minneapolis	\$0.40	423,421	
41	Memphis	\$0.40	265,247	
42	Albuquerque	\$0.39	257,469	
43	El Paso	\$0.39	243,085	
44	Buffalo	\$0.38	242,667	
45	Omaha	\$0.37	203,128	
46	Saint Paul	\$0.36	296,977	
47	Colorado Springs	\$0.33	203,526	
48	Dayton	\$0.30	200,079	
49	Sacramento	\$0.30	281,295	
50	Kansas City	\$0.28	228,104	

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Regional Auto Insurance Bill Pay Comparison

The Most and Least Expensive States for Auto Insurance

Top 5 Most Expensive

State	Average Monthly/ Yearly Bill	% of Households with Bill
1 WY	\$307 /month \$3,426 /year	93%
2 ND	\$307 /month \$3,021 /year	82%
3 MD	\$266 /month \$2,745 /year	86%
4 DE	\$238 /month \$2,342 /year	82%
5 FL	\$236 /month \$2,464 /year	87%



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Top 5 Least Expensive

State	Average Monthly/ Yearly Bill	% of Households with Bill
46 NV	\$156 /month \$1,441 /year	77%
47 WV	\$155 /month \$1,451 /year	78%
48 MO	\$155 /month \$1,562 /year	84%
49 MN	\$152 /month \$1,532 /year	84%
50 AL	\$151 /month \$1,558 /year	86%



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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	\$448 /month \$3,602 /year	67%
Miami	\$370 /month \$3,596 /year	81%
Tampa	\$339 /month \$3,458 /year	85%
Portland	\$263 /month \$2,746 /year	87%
Fort Lauderdale	\$262 /month \$2,861 /year	91%



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Top 5 Least Expensive

City	Average Monthly/ Yearly Bill	% of Households with Bill
Saint Paul	\$123 /month \$1,196 /year	81%
Sacramento	\$123 /month \$1,063 /year	72%
Dallas	\$122 /month \$1,171 /year	80%
San Diego	\$120 /month \$1,181 /year	82%
Minneapolis	\$102 /month \$942 /year	77%



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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	\$2.94	\$151	86%	\$1,558
2 Alaska	258,052	\$0.46	\$180	83%	\$1,793
3 Arizona	2,381,696	\$4.31	\$182	83%	\$1,813
4 Arkansas	1,147,095	\$1.98	\$177	81%	\$1,720
5 California	12,576,918	\$19.40	\$163	79%	\$1,545
6 Colorado	1,972,932	\$3.94	\$194	86%	\$2,002
7 Connecticut	1,371,087	\$2.85	\$214	81%	\$2,080
8 Delaware	342,294	\$0.80	\$238	82%	\$2,342
9 Florida	7,420,759	\$18.26	\$236	87%	\$2,464
10 Georgia	3,585,611	\$6.58	\$178	86%	\$1,837
11 Hawaii	455,338	\$1.03	\$228	83%	\$2,271
12 Idaho	579,206	\$1.17	\$189	89%	\$2,019
13 Illinois	4,836,947	\$9.39	\$200	81%	\$1,944
14 Indiana	2,502,149	\$4.16	\$173	80%	\$1,661
15 Iowa	1,221,816	\$2.19	\$189	79%	\$1,792
16 Kansas	1,112,105	\$1.91	\$173	83%	\$1,723
17 Kentucky	1,721,406	\$3.38	\$188	87%	\$1,963
18 Louisiana	1,728,134	\$3.40	\$195	84%	\$1,966
19 Maine	557,168	\$1.07	\$188	85%	\$1,918
20 Maryland	2,156,414	\$5.91	\$266	86%	\$2,745
21 Massachusetts	2,547,068	\$5.80	\$229	83%	\$2,281
22 Michigan	3,872,494	\$6.89	\$185	80%	\$1,776
23 Minnesota	2,087,300	\$3.20	\$152	84%	\$1,532
24 Mississippi	1,115,776	\$1.86	\$176	79%	\$1,668
25 Missouri	2,375,732	\$3.71	\$155	84%	\$1,562



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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	\$0.73	\$195	76%	\$1,778
27 Nebraska	721,277	\$1.31	\$196	77%	\$1,811
28 Nevada	1,006,477	\$1.45	\$156	77%	\$1,441
29 New Hampshire	519,023	\$1.05	\$196	86%	\$2,023
30 New Jersey	3,214,360	\$7.34	\$226	84%	\$2,278
31 New Mexico	790,552	\$1.43	\$177	85%	\$1,805
32 New York	7,317,755	\$14.68	\$212	79%	\$2,010
33 North Carolina	3,745,153	\$7.26	\$195	83%	\$1,942
34 North Dakota	280,782	\$0.85	\$307	82%	\$3,021
35 Ohio	4,602,999	\$7.59	\$170	81%	\$1,652
36 Oklahoma	1,460,555	\$2.50	\$176	81%	\$1,711
37 Oregon	1,518,988	\$2.78	\$182	84%	\$1,835
38 Pennsylvania	5,018,860	\$10.54	\$211	83%	\$2,102
39 Rhode Island	413,607	\$0.92	\$223	83%	\$2,221
40 South Carolina	1,801,181	\$4.13	\$212	90%	\$2,290
41 South Dakota	322,111	\$0.52	\$188	72%	\$1,624
42 Tennessee	2,492,121	\$4.58	\$196	78%	\$1,835
43 Texas	8,922,664	\$14.85	\$167	83%	\$1,663
44 Utah	877,481	\$1.51	\$181	79%	\$1,716
45 Vermont	256,442	\$0.43	\$157	90%	\$1,696
46 Virginia	3,056,144	\$6.35	\$206	84%	\$2,076
47 Washington	2,620,116	\$5.32	\$204	83%	\$2,032
48 West Virginia	763,744	\$1.11	\$155	78%	\$1,451
49 Wisconsin	2,279,781	\$4.24	\$187	83%	\$1,863
50 Wyoming	226,944	\$0.78	\$307	93%	\$3,426



