

AVERAGE EXPENDITURE FOR AUTO INSURANCE BY STATE (most recent NAIC data available)

2011

	Liability	Collision	Comprehesion	Total	Rank
New Jersey	\$ 831.45	\$ 352.03	\$ 118.04	\$ 1,183.95	1
D.C.	\$ 622.58	\$ 426.32	\$ 225.00	\$ 1,138.03	2
Louisiana	\$ 687.56	\$ 386.31	\$ 207.68	\$ 1,110.68	3
New York	\$ 750.63	\$ 340.11	\$ 143.57	\$ 1,108.64	4
Florida	\$ 813.60	\$ 236.69	\$ 109.83	\$ 1,090.65	5
Delaware	\$ 748.55	\$ 282.83	\$ 106.49	\$ 1,052.28	6
Rhode Island	\$ 678.59	\$ 352.19	\$ 118.22	\$ 1,004.14	7
Michigan	\$ 600.12	\$ 366.62	\$ 143.88	\$ 983.60	8
Connecticut	\$ 614.26	\$ 334.69	\$ 119.78	\$ 970.22	9
Maryland	\$ 590.02	\$ 317.97	\$ 140.78	\$ 956.17	10
Massachusetts	\$ 565.87	\$ 324.13	\$ 121.13	\$ 942.12	11
Nevada	\$ 612.84	\$ 297.14	\$ 119.89	\$ 904.91	12
Alaska	\$ 546.71	\$ 363.42	\$ 143.36	\$ 873.10	13
Texas	\$ 480.47	\$ 338.67	\$ 185.61	\$ 842.58	14
West Virginia	\$ 500.31	\$ 305.96	\$ 186.33	\$ 834.09	15
Pennsylvania	\$ 488.19	\$ 296.35	\$ 121.45	\$ 815.45	16
Washington	\$ 541.62	\$ 242.86	\$ 105.55	\$ 806.37	17
Arizona	\$ 462.95	\$ 249.10	\$ 187.41	\$ 776.83	18
Georgia	\$ 439.30	\$ 320.73	\$ 153.12	\$ 755.25	19
South Carolina	\$ 469.76	\$ 239.74	\$ 149.46	\$ 749.94	20
Hawaii	\$ 463.80	\$ 293.11	\$ 104.27	\$ 748.10	21
Kentucky	\$ 503.53	\$ 245.49	\$ 123.50	\$ 744.58	22
Mississippi	\$ 418.64	\$ 292.63	\$ 184.80	\$ 740.69	23
California (2)	\$ 437.88	\$ 340.76	\$ 99.78	\$ 736.80	24
Illinois	\$ 424.19	\$ 268.93	\$ 110.00	\$ 727.46	25
Oregon	\$ 507.32	\$ 207.18	\$ 90.21	\$ 723.90	26
Colorado	\$ 441.41	\$ 251.14	\$ 142.95	\$ 723.67	27
Oklahoma	\$ 416.18	\$ 285.70	\$ 179.63	\$ 716.23	28
Utah	\$ 451.94	\$ 253.50	\$ 103.69	\$ 712.79	29
New Hampshire	\$ 387.51	\$ 262.52	\$ 96.51	\$ 705.84	30
Minnesota	\$ 417.37	\$ 197.75	\$ 162.06	\$ 696.00	31
New Mexico	\$ 432.78	\$ 268.32	\$ 168.75	\$ 691.74	32
Virginia	\$ 394.68	\$ 251.50	\$ 122.52	\$ 679.57	33
Missouri	\$ 385.46	\$ 249.75	\$ 155.11	\$ 675.02	34
Arkansas	\$ 367.28	\$ 290.96	\$ 169.10	\$ 665.86	35
Montana	\$ 387.71	\$ 240.85	\$ 187.65	\$ 654.56	36
Alabama	\$ 354.47	\$ 293.88	\$ 136.20	\$ 653.64	37
Tennessee	\$ 376.96	\$ 268.93	\$ 122.03	\$ 650.13	38
Vermont	\$ 335.79	\$ 269.66	\$ 110.75	\$ 633.54	39
Kansas	\$ 327.21	\$ 244.67	\$ 208.57	\$ 625.93	40
Indiana	\$ 368.72	\$ 231.61	\$ 110.13	\$ 621.76	41
Ohio	\$ 357.34	\$ 236.15	\$ 104.24	\$ 619.96	42

Wyoming	\$ 320.47	\$ 272.66	\$ 198.01	\$ 619.88	43
Nebraska	\$ 339.58	\$ 211.63	\$ 181.07	\$ 602.57	44
Wisconsin	\$ 356.54	\$ 198.60	\$ 115.18	\$ 601.40	45
North Carolina	\$ 358.16	\$ 238.22	\$ 111.87	\$ 600.33	46
Maine	\$ 328.25	\$ 242.80	\$ 90.83	\$ 577.38	47
Iowa	\$ 290.86	\$ 198.45	\$ 159.75	\$ 552.54	48
North Dakota	\$ 260.86	\$ 208.25	\$ 219.64	\$ 549.81	49
South Dakota	\$ 277.16	\$ 190.78	\$ 201.37	\$ 540.04	50
Idaho	\$ 327.96	\$ 206.32	\$ 107.69	\$ 535.15	51
United States	\$ 492.43	\$ 286.37	\$ 132.76	\$ 797.44	

Key

North Carolina
Neighboring States
Lower-Cost States
U.S. Average

(1) Ranked highest to lowest by average expenditure.

(2) Preliminary.

"Note: Average expenditure=Total written premium/liability car years. A car year is equal to 365 days of insured coverage for a single vehicle. The NAIC does not rank state average expenditures and does not endorse any conclusion drawn from these data.

Source: © 2013 National Association of Insurance Commissioners (NAIC).