

# WISCONSIN INSURANCE ALLIANCE

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**Release Date:**  
Immediate

## WISCONSIN'S LOW AUTO AND HOME INSURANCE COSTS PLACE SMALLEST FINANCIAL BURDEN ON RESIDENTS, SAYS REPORT

**MADISON, January 31, 2008** – Wisconsin's auto and home insurance costs

place a lower financial burden on its residents than any other state, according to a new report.

*Auto Insurance Report* and *Property Insurance Report*, California-based insurance publications, reported that Wisconsin residents bear the lowest Personal Insurance Burden (PIB) in the nation.

The PIB divides the combination of average auto insurance expenditure and homeowners insurance premium into median family income to identify states where insurance costs consume a larger proportion of income.

With a combined premium of \$1,119, Wisconsin recorded a PIB of 1.6 percent, the lowest in the nation. By contrast, the national average was 2.4 percent. The highest PIB was in Texas, which has a 3.9 percent PIB, according to the publication.

“Motorists and home owners in Wisconsin enjoy the benefits of a highly competitive insurance marketplace,” said Eric Englund, president of the Wisconsin Insurance Alliance. “It is gratifying to learn from an independent source that these low costs are benefiting the pocketbooks of families here.”

The publications calculations are based on 2004 premium data compiled by the National Association of Insurance Commissioners.