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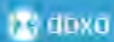
* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

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	\$0.39	\$150	85%	\$1,530
2	Atlanta	384,898	\$0.95	\$247	83%	\$2,460
3	Austin	382,370	\$0.83	\$228	79%	\$2,161
4	Baltimore	253,110	\$0.47	\$195	79%	\$1,849
5	Birmingham	201,876	\$0.52	\$248	87%	\$2,589
6	Buffalo	242,667	\$0.38	\$159	82%	\$1,565
7	Charlotte	311,844	\$0.75	\$228	88%	\$2,408
8	Chicago	1,040,151	\$1.97	\$220	72%	\$1,901
9	Cincinnati	332,932	\$0.51	\$162	78%	\$1,516
10	Cleveland	328,591	\$0.74	\$222	85%	\$2,264
11	Colorado Springs	203,526	\$0.33	\$159	86%	\$1,641
12	Columbus	329,101	\$0.63	\$192	83%	\$1,912
13	Dallas	481,042	\$0.56	\$122	80%	\$1,171
14	Dayton	200,079	\$0.30	\$159	80%	\$1,526
15	Denver	405,963	\$0.71	\$181	81%	\$1,759
16	Detroit	255,096	\$0.61	\$252	79%	\$2,389
17	El Paso	243,085	\$0.39	\$174	77%	\$1,608
18	Fort Lauderdale	306,949	\$0.88	\$262	91%	\$2,861
19	Fort Worth	292,704	\$0.71	\$231	88%	\$2,439
20	Houston	1,036,113	\$1.85	\$188	79%	\$1,782
21	Indianapolis	368,507	\$0.70	\$202	78%	\$1,891
22	Jacksonville	319,551	\$0.74	\$220	88%	\$2,323
23	Kansas City	228,104	\$0.28	\$128	79%	\$1,213
24	Las Vegas	523,424	\$0.82	\$169	77%	\$1,562
25	Los Angeles	821,015	\$1.36	\$181	76%	\$1,651



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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 Louisville	306,685	\$0.48	\$160	82%	\$1,574
27 Memphis	265,247	\$0.40	\$157	79%	\$1,488
28 Miami	597,148	\$2.15	\$370	81%	\$3,596
29 Milwaukee	325,271	\$0.57	\$173	85%	\$1,765
30 Minneapolis	423,421	\$0.40	\$102	77%	\$942
31 New York	760,488	\$2.74	\$448	67%	\$3,602
32 Oklahoma City	257,812	\$0.55	\$203	88%	\$2,144
33 Omaha	203,128	\$0.37	\$192	78%	\$1,797
34 Orlando	322,023	\$0.60	\$177	88%	\$1,869
35 Philadelphia	599,819	\$0.90	\$166	75%	\$1,494
36 Phoenix	468,278	\$0.84	\$176	85%	\$1,795
37 Pittsburgh	305,354	\$0.71	\$211	92%	\$2,329
38 Portland	351,771	\$0.97	\$263	87%	\$2,746
40 Rochester	196,574	\$0.47	\$205	97%	\$2,386
41 Sacramento	281,295	\$0.30	\$123	72%	\$1,063
42 Saint Louis	393,848	\$0.58	\$152	81%	\$1,477
43 Saint Paul	296,977	\$0.36	\$123	81%	\$1,196
44 San Antonio	567,207	\$0.78	\$143	80%	\$1,373
45 San Diego	460,080	\$0.54	\$120	82%	\$1,181
46 San Francisco	345,811	\$0.43	\$151	69%	\$1,250
47 San Jose	309,116	\$0.60	\$200	81%	\$1,944
48 Seattle	371,914	\$0.70	\$186	84%	\$1,875
49 Tampa	286,184	\$0.99	\$339	85%	\$3,458
50 Tucson	349,348	\$0.50	\$146	82%	\$1,437



