



NATIONAL ASSOCIATION OF
INSURANCE COMMISSIONERS

2024 Auto Insurance Database Average Premium Supplement

September 2026

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**2024 AUTO INSURANCE DATABASE
AVERAGE PREMIUM SUPPLEMENT**

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INTRODUCTION

The data used for this supplement includes written premiums and exposures for calendar years 2020–2024 for the combined voluntary and residual market. Earned and incurred loss data for calendar/accident years 2021–2023 is not yet available; therefore, it will not be included in this supplement. The earned and incurred loss data will be included in the full 2023/2024 *Auto Insurance Database Report* (Auto Report) that will be released later this year.

The purpose of the supplement is to release written premium data and exposures on a faster timeline than the full Auto Report allows. The tables in this supplement—Tables 1 through 5—will be included in the full report.

Data contained in this supplement may differ from data contained in reports from previous years, as the statistical agents periodically obtain updated information from insurers.

The insurance data was obtained from the following statistical agents: the American Association of Insurance Services (AAIS), the Insurance Services Office (ISO), the National Independent Statistical Service (NISS), the Independent Statistical Service (ISS), the Massachusetts Commonwealth Automobile Reinsurers (CAR); and the Maryland Automobile Insurance Fund (MAIF). Data were also obtained from the California Department of Insurance (DOI) and the Texas DOI. The assistance of these organizations in developing this report is greatly appreciated. Some data from other small statistical agencies may not be included.

The tables in this report were prepared under the direction of the Casualty Actuarial and Statistical (C) Task Force. Suggestions about how this database might be further improved are welcome. Questions may be referred to Justin Cox, Data Analyst III, at jcox7@naic.org.

Links to this report and other NAIC reports can be found on the NAIC website at: [NAIC Publications](#).

Terms and Calculations

Below are definitions of terms and calculations used in this report. Formulas will vary depending on the application, so readers should note the exact methods used in this report. For example, Average Premium may be defined as Written Premiums / Written Exposures instead of Earned Premiums / Earned Exposures.

Terms

Premium: The dollar amount paid for an insurance policy.

Exposure: A finite unit of risk related to a specific insurance coverage. In this report, exposures are expressed as car-years. One car-year is the risk associated with insuring one car for one year.

Written Premiums: The total premium amount of all policies issued during a given time period.

Written Exposures: The total number of exposures, in car-years, of all policies issued during a given time period.

Example 1: An auto policy insuring two cars for six months is issued on 9/28/2008, effective 10/1/2008. The cost of the policy is \$600. The policyholders decide to change insurers in early 2009 and cancel the policy effective 1/31/2009.

The written exposure for this policy is 2 cars × 1/2 year = 1 car-year and is included in calendar year 2008 exposures because the policy was issued in 2008. The written premium is \$600 (cost of the policy), and is included in calendar year 2008 premiums.

Formulas

Tables 1–5

Average Expenditure:

$$\frac{(\text{Liability Written Premium} + \text{Collision Written Premium} + \text{Comprehensive Written Premium})}{\text{Liability Written Exposures}}$$

Combined Average Premium:

$$\frac{\text{Liability Average Premium} + \text{Collision Average Premium} + \text{Comprehensive Average Premium}}{\text{Liability Written Exposures}}$$

Liability Average Premium:

$$\frac{\text{Liability Written Premiums}}{\text{Liability Written Exposures}}$$

Collision Average Premium:

$$\frac{\text{Collision Written Premiums}}{\text{Collision Written Exposures}}$$

Comprehensive Average Premium:

$$\frac{\text{Comprehensive Written Premiums}}{\text{Comprehensive Written Exposures}}$$

Average Premiums and Expenditures

2020–2024 State Average Expenditures and Average Premiums for Personal Automobile Insurance

Voluntary and Residual Market Business Combined

This section provides state average expenditures and state average annual premium per insured vehicle, for private passenger automobile insurance for the years 2020–2024. These statistics measure the relative cost of automobile insurance to consumers in each state.

Results are included for bodily injury and property damage liability (including no-fault), collision, and comprehensive coverages—the basic components of a personal auto insurance policy.

Average expenditure per insured vehicle is the total written premium for liability, collision, and comprehensive coverages divided by the liability written car-years¹ (exposures). This assumes that all insured vehicles carry liability coverage but do not necessarily carry the physical damage coverages (i.e., collision and/or comprehensive). The average expenditure is an estimate of what consumers in the state spent, on average, for auto insurance. In 2024, the countrywide average expenditure was \$1,431 an increase of 11.71% over the previous year. The median state average expenditure was \$1,231.

