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Most of New Jersey's auto insurers are asking for double digit rate hikes this year — the most, 63% from Metromile, followed by 43% from Farmers.

"It's really related to how insurers are reacting in general both to all the AI and all the data they're now accessing, and inflation," said Amy Bach, executive director of the nonprofit United Policyholders, adding that all this new information is in many cases being used against drivers.

While inflation is down, experts say there's always a lag until that is reflected in rates.

There are of course all the typical reasons — more serious accidents and higher repair costs — but Bach said one thing should never be a factor.

"I'm a consumer advocate so we've been saying forever that insurers should not be using credit scores to determine rates because they're penalizing people for factors that are out of their control," she said.

Another reason, she said, involves whether company profits are up or down.

"Up until last year they were earning less on their investments, they take your premium and they invest it, they don't live on premium alone, and when they earn less on their investments they take it out on their customers in the way of higher prices," said Bach.