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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	\$0.02	\$60	72%	\$518
2	Akron, OH	113,678	\$0.23	\$230	72%	\$1,987
3	Albany, NY	63,464	\$0.22	\$331	86%	\$3,416
4	Albuquerque, NM	257,469	\$0.39	\$150	85%	\$1,530
5	Alexandria, VA	137,682	\$0.44	\$328	81%	\$3,188
6	Allentown, PA	61,819	\$0.09	\$149	80%	\$1,430
7	Alpharetta, GA	60,030	\$0.11	\$179	87%	\$1,869
8	Amarillo, TX	82,903	\$0.16	\$185	88%	\$1,954
9	Anaheim, CA	102,568	\$0.11	\$115	76%	\$1,049
10	Anchorage, AK	90,801	\$0.15	\$189	74%	\$1,678
11	Ann Arbor, MI	64,463	\$0.13	\$198	86%	\$2,043
12	Appleton, WI	46,703	\$0.07	\$203	66%	\$1,608
13	Arlington, TX	135,072	\$0.27	\$190	86%	\$1,961
14	Arlington, VA	98,253	\$0.21	\$238	75%	\$2,142
15	Arvada, CO	48,752	\$0.10	\$207	81%	\$2,012
16	Asheville, NC	52,723	\$0.10	\$219	75%	\$1,971
17	Astoria, NY	64,194	\$0.15	\$251	78%	\$2,349
18	Athens, GA	44,816	\$0.07	\$143	88%	\$1,510
19	Atlanta, GA	384,898	\$0.95	\$247	83%	\$2,460
20	Augusta, GA	79,120	\$0.13	\$145	96%	\$1,670
21	Aurora, CO	142,039	\$0.39	\$241	94%	\$2,718
22	Aurora, IL	65,112	\$0.14	\$187	95%	\$2,132
23	Austin, TX	382,370	\$0.83	\$228	79%	\$2,161
24	Bakersfield, CA	163,912	\$0.18	\$122	76%	\$1,113
25	Baltimore, MD	253,110	\$0.47	\$195	79%	\$1,849



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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	\$0.40	\$245	90%	\$2,646
27 Beaumont, TX	51,082	\$0.05	\$92	81%	\$894
28 Beaverton, OR	70,528	\$0.16	\$225	82%	\$2,214
29 Bellevue, WA	53,635	\$0.18	\$350	79%	\$3,318
30 Bellingham, WA	48,856	\$0.06	\$138	75%	\$1,242
31 Bend, OR	43,272	\$0.07	\$160	83%	\$1,594
32 Berkeley, CA	48,584	\$0.08	\$177	82%	\$1,742
33 Bethlehem, PA	47,471	\$0.11	\$233	80%	\$2,237
34 Billings, MT	52,889	\$0.05	\$101	80%	\$970
35 Birmingham, AL	201,876	\$0.52	\$248	87%	\$2,589
36 Bloomington, IN	50,417	\$0.05	\$111	79%	\$1,052
37 Boca Raton, FL	92,147	\$0.28	\$271	94%	\$3,057
38 Boise, ID	95,967	\$0.16	\$151	93%	\$1,685
39 Boston, MA	64,609	\$0.20	\$317	82%	\$3,119
40 Bothell, WA	41,359	\$0.10	\$217	90%	\$2,344
41 Boulder, CO	51,579	\$0.13	\$238	88%	\$2,513
42 Bowling Green, KY	40,130	\$0.04	\$91	92%	\$1,005
43 Boynton Beach, FL	69,402	\$0.19	\$270	84%	\$2,722
44 Bradenton, FL	91,356	\$0.16	\$185	79%	\$1,754
45 Bridgeport, CT	51,248	\$0.09	\$174	80%	\$1,670
46 Broken Arrow, OK	42,894	\$0.10	\$199	97%	\$2,316
47 Bronx, NY	486,807	\$0.75	\$184	70%	\$1,546
48 Brooklyn, NY	916,856	\$2.20	\$323	62%	\$2,403
49 Brownsville, TX	54,806	\$0.04	\$68	89%	\$726
50 Buffalo, NY	242,667	\$0.38	\$159	82%	\$1,565



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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	\$0.08	\$189	79%	\$1,792
52 Cambridge, MA	44,117	\$0.19	\$441	82%	\$4,339
53 Canton, OH	61,288	\$0.17	\$262	88%	\$2,767
54 Cape Coral, FL	61,755	\$0.28	\$398	94%	\$4,489
55 Carlsbad, CA	41,278	\$0.08	\$193	81%	\$1,876
56 Carrollton, TX	43,484	\$0.08	\$178	88%	\$1,880
57 Cary, NC	50,713	\$0.39	\$711	90%	\$7,679
58 Cedar Rapids, IA	56,172	\$0.06	\$141	63%	\$1,066
59 Chandler, AZ	96,908	\$0.17	\$169	86%	\$1,744
60 Charleston, SC	75,336	\$0.16	\$209	85%	\$2,132
61 Charleston, WV	42,540	\$0.09	\$232	75%	\$2,088
62 Charlotte, NC	311,844	\$0.75	\$228	88%	\$2,408
63 Charlottesville, VA	44,312	\$0.17	\$389	84%	\$3,921
64 Chattanooga, TN	84,051	\$0.09	\$102	83%	\$1,016
65 Chesapeake, VA	79,593	\$0.12	\$153	84%	\$1,542
66 Chicago, IL	1,040,151	\$1.97	\$220	72%	\$1,901
67 Chico, CA	42,638	\$0.06	\$122	92%	\$1,347
68 Chula Vista, CA	74,219	\$0.08	\$119	73%	\$1,042
69 Cincinnati, OH	332,932	\$0.51	\$162	78%	\$1,516
70 Clarksville, TN	56,999	\$0.12	\$220	81%	\$2,138
71 Clearwater, FL	75,980	\$0.23	\$288	86%	\$2,972
72 Cleveland, OH	328,591	\$0.74	\$222	85%	\$2,264
73 Clinton Township, MI	42,046	\$0.08	\$205	80%	\$1,968
74 Colorado Springs, CO	203,526	\$0.33	\$159	86%	\$1,641
75 Columbia, MO	55,099	\$0.05	\$91	87%	\$950