The state **combined average premium** per insured vehicle, on the other hand, is calculated by summing

the average premiums for the three coverages. The result is the average cost of an auto insurance policy in the state that contains all three coverages (i.e., liability, comprehensive, and collision). The countrywide combined average premium increased 12.12 % in 2024, to \$1,612 over the prior year. The median state combined average premium was \$1,398.

Aggregate written premiums and aggregate written exposures are used in calculations with no distinction as to policyholder classifications, vehicle characteristics, or the selection of specific limits or deductibles, all of which significantly impact the cost of coverage. Nor do the results consider differences in state auto and tort laws, rate filing laws, traffic conditions, or other demographics.

CAUTION: Because of these differences, direct comparisons between state results should be treated with a high degree of caution.

Tables 1A–1C show the states’ 2020–2024 written premiums, written exposures, and average premiums for liability insurance. Tables 2A–2C and Tables 3A–3C show the same for collision and comprehensive insurance, respectively. State average expenditures are provided in Table 4, and state combined average premiums are displayed in Table 5.

¹ A written car-year is equal to 365 days of insurance coverage for a single vehicle and is the standard measure of exposure for automobile insurance.

Factors that Affect State Average Expenditures and Average Premiums

Many factors affect the state-to-state differences in average expenditures and premiums for automobile insurance. Some important factors include:

- Underwriting and loss adjustment expense
- Types of coverages purchased
- Relative amounts of coverages purchased
- Use of telematics
- Weather
- Driving locations
- Accident rates
- Traffic density
- Vehicle theft rates
- Auto repair costs
- Population density
- Medical and legal costs
- Per capita disposable income
- Rate and form filing laws
- Liability insurance requirements
- Auto laws (seat belt, speed limits, etc.)

Insurance rates are developed based primarily on the insurer's cost of paying claims. Certain broad characteristics of a state contribute to the frequency and severity of auto claims and insurer loss costs in

that state. Many of these cost factors can influence insurance prices, not only between states, but also between communities and neighborhoods—making price comparison between states and within a state extremely complex.

It is reasonable to consider that the “general economic conditions” in a state may affect the price of auto insurance, but no direct measure of this characteristic exists. There are measurable variables that can be used as imperfect substitutes for these general conditions to approximate their influence on auto insurance price.

2020-2024 State Average Expenditures and Average Premiums for Personal Automobile Insurance Technical Notes

Average Premium =

(Coverage written premiums)/(coverage written exposures)

Average Expenditure =

(Total all coverages written premiums)/(liability written exposures)

Combined Average Premium =

(Liability average premium + collision average premium + comprehensive average premium)

Coverages Included in Liability Written Premiums

The liability written premiums data in these tables are for the combined voluntary and residual market business and include (but are not limited to) the following coverages:

- Bodily Injury
- Uninsured or Underinsured Motorist Bodily Injury
- Uninsured/Underinsured Motorist Bodily Injury (Combined – Single Premium)
- Medical Payments
- Property Damage
- Uninsured Motorist or Underinsured Motorist Property Damage
- Uninsured/Underinsured Motorist Property Damage (Combined – Single Premium)
- Statutory Uninsured Motorist (New York only)
- Bodily Injury/Property Damage Liability – Combined Single Limit Single Premium
- Uninsured or Underinsured Motorist Bodily Injury and Property Damage – Combined Single Limit Single Premium

- Uninsured/Underinsured Motorist Bodily Injury and Property Damage – Combined Single Limit/Single Premium Policies
- Medical Expenses (Virginia only)
- Package Automobile Policy – Indivisible Liability Premium
- Voluntary Uninsured/Underinsured Motorist (New York only)
- All Other Liability Coverages – Voluntary Risks Only
- Property Protection Insurance (Michigan only)
- Limited Property Damage Coverage (Michigan only)
- No Fault or Personal Injury Protection

Data Source

Written premium and written exposure data were obtained from AAIS, ISO, ISS, NISS, the California Department of Insurance, the Texas Department of Insurance, MAIF and the M-CAR.

Dividends to Policyholders

The written premiums for this report do not include adjustments for dividends to policyholders. The actual amount paid by policyholders with participating policies for auto insurance will be affected by dividends paid.

Historical Data Adjustment

Written premium and exposure data are for 2024—the most up-to-date information reported as of year-end 2025. Data for prior years were also adjusted to reflect the most current information for each year. Therefore, historical averages in this report might not match those published in prior reports.

