

## Freeway Insurance: The Safest and Least Safe Big Cities in America During the COVID Era

Baltimore leads nation in crime while San Diego is the safest of 2020

HUNTINGTON BEACH, CALIF (OCTOBER 26<sup>th</sup>, 2020) – With concerns rising about the impact of COVID-19 and social on public safety, today [Freeway Insurance](#) – one of the largest independent personal lines agencies and brokers in the U.S. and a division of [Confie](#) – released an analysis of the safest and least safe cities in the U.S., with an estimated population of 500,000 or more.

Using the latest 2020 YTD data reported by municipal and regional police forces under the [Uniform Crime Report](#) (UCR) guidelines issued by the Federal Bureau of Investigation (FBI), Freeway Insurance analysts graded the safety of U.S. cities using a propriety safety ranking that combines the Violent Crime Rate (50%), Murder Rate (30%) and Property Crime Rate (20%).

“The global COVID-19 pandemic has certainly led to an alarming increases in certain crimes,” according to Andrew Barnett, who led the research for Freeway Insurance.

While violent crime dipped 1.3% and property crimes decrease 8% nationwide between January and June of 2020 compared to the same timeframe in 2019, murder and non-negligent homicides rose 25% year-to-date. Previously, FBI data for the first six months of 2020 showed that motor vehicle thefts were up 6.2%, aggravated assaults up 4.6% and arson offenses rose 52% in cities with populations of one million plus.

“Urban crime and regional crime rates play a role in how insurance policy premiums are calculated and what ultimately comes out of the pockets of Americans,” said Cesar Soriano, Chief Executive Officer. “We’ve all heard the questions when applying for auto insurance – things like is your car regularly garaged, how far do you commute to work, and your zip code plays an important role. It’s all tied to larger trends and data sets examining crime or lack thereof.”

### Least Safe Cities

The cities of Baltimore (0.4), New Orleans (0.35) and Chicago (0.22) led the nation’s large cities in terms of murder per 1,000 people; while Texas cities led the nation in rate per 1,000 people in terms of violent crime with Dallas (16.03) and Austin (14.31) at the top of the list for the state. Minneapolis (78%), Louisville (68%), Mesa (67%), New Orleans (55%) and Denver (53%) have seen the highest increases in murder rates thus far in 2020.

The ten least safe large U.S. cities during the COVID-era included:

1. Baltimore, MD
2. Dallas, TX
3. Albuquerque, NM
4. Austin, TX
5. Miami, FL
6. Oakland, CA
7. New Orleans, LA
8. Las Vegas, NV
9. Minneapolis, MN
10. Nashville, TN

### Safest Cities

According to Freeway's analysis, the ten safest large U.S. cities during the COVID-era included:

1. San Diego, CA
2. Mesa, AZ
3. New York, NY
4. San Jose, CA
5. Phoenix, AZ
6. Boston, MA
7. Portland, OR
8. Oklahoma City, OK
9. Los Angeles, CA
10. San Antonio, TX

"Crime rates can play a role when our customers get renters and home insurance," added Cesar Soriano, Chief Executive Officer. "A customer can choose to get renters insurance to protect their personal belongings against theft. When it comes to home ownership and insurance, where you live often plays a role and can benefit a homebuyer which is why you are asked about garages, security alarms and more."

The five safest large U.S. cities in terms of property crime rate based on the rate per 1,000 people were:

1. New York, NY (5.0)
2. Chicago, IL (8.3)
3. Milwaukee, WI (9.6)
4. San Diego, CA (9.7)
5. Mesa, AZ (12.2)

“The reality is that all want to feel safe and the stresses on our culture and employment among other factors have caused remarkable strain on everyday Americans,” noted Cesar Soriano, Chief Executive Officer “So people need to be alert while understanding that being 100% safe at all times wherever you are is impossible to guarantee – even more so during a pandemic. Wherever you may live and however safe you may feel at any given time, it is always important to remain aware of your surroundings and pay attention when out. Always lock your vehicle’s doors and remove all valuables. Take every home safety precaution within your means. You may also wish to contact your insurance agent to see if where you live affects your home or car insurance rates. Simply put, there’s no such thing as being too safe.”

### About Freeway Insurance

Freeway Insurance, Inc., established in 1987, is one of the largest privately-owned insurance agencies in the United States. As one of the fastest-growing nationwide insurance distribution companies, Freeway offers insurance policies that provide coverage throughout the United States. The company is constantly researching, growing and diversifying product offerings to stay responsive to the ever-evolving insurance market. Freeway offers a wide range of plans, from the most basic to premium plans, in auto, truck, commercial vehicle, fire, flood, renters, small commercial, motorcycle and recreational vehicle insurance products. In 2008, Freeway Insurance partnered with Confie, a national insurance distribution company. Today, Freeway Insurance services customers through 509 offices. Freeway consumers access Freeway Insurance through neighborhood Freeway offices as well as by visiting [freewayinsurance.com](http://freewayinsurance.com) or calling [\(800\) 300-0227](tel:8003000227).