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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	\$0.21	\$157	86%	\$1,620
77 Columbus, GA	69,559	\$0.13	\$176	87%	\$1,837
78 Columbus, OH	329,101	\$0.63	\$192	83%	\$1,912
79 Concord, CA	44,872	\$0.05	\$136	75%	\$1,224
80 Conroe, TX	45,568	\$0.09	\$194	81%	\$1,886
81 Corona, CA	66,724	\$0.13	\$202	81%	\$1,963
82 Corpus Christi, TX	113,186	\$0.18	\$150	86%	\$1,548
83 Costa Mesa, CA	40,296	\$0.07	\$189	80%	\$1,814
84 Cumming, GA	44,403	\$0.10	\$236	81%	\$2,294
85 Dallas, TX	481,042	\$0.56	\$122	80%	\$1,171
86 Davenport, IA	41,720	\$0.05	\$164	65%	\$1,279
87 Dayton, OH	200,079	\$0.30	\$159	80%	\$1,526
88 Daytona Beach, FL	43,566	\$0.10	\$244	81%	\$2,372
89 Decatur, GA	66,251	\$0.08	\$138	75%	\$1,242
90 Delray Beach, FL	53,914	\$0.20	\$369	84%	\$3,720
91 Denton, TX	51,697	\$0.10	\$195	86%	\$2,012
92 Denver, CO	405,963	\$0.71	\$181	81%	\$1,759
93 Des Moines, IA	84,389	\$0.12	\$152	77%	\$1,404
94 Detroit, MI	255,096	\$0.61	\$252	79%	\$2,389
95 Duluth, MN	47,284	\$0.09	\$181	92%	\$1,998
96 Durham, NC	103,837	\$0.26	\$244	86%	\$2,518
97 Edmond, OK	53,091	\$0.09	\$197	75%	\$1,773
98 El Cajon, CA	57,752	\$0.11	\$188	84%	\$1,895
99 El Paso, TX	243,085	\$0.39	\$174	77%	\$1,608
100 Elk Grove, CA	50,299	\$0.09	\$184	78%	\$1,722



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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	\$0.09	\$207	88%	\$2,186
102 Erie, PA	75,871	\$0.14	\$221	69%	\$1,830
103 Escondido, CA	55,176	\$0.07	\$140	77%	\$1,294
104 Eugene, OR	80,574	\$0.09	\$126	74%	\$1,119
105 Evansville, IN	75,667	\$0.07	\$99	83%	\$986
106 Everett, WA	65,085	\$0.12	\$201	74%	\$1,785
107 Fairfax, VA	55,388	\$0.15	\$264	87%	\$2,756
108 Falls Church, VA	43,926	\$0.12	\$264	83%	\$2,629
109 Fargo, ND	47,589	\$0.13	\$261	86%	\$2,694
110 Fayetteville, NC	95,271	\$0.16	\$165	85%	\$1,683
111 Flint, MI	65,019	\$0.07	\$113	76%	\$1,031
112 Florissant, MO	42,623	\$0.06	\$137	79%	\$1,299
113 Flushing, NY	77,309	\$0.03	\$33	84%	\$333
114 Fontana, CA	54,330	\$0.07	\$151	75%	\$1,359
115 Fort Collins, CO	70,063	\$0.16	\$219	86%	\$2,260
116 Fort Lauderdale, FL	306,949	\$0.88	\$262	91%	\$2,861
117 Fort Myers, FL	95,960	\$0.34	\$331	89%	\$3,535
118 Fort Wayne, IN	120,138	\$0.16	\$174	65%	\$1,357
119 Fort Worth, TX	292,704	\$0.71	\$231	88%	\$2,439
120 Frederick, MD	45,427	\$0.10	\$223	85%	\$2,275
121 Fredericksburg, VA	54,809	\$0.07	\$145	77%	\$1,340
122 Fremont, CA	71,013	\$0.10	\$145	82%	\$1,427
123 Fresno, CA	182,779	\$0.18	\$116	71%	\$988
124 Frisco, TX	40,964	\$0.08	\$184	85%	\$1,877
125 Fullerton, CA	45,163	\$0.07	\$189	68%	\$1,542



