Private Auto Policyholders: Look Up Your State to Find Out How Often Lawsuits Are Filed Against Insurers

Rank (1 = worst)	State	Lawsuits Filed Against Insurers (as a % of claims closed without payment) 2025	2019	Change from 2019 to 2025 (%)
10	Alabama	5.54%	4.76%	16.3%
31	Alaska	2.50%	1.72%	45.5%
29	Arizona	2.92%	1.90%	53.9%
40	Arkansas	1.76%	1.68%	5.2%
41	California	1.75%	1.67%	5.0%
42	Colorado	1.64%	1.56%	5.3%
4	Connecticut	12.00%	9.05%	32.5%
12	Delaware	4.68%	5.24%	(10.7%)
2	Florida	19.17%	12.99%	47.7%
6	Georgia	6.17%	3.98%	55.3%
50	Hawaii	0.50%	0.68%	(26.8%)
43	Idaho	1.63%	1.19%	36.9%
8	Illinois	5.58%	3.57%	56.4%
20	Indiana	4.00%	3.64%	9.9%
26	Iowa	3.06%	2.74%	11.6%
39	Kansas	1.82%	1.38%	32.0%
13	Kentucky	4.40%	4.17%	5.7%
7	Louisiana	5.84%	9.23%	(36.7%)
46	Maine	1.31%	1.32%	(0.7%)
22	Maryland	3.86%	3.61%	7.0%
18	Massachusetts	4.11%	2.11%	95.2%
3	Michigan	18.92%	11.38%	66.2%
28	Minnesota	2.96%	2.53%	17.0%
25	Mississippi	3.07%	3.33%	(7.7%)
32	Missouri	2.48%	1.78%	39.3%
48	Montana	1.11%	0.83%	33.8%

45	Nebraska	1.42%	1.44%	(1.1%)
23	Nevada	3.24%	3.48%	(6.9%)
44	New Hampshire	1.52%	1.33%	13.6%
5	New Jersey	9.64%	9.00%	7.1%
36	New Mexico	1.91%	2.50%	(23.5%)
1	New York	31.02%	N/A	N/A
34	North Carolina	2.04%	1.57%	30.0%
35	North Dakota	1.95%	N/A	N/A
16	Ohio	4.19%	3.99%	4.8%
30	Oklahoma	2.56%	2.06%	24.1%
19	Oregon	4.03%	2.48%	62.6%
15	Pennsylvania	4.33%	3.15%	37.4%
17	Rhode Island	4.12%	5.93%	(30.5%)
9	South Carolina	5.57%	3.63%	53.3%
37	South Dakota	1.86%	1.34%	38.8%
11	Tennessee	5.35%	5.07%	5.6%
14	Texas	4.34%	3.27%	32.8%
38	Utah	1.84%	1.11%	65.7%
47	Vermont	1.22%	1.24%	(1.9%)
21	Virginia	3.89%	3.26%	19.4%
27	Washington	3.03%	2.35%	29.0%
33	West Virginia	2.41%	2.67%	(10.0%)
24	Wisconsin	3.08%	2.97%	3.8%
49	Wyoming	0.92%	0.73%	25.1%
Average		**4.57%**	**3.39%**	**34.8%**

Source: Weiss Ratings analysis of NAIC Market Conduct Annual Statement data.