Miscellaneous Vehicles Not Included in This Report

Written premium data in these tables may differ from a state's written premium shown in the insurers' filed financial annual statements. The premium reported in the financial statements Exhibit of Premiums and Losses (Statutory Page 14) include data for the following types of vehicles that are not included in this report:

- Motor Homes
- Recreational Vehicles
- Campers
- Travel Trailers
- Buggies
- All-Terrain Vehicles
- Antique Autos
- Amphibious Autos
- Snowmobiles
- Golf Carts
- Motorcycles
- Scooters
- Mopeds

2020-2024 State Average Expenditures and Combined Average Premiums for Personal Automobile Insurance

Additional State Information

California

The 2023 and 2024 California auto insurance data in these tables is preliminary. The California Department of Insurance performs a rigorous set of tests on the data each year to ensure accuracy. The tests are not completed until after the publication of this report. Any adjustments to California data, based on these tests, will appear in the next edition of this report.

District of Columbia

The District of Columbia is entirely urban. As such, results are not directly comparable to states with rural areas.

Illinois

To obtain more geographically specific data, contact the Illinois Department of Insurance.

Massachusetts

Data for Massachusetts reflects Safe Driver Plan credits and surcharges for 2017-2021.

Maryland

Maryland Automobile Insurance Fund (MAIF) data are included. The statutory purpose of MAIF's insured program is to provide auto insurance policies to those eligible Maryland residents unable to obtain insurance in the private market. Net premium income and investment income from these policies is available for the payment of claims and MAIF's administrative expenses. MAIF receives no state general fund appropriations, and the debts or obligations of MAIF are not deemed in any manner to be a department of the state or a pledge of its credit. MAIF is not structured as a residual market mechanism. Instead, it is the insurer of last resort for Maryland residents. See Section 20 of the Insurance Article of the Maryland Ann. Code for more details.

New Jersey

New Jersey is predominately urban. Results are not directly comparable to states with large rural areas. Historically, New Jersey has paid two to four times the national average in dividends to policyholders, and, at times, this has been as high as six times the national average, which would reduce the average expenditure and combined average premium for New Jersey consumers if dividends were included in premium.

Ohio

Minimum limits apply to mandatory financial responsibility, which can be satisfied through means other than insurance. Note policies issued or renewed prior to December 22, 2013 had the limits of 12.5/25/7.5. Financial Limits as of December 22, 2013 are 25/50/25.

Rhode Island

Rhode Island is predominately urban. Results are not directly comparable to states with large rural areas

Texas

The Texas Department of Insurance collects vehicle and policies-in-force information at the end of each calendar quarter for voluntary bodily injury liability, involuntary (residual) bodily injury liability and collision coverages. The average number of vehicles reported for policies in force is used as an approximation for written exposures. Comprehensive exposures for all years are estimated based on the ratio of comprehensive to collision car-years. The data to estimate this ratio only includes about 70 percent of the private passenger automobile market. This estimation affects combined average premium but not average expenditure.