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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	\$0.20	\$251	83%	\$2,500
127 Gaithersburg, MD	46,442	\$0.14	\$294	84%	\$2,964
128 Garden Grove, CA	46,801	\$0.09	\$221	76%	\$2,016
129 Garland, TX	75,703	\$0.13	\$176	80%	\$1,690
130 Gilbert, AZ	70,090	\$0.12	\$172	82%	\$1,692
131 Glendale, AZ	98,219	\$0.19	\$204	81%	\$1,983
132 Glendale, CA	65,443	\$0.12	\$189	79%	\$1,792
133 Grand Junction, CO	41,431	\$0.07	\$173	80%	\$1,661
134 Grand Prairie, TX	57,749	\$0.23	\$436	75%	\$3,924
135 Grand Rapids, MI	134,945	\$0.24	\$200	75%	\$1,800
136 Green Bay, WI	72,193	\$0.11	\$151	83%	\$1,504
137 Greensboro, NC	125,993	\$0.29	\$227	83%	\$2,261
138 Greenville, NC	44,250	\$0.07	\$161	82%	\$1,584
139 Greenville, SC	81,983	\$0.14	\$165	85%	\$1,683
140 Hamilton, OH	49,236	\$0.06	\$113	84%	\$1,139
141 Hampton, VA	54,206	\$0.07	\$114	91%	\$1,245
142 Harrisburg, PA	69,235	\$0.09	\$160	70%	\$1,344
143 Hartford, CT	45,370	\$0.10	\$234	75%	\$2,106
144 Hayward, CA	55,833	\$0.10	\$180	80%	\$1,728
145 Hemet, CA	43,404	\$0.09	\$209	80%	\$2,006
146 Henderson, NV	103,938	\$0.24	\$247	78%	\$2,312
147 Henrico, VA	75,351	\$0.09	\$132	79%	\$1,251
148 Hialeah, FL	111,174	\$0.47	\$416	84%	\$4,193
149 High Point, NC	45,645	\$0.08	\$171	89%	\$1,826
150 Hollywood, FL	154,790	\$0.29	\$199	79%	\$1,887



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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	\$0.09	\$198	86%	\$2,043
152 Honolulu, HI	151,980	\$0.46	\$300	85%	\$3,060
153 Houston, TX	1,036,113	\$1.85	\$188	79%	\$1,782
154 Humble, TX	42,767	\$0.05	\$118	82%	\$1,161
155 Huntington Beach, CA	74,397	\$0.14	\$189	83%	\$1,882
156 Huntsville, AL	80,270	\$0.14	\$150	96%	\$1,728
157 Hyattsville, MD	49,521	\$0.19	\$367	89%	\$3,920
158 Independence, MO	51,139	\$0.06	\$131	72%	\$1,132
159 Indianapolis, IN	368,507	\$0.70	\$202	78%	\$1,891
160 Inglewood, CA	42,436	\$0.07	\$189	76%	\$1,724
161 Irvine, CA	78,996	\$0.16	\$189	87%	\$1,973
162 Irving, TX	83,092	\$0.16	\$174	94%	\$1,963
163 Jackson, MS	65,284	\$0.15	\$228	85%	\$2,326
164 Jacksonville, FL	319,551	\$0.74	\$220	88%	\$2,323
165 Jamaica, NY	71,999	\$0.11	\$162	78%	\$1,516
166 Jersey City, NJ	96,828	\$0.24	\$280	75%	\$2,520
167 Joliet, IL	44,247	\$0.04	\$97	74%	\$861
168 Kalamazoo, MI	64,188	\$0.10	\$155	86%	\$1,600
169 Kansas City, KS	55,588	\$0.14	\$257	81%	\$2,498
170 Kansas City, MO	228,104	\$0.28	\$128	79%	\$1,213
171 Katy, TX	78,737	\$0.15	\$172	91%	\$1,878
172 Kenosha, WI	42,607	\$0.11	\$255	82%	\$2,509
173 Kent, WA	52,632	\$0.06	\$130	76%	\$1,186
174 Killeen, TX	50,140	\$0.09	\$170	86%	\$1,754
175 Kissimmee, FL	76,049	\$0.20	\$248	88%	\$2,619



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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	\$0.34	\$242	78%	\$2,265
177 Lafayette, LA	61,230	\$0.12	\$188	86%	\$1,940
178 Lake Charles, LA	48,024	\$0.11	\$215	88%	\$2,270
179 Lake Worth, FL	68,705	\$0.19	\$250	93%	\$2,790
180 Lakeland, FL	91,873	\$0.17	\$177	87%	\$1,848
181 Lancaster, CA	55,674	\$0.09	\$152	84%	\$1,532
182 Lancaster, PA	64,110	\$0.10	\$159	79%	\$1,507
183 Lansing, MI	69,602	\$0.07	\$110	78%	\$1,030
184 Laredo, TX	66,620	\$0.11	\$160	84%	\$1,613
185 Largo, FL	49,129	\$0.14	\$264	88%	\$2,788
186 Las Cruces, NM	55,710	\$0.08	\$145	86%	\$1,496
187 Las Vegas, NV	523,424	\$0.82	\$169	77%	\$1,562
188 Lawrenceville, GA	74,070	\$0.14	\$176	91%	\$1,922
189 Lewisville, TX	41,884	\$0.08	\$178	88%	\$1,880
190 Lexington, KY	123,494	\$0.27	\$228	80%	\$2,189
191 Lincoln, NE	106,408	\$0.27	\$260	81%	\$2,527
192 Little Rock, AR	89,906	\$0.15	\$174	78%	\$1,629
193 Littleton, CO	116,253	\$0.39	\$324	86%	\$3,344
194 Long Beach, CA	166,308	\$0.32	\$188	85%	\$1,918
195 Longmont, CO	44,469	\$0.15	\$315	88%	\$3,326
196 Los Angeles, CA	821,015	\$1.36	\$181	76%	\$1,651
197 Louisville, KY	306,685	\$0.48	\$160	82%	\$1,574
198 Lubbock, TX	96,888	\$0.19	\$197	84%	\$1,986
199 Macon, GA	64,138	\$0.08	\$121	82%	\$1,191
200 Madison, WI	119,823	\$0.17	\$140	86%	\$1,445



