

Classic Car Insurer OpenRoad Insurance Expands to 40 U.S. States in Two Years

Specialty collector car insurer welcomes New York, North Carolina and other states as its newest markets



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2026 /EINPresswire.com/ -- OpenRoad Insurance, a leading provider of specialized insurance for classic and collector vehicles and related coverages, announced today that it is now licensed in 40 U.S. states, up from 35 since March 2026, and reaching the milestone in two years since the company's launch.

The latest states added to OpenRoad Insurance's portfolio include: New York; New Hampshire; Vermont; North Carolina; and Delaware. New York represents a particularly significant addition as the company looks toward some of the nation's largest collector car markets for its next phase of growth.

"Reaching 80 percent of states in two years is a testament to the hard work of our product team," said Richard Hutchinson, chief executive officer of OpenRoad Insurance. "We built OpenRoad Insurance for the everyday car enthusiast who wants great coverage at a fair price, and an easier insurance experience."

OpenRoad Insurance operates as a collector vehicle specialty insurer. The company's singular focus on this segment keeps overhead low and pricing competitive while providing best in class coverage.

Policies include agreed-value coverage, under which OpenRoad Insurance and the policyholder agree on a vehicle's value at the time the policy is written, ensuring a total loss is paid at the full, predetermined amount rather than a depreciated market value. Policyholders may revise their agreed value at any time, allowing coverage to reflect a vehicle's appreciation or a completed restoration rather than being fixed until renewal. Additional protections include emergency evacuation expenses, tools and spare parts coverage, coverage for vehicles under construction, and others.

Eligibility centers on vehicle use. Vehicles from 1989 or earlier are broadly eligible, while newer vehicles are evaluated for enthusiast traits — convertible or two-door body styles, performance

or aesthetic upgrades — and usage patterns. OpenRoad Insurance offers easy-to-understand categories of insured vehicles, which include: classic and collector cars; modern sports and performance cars; muscle cars; classic trucks and 4x4's; antique vehicles; modified vehicles; and other vehicles, such as vintage tractors, fire trucks and more.

Texas, home to OpenRoad Insurance's Dallas headquarters, remains its largest state by insured volume. The company plans to expand into 48 continental states.

"The collector car market is much larger than the high-value segment that often gets the attention. The hobby is accessible to many," Hutchinson said. "We built OpenRoad Insurance with that opportunity in mind. Forty states give us tremendous reach today, and we believe our opportunity ahead is significantly larger."

To learn more about OpenRoad Insurance, view all coverage available at <https://www.openroadautoinsurance.com/insurance>, or contact your agent.

About OpenRoad Insurance

OpenRoad Insurance is a provider of classic car insurance coverage for classic and modern collector vehicles. Backed by Griffin Highline Capital, OpenRoad Insurance was named one of the best classic car insurance companies in 2026 by CNBC. With approximately 10,000 agent partners across 40 states, OpenRoad Insurance provides automotive enthusiasts premium insurance coverage at a fair price in partnership with National Interstate Insurance Company, a leading property and casualty insurer focused on the transportation industry rated "A+" (Superior) by A.M. Best. For more information, visit <https://www.openroadautoinsurance.com>.

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