

# The 2022-2027 Outlook for Automobile Insurance for US Zip Codes

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## Abstracts

This study covers the latent demand outlook for automobile insurance across the states and zip codes of the United States. Latent demand (in millions of U.S. dollars), or potential industry earnings (P.I.E.) estimates are given across some 10,833 zip codes in the United States. For each zip code in question, the percent share the zip code is of its state and of the United States as a whole is reported. These comparative benchmarks allow the reader to quickly gauge a zip code vis-?-vis others. This statistical approach can prove very useful to distribution and/or sales force strategies. Using econometric models which project fundamental economic dynamics within each state and zip code, latent demand estimates are created for automobile insurance. This report does not discuss the specific players in the market serving the latent demand, nor specific details at the product level. The study also does not consider short-term cyclicalities that might affect realized sales. The study, therefore, is strategic in nature, taking an aggregate and long-run view, irrespective of the players or products involved.

This study covers automobile insurance as defined by the North American Industrial Classification system or NAICS (pronounced "nakes").

The NAICS code for automobile insurance is 5241261. It is for this definition that aggregate latent demand estimates are derived. Automobile insurance is specifically defined as follows:

5241261 Private passenger auto insurance

524126101 Private passenger auto insurance, California

524126102 Private passenger auto insurance, New York

524126103 Private passenger auto insurance, Texas

524126104 Private passenger auto insurance, Florida

524126105 Private passenger auto insurance, Pennsylvania

524126106 Private passenger auto insurance, Illinois

524126107 Private passenger auto insurance, Ohio

524126108 Private passenger auto insurance, Michigan

524126109 Private passenger auto insurance, New Jersey

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