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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	\$0.08	\$172	84%	\$1,734
202 Manchester, NH	46,891	\$0.10	\$211	85%	\$2,152
203 Marietta, GA	112,699	\$0.21	\$200	78%	\$1,872
204 McAllen, TX	42,109	\$0.07	\$172	84%	\$1,734
205 McKinney, TX	49,561	\$0.08	\$178	79%	\$1,687
206 Melbourne, FL	60,998	\$0.30	\$445	92%	\$4,913
207 Memphis, TN	265,247	\$0.40	\$157	79%	\$1,488
208 Mesa, AZ	182,732	\$0.17	\$99	80%	\$950
209 Mesquite, TX	48,569	\$0.03	\$59	92%	\$651
210 Metairie, LA	59,380	\$0.15	\$268	80%	\$2,573
211 Miami Beach, FL	57,465	\$0.16	\$294	78%	\$2,752
212 Miami, FL	597,148	\$2.15	\$370	81%	\$3,596
213 Midland, TX	49,746	\$0.03	\$64	79%	\$607
214 Milwaukee, WI	325,271	\$0.57	\$173	85%	\$1,765
215 Minneapolis, MN	423,421	\$0.40	\$102	77%	\$942
216 Mission, TX	45,515	\$0.13	\$247	93%	\$2,757
217 Mobile, AL	106,874	\$0.15	\$140	82%	\$1,378
218 Modesto, CA	84,626	\$0.07	\$105	68%	\$857
219 Montgomery, AL	84,239	\$0.14	\$160	89%	\$1,709
220 Moreno Valley, CA	51,779	\$0.04	\$82	70%	\$689
221 Murfreesboro, TN	59,453	\$0.17	\$297	81%	\$2,887
222 Muskegon, MI	49,354	\$0.04	\$80	79%	\$758
223 Myrtle Beach, SC	50,483	\$0.09	\$166	94%	\$1,872
224 Naperville, IL	56,771	\$0.12	\$218	83%	\$2,171
225 Naples, FL	117,290	\$0.26	\$225	81%	\$2,187



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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	\$0.33	\$195	80%	\$1,872
227 New Haven, CT	48,330	\$0.11	\$239	78%	\$2,237
228 New Orleans, LA	159,787	\$0.47	\$282	87%	\$2,944
229 New Port Richey, FL	49,892	\$0.15	\$291	87%	\$3,038
230 New York, NY	760,488	\$2.74	\$448	67%	\$3,602
231 Newark, DE	50,290	\$0.07	\$138	86%	\$1,424
232 Newark, NJ	94,631	\$0.19	\$225	76%	\$2,052
233 Newport News, VA	71,532	\$0.10	\$141	83%	\$1,404
234 Norfolk, VA	86,485	\$0.20	\$203	97%	\$2,363
235 Norman, OK	45,718	\$0.09	\$197	81%	\$1,915
236 North Hollywood, CA	55,507	\$0.11	\$218	78%	\$2,040
237 North Las Vegas, NV	65,737	\$0.10	\$175	75%	\$1,575
238 Oakland, CA	149,394	\$0.31	\$201	86%	\$2,074
239 Ocala, FL	83,518	\$0.21	\$246	87%	\$2,568
240 Oceanside, CA	64,948	\$0.09	\$140	81%	\$1,361
241 Odessa, TX	48,884	\$0.19	\$367	87%	\$3,831
242 Ogden, UT	63,895	\$0.10	\$163	79%	\$1,545
243 Oklahoma City, OK	257,812	\$0.55	\$203	88%	\$2,144
244 Olathe, KS	45,895	\$0.08	\$182	83%	\$1,813
245 Olympia, WA	67,951	\$0.08	\$113	86%	\$1,166
246 Omaha, NE	203,128	\$0.37	\$192	78%	\$1,797
247 Ontario, CA	45,662	\$0.02	\$47	66%	\$372
248 Orange, CA	44,667	\$0.08	\$189	82%	\$1,860
249 Orlando, FL	322,023	\$0.60	\$177	88%	\$1,869
250 Overland Park, KS	69,523	\$0.06	\$87	77%	\$804



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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	\$0.14	\$286	75%	\$2,574
252 Palm Bay, FL	40,151	\$0.13	\$310	89%	\$3,311
253 Palmdale, CA	48,499	\$0.04	\$109	67%	\$876
254 Panama City, FL	47,297	\$0.13	\$284	82%	\$2,795
255 Pasadena, CA	61,247	\$0.14	\$219	86%	\$2,260
256 Pasadena, TX	46,761	\$0.08	\$179	76%	\$1,632
257 Paterson, NJ	44,329	\$0.09	\$216	79%	\$2,048
258 Pensacola, FL	100,607	\$0.18	\$161	93%	\$1,797
259 Peoria, AZ	58,438	\$0.13	\$218	83%	\$2,171
260 Peoria, IL	55,953	\$0.06	\$122	76%	\$1,113
261 Philadelphia, PA	599,819	\$0.90	\$166	75%	\$1,494
262 Phoenix, AZ	468,278	\$0.84	\$176	85%	\$1,795
263 Pittsburgh, PA	305,354	\$0.71	\$211	92%	\$2,329
264 Plano, TX	104,361	\$0.42	\$397	85%	\$4,049
265 Pompano Beach, FL	132,205	\$0.27	\$195	88%	\$2,059
266 Port Saint Lucie, FL	69,266	\$0.15	\$212	84%	\$2,137
267 Portland, OR	351,771	\$0.97	\$263	87%	\$2,746
268 Providence, RI	74,254	\$0.14	\$208	74%	\$1,847
269 Pueblo, CO	60,063	\$0.11	\$171	88%	\$1,806
270 Puyallup, WA	47,891	\$0.10	\$221	80%	\$2,122
271 Quincy, MA	40,658	\$0.14	\$346	81%	\$3,363
272 Racine, WI	50,405	\$0.04	\$95	76%	\$866
273 Raleigh, NC	194,292	\$0.49	\$240	87%	\$2,506
274 Rancho Cucamonga, CA	54,429	\$0.06	\$107	81%	\$1,040
275 Reading, PA	80,195	\$0.19	\$241	81%	\$2,343



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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	\$0.07	\$156	84%	\$1,572
277 Reno, NV	110,456	\$0.18	\$157	88%	\$1,658
278 Renton, WA	54,676	\$0.10	\$171	89%	\$1,826
279 Richmond, VA	150,747	\$0.40	\$271	82%	\$2,667
280 Riverside, CA	103,707	\$0.13	\$132	77%	\$1,220
281 Roanoke, VA	70,815	\$0.10	\$157	77%	\$1,451
282 Rochester, MN	47,084	\$0.11	\$211	90%	\$2,279
283 Rochester, NY	196,574	\$0.47	\$205	97%	\$2,386
284 Rock Hill, SC	41,750	\$0.09	\$219	79%	\$2,076
285 Rockford, IL	74,712	\$0.12	\$155	88%	\$1,637
286 Rockville, MD	51,224	\$0.14	\$264	87%	\$2,756
287 Roseville, CA	46,450	\$0.14	\$329	79%	\$3,119
288 Round Rock, TX	48,007	\$0.08	\$174	82%	\$1,712
289 Sacramento, CA	281,295	\$0.30	\$123	72%	\$1,063
290 Saginaw, MI	54,545	\$0.14	\$262	79%	\$2,484
291 Saint Augustine, FL	45,104	\$0.19	\$374	92%	\$4,129
292 Saint Charles, MO	52,338	\$0.12	\$247	80%	\$2,371
293 Saint Louis, MO	393,848	\$0.58	\$152	81%	\$1,477
294 Saint Paul, MN	296,977	\$0.36	\$123	81%	\$1,196
295 Saint Petersburg, FL	157,379	\$0.32	\$197	87%	\$2,057
296 Salem, OR	91,679	\$0.28	\$283	91%	\$3,090
297 Salinas, CA	51,070	\$0.05	\$85	87%	\$887
298 Salt Lake City, UT	174,991	\$0.23	\$138	81%	\$1,341
299 San Angelo, TX	40,757	\$0.06	\$136	89%	\$1,452
300 San Antonio, TX	567,207	\$0.78	\$143	80%	\$1,373



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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	\$0.07	\$121	73%	\$1,060
302 San Diego, CA	460,080	\$0.54	\$120	82%	\$1,181
303 San Francisco, CA	345,811	\$0.43	\$151	69%	\$1,250
304 San Jose, CA	309,116	\$0.60	\$200	81%	\$1,944
305 San Mateo, CA	51,674	\$0.09	\$174	79%	\$1,650
306 Santa Ana, CA	81,168	\$0.16	\$228	73%	\$1,997
307 Santa Barbara, CA	52,151	\$0.09	\$154	93%	\$1,719
308 Santa Clara, CA	42,768	\$0.10	\$216	87%	\$2,255
309 Santa Fe, NM	53,265	\$0.15	\$294	79%	\$2,787
310 Santa Monica, CA	47,924	\$0.09	\$189	86%	\$1,950
311 Santa Rosa, CA	78,686	\$0.11	\$149	79%	\$1,413
312 Sarasota, FL	106,736	\$0.18	\$174	79%	\$1,650
313 Savannah, GA	89,149	\$0.16	\$179	86%	\$1,847
314 Schenectady, NY	65,997	\$0.09	\$129	86%	\$1,331
315 Scottsdale, AZ	121,031	\$0.60	\$507	82%	\$4,989
316 Scranton, PA	40,609	\$0.06	\$139	83%	\$1,384
317 Seattle, WA	371,914	\$0.70	\$186	84%	\$1,875
318 Shreveport, LA	91,956	\$0.16	\$165	87%	\$1,723
319 Silver Spring, MD	103,567	\$0.30	\$263	92%	\$2,904
320 Simi Valley, CA	42,183	\$0.08	\$214	76%	\$1,952
321 Sioux Falls, SD	64,311	\$0.11	\$188	75%	\$1,692
322 South Bend, IN	57,903	\$0.09	\$178	73%	\$1,559
323 Sparks, NV	40,452	\$0.06	\$154	76%	\$1,404
324 Spartanburg, SC	42,423	\$0.10	\$219	92%	\$2,418
325 Spokane, WA	140,579	\$0.26	\$183	84%	\$1,845

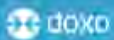


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* Average Monthly Bill x % of Households with Bill x 12 months per year = Average Annual Cost per U.S. Household

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	\$0.03	\$57	84%	\$575
327 Spring, TX	110,748	\$0.15	\$126	90%	\$1,361
328 Springfield, IL	61,813	\$0.16	\$301	70%	\$2,528
329 Springfield, MA	53,235	\$0.08	\$152	84%	\$1,532
330 Springfield, MO	93,068	\$0.08	\$93	77%	\$859
331 Springfield, OH	40,995	\$0.06	\$154	79%	\$1,460
332 Stamford, CT	47,292	\$0.11	\$234	81%	\$2,274
333 Staten Island, NY	165,516	\$0.70	\$385	92%	\$4,250
334 Sterling Heights, MI	49,441	\$0.10	\$205	81%	\$1,993
335 Stockton, CA	111,246	\$0.18	\$183	73%	\$1,603
336 Stone Mountain, GA	41,352	\$0.12	\$293	81%	\$2,848
337 Sugar Land, TX	48,029	\$0.09	\$179	84%	\$1,804
338 Summerville, SC	41,543	\$0.06	\$129	89%	\$1,378
339 Sunnyvale, CA	53,530	\$0.12	\$216	85%	\$2,203
340 Surprise, AZ	44,111	\$0.14	\$308	84%	\$3,105
341 Syracuse, NY	92,087	\$0.28	\$299	85%	\$3,050
342 Tacoma, WA	119,941	\$0.28	\$259	76%	\$2,362
343 Tallahassee, FL	110,940	\$0.23	\$207	84%	\$2,087
344 Tampa, FL	286,184	\$0.99	\$339	85%	\$3,458
345 Tempe, AZ	67,319	\$0.20	\$312	78%	\$2,920
346 Toledo, OH	131,713	\$0.15	\$143	65%	\$1,115
347 Toms River, NJ	50,677	\$0.12	\$227	87%	\$2,370
348 Topeka, KS	67,150	\$0.09	\$150	71%	\$1,278
349 Torrance, CA	63,334	\$0.09	\$155	78%	\$1,451
350 Trenton, NJ	75,881	\$0.18	\$242	80%	\$2,323



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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	\$0.50	\$146	82%	\$1,437
352 Tulsa, OK	171,919	\$0.35	\$235	73%	\$2,059
353 Tuscaloosa, AL	44,615	\$0.07	\$140	93%	\$1,562
354 Tyler, TX	54,727	\$0.11	\$213	82%	\$2,096
355 Vallejo, CA	41,597	\$0.03	\$70	79%	\$664
356 Van Nuys, CA	56,855	\$0.12	\$203	87%	\$2,119
357 Vancouver, WA	115,146	\$0.24	\$198	86%	\$2,043
358 Ventura, CA	42,565	\$0.04	\$102	76%	\$930
359 Vero Beach, FL	47,009	\$0.25	\$488	91%	\$5,329
360 Virginia Beach, VA	165,089	\$0.19	\$115	83%	\$1,145
361 Visalia, CA	46,399	\$0.05	\$136	67%	\$1,093
362 Waco, TX	54,771	\$0.10	\$200	73%	\$1,752
363 Warren, MI	53,442	\$0.06	\$116	79%	\$1,100
364 Waterbury, CT	42,755	\$0.05	\$119	86%	\$1,228
365 West Palm Beach, FL	131,261	\$0.32	\$238	85%	\$2,428
366 Whittier, CA	56,887	\$0.11	\$184	88%	\$1,943
367 Wichita Falls, TX	41,191	\$0.08	\$212	73%	\$1,857
368 Wichita, KS	161,719	\$0.27	\$168	83%	\$1,673
369 Wilmington, DE	87,667	\$0.24	\$272	84%	\$2,742
370 Wilmington, NC	78,939	\$0.19	\$234	87%	\$2,443
371 Winston Salem, NC	101,067	\$0.19	\$184	83%	\$1,833
372 Woodbridge, VA	60,426	\$0.19	\$318	82%	\$3,129
373 Worcester, MA	68,744	\$0.15	\$242	73%	\$2,120
374 Yakima, WA	45,991	\$0.08	\$175	78%	\$1,638
375 Yonkers, NY	66,496	\$0.09	\$145	76%	\$1,322
376 York, PA	67,941	\$0.14	\$215	82%	\$2,116
377 Youngstown, OH	68,664	\$0.07	\$113	75%	\$1,017
378 Ypsilanti, MI	40,145	\$0.08	\$198	86%	\$2,043
379 Yuma, AZ	51,038	\$0.06	\$122	87%	\$1,274



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

About doxo

Each year U.S. households spend over \$4.6 trillion on recurring bill payments. While staying on top of these bills is the single largest determinant for consumer financial health, organizing and paying them can be a time-consuming and frustrating chore. Since its inception, doxo has been on a mission to simplify and reduce the anxiety of staying on top of bills, empowering consumers to improve their financial health.

Our company was founded on the simple idea that there should be an easy and more secure way for consumers to pay all of their bills through a single account, with any payment method, on any device. As consumers shift more bill payments online and to mobile, doxo continues to experience rapid growth. To date, over seven million doxo users across 97% of U.S. zip codes have paid bills through the payment network, across more than 45 different service categories. With more than 120,000 payable billers, doxo's proprietary, crowd sourced provider directory is the largest in the nation.

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