Table 1A

Average Premiums and Expenditures 2020-2024

STATE	Liability Written Premiums				
	2024	2023	2022	2021	2020
Alabama	2,624,204,283	2,376,580,030	2,164,565,221	2,080,100,587	1,994,093,938
Alaska	344,663,412	313,879,666	289,438,462	279,719,059	274,941,188
Arizona	4,746,333,625	4,228,830,984	3,622,650,106	3,423,382,830	3,270,597,829
Arkansas	1,467,461,236	1,284,590,349	1,145,430,673	1,098,534,732	1,061,327,825
California	21,608,261,195	18,493,156,051	17,305,178,954	17,212,214,343	17,399,256,612
Colorado	3,777,740,428	3,528,138,666	3,209,093,213	3,090,438,909	3,029,167,441
Connecticut	2,343,517,839	2,035,827,811	1,892,965,541	1,900,628,054	1,836,576,080
Delaware	811,637,078	733,807,892	648,563,009	636,050,163	621,853,997
District of Columbia	248,015,185	226,128,135	208,327,577	209,395,960	209,110,939
Florida	22,381,586,316	20,668,863,904	17,368,738,735	15,512,807,904	14,186,795,288
Georgia	9,769,627,375	8,526,503,103	7,258,863,768	6,697,427,763	6,447,536,866
Hawaii	449,311,979	438,142,750	424,875,123	421,838,816	412,085,054
Idaho	766,524,313	697,533,064	629,482,741	589,056,984	544,717,831
Illinois	5,306,822,114	4,781,687,728	4,169,801,341	3,944,445,469	3,912,124,684
Indiana	2,708,126,422	2,496,962,193	2,281,806,639	2,207,070,507	2,176,867,524
Iowa	1,098,004,158	994,794,387	910,034,535	879,799,330	865,294,737
Kansas	1,314,875,649	1,177,016,858	1,059,790,055	997,623,175	963,029,433
Kentucky	2,346,282,148	2,184,468,638	2,031,817,148	2,013,816,802	2,009,520,865
Louisiana	3,287,936,622	3,081,226,990	2,968,073,119	2,935,947,301	2,915,097,459
Maine	480,903,103	445,768,087	413,293,320	389,580,741	374,299,109
Maryland	4,183,356,798	3,788,023,602	3,288,985,041	3,141,750,866	3,152,953,843
Massachusetts	3,760,148,638	3,298,975,157	2,981,804,274	2,961,044,216	2,927,198,776
Michigan	5,019,546,894	4,605,206,186	4,400,190,261	4,407,704,520	5,178,360,312
Minnesota	2,534,763,021	2,312,886,885	2,139,749,646	2,054,047,110	2,043,507,663
Mississippi	1,374,597,292	1,261,521,047	1,167,410,275	1,147,045,068	1,072,728,117
Missouri	2,950,066,803	2,711,971,773	2,389,533,183	2,260,848,127	2,202,722,845
Montana	388,052,256	450,737,906	411,447,328	393,557,605	368,823,700
Nebraska	936,384,305	810,681,083	714,386,660	686,036,842	670,593,177
Nevada	2,740,626,464	2,383,984,671	2,076,961,159	1,988,064,043	1,901,618,141
New Hampshire	538,483,993	488,093,850	448,326,191	426,611,740	414,088,912
New Jersey	6,885,545,317	6,161,301,406	5,437,790,939	5,257,990,389	4,990,722,701
New Mexico	1,091,101,216	1,003,652,962	914,673,897	884,116,569	870,665,971
New York	12,083,690,640	10,696,732,832	9,533,549,113	9,364,524,572	8,828,324,395
North Carolina	4,455,968,892	3,916,877,192	3,615,911,144	3,444,040,579	3,324,912,279
North Dakota	270,555,824	242,215,450	221,767,627	211,380,074	197,833,583
Ohio	4,261,240,183	3,989,310,571	3,673,071,073	3,554,016,944	3,647,116,927
Oklahoma	1,852,450,371	1,667,966,460	1,489,008,482	1,427,026,773	1,400,691,020
Oregon	2,499,785,127	2,308,537,268	2,061,018,114	1,968,611,302	1,945,272,360
Pennsylvania	5,647,035,622	5,165,388,987	4,748,163,929	4,731,553,708	4,724,381,153
Rhode Island	761,157,553	726,562,292	661,040,465	648,446,850	641,749,136
South Carolina	4,285,216,460	3,734,708,296	3,246,217,127	3,015,775,640	2,874,639,962
South Dakota	312,304,313	280,508,413	252,525,202	240,919,715	230,280,928
Tennessee	3,347,045,860	2,960,554,774	2,616,998,289	2,495,357,604	2,396,966,385
Texas	19,450,499,902	17,305,467,662	14,363,716,254	12,765,238,601	12,310,500,833
Utah	1,935,640,581	1,754,127,166	1,531,090,760	1,367,255,162	1,281,957,228
Vermont	195,618,786	179,226,685	165,959,429	161,153,786	160,142,093
Virginia	4,759,700,248	4,206,757,870	3,558,807,114	3,264,253,742	3,189,056,920
Washington	4,279,295,172	3,573,864,743	3,352,415,081	3,336,292,875	3,277,445,459
West Virginia	748,978,541	688,912,029	648,413,998	646,657,681	648,163,934
Wisconsin	2,062,999,630	1,902,697,887	1,745,114,710	1,696,691,782	1,685,627,816
Wyoming	207,149,106	189,349,276	173,424,000	167,548,711	160,850,134
Countrywide	193,700,840,288	173,480,709,667	154,032,260,045	146,635,442,625	143,224,191,402

Table 1B

Average Premiums and Expenditures 2020-2024

STATE	Liability Written Exposures				
	2024	2023	2022	2021	2020
Alabama	4,160,006	4,109,010	4,069,635	4,010,976	3,864,631
Alaska	506,995	503,012	500,680	498,317	487,933
Arizona	5,401,218	5,331,840	5,241,747	5,213,699	5,051,615
Arkansas	2,503,537	2,442,201	2,372,855	2,351,945	2,271,505
California	28,413,710	27,984,249	28,199,439	28,495,827	28,191,340
Colorado	4,545,866	4,524,666	4,498,877	4,457,286	4,356,889
Connecticut	2,449,176	2,386,262	2,375,894	2,410,129	2,323,275
Delaware	776,728	762,849	747,387	743,110	721,523
District of Columbia	253,552	253,899	258,586	264,873	264,051
Florida	16,088,497	15,857,250	15,519,014	15,364,545	14,384,792
Georgia	8,229,337	8,153,075	8,106,171	8,056,098	7,763,360
Hawaii	942,914	944,291	941,857	939,933	914,539
Idaho	1,476,491	1,447,928	1,432,123	1,389,745	1,293,759
Illinois	8,175,097	8,000,149	7,952,192	7,973,367	7,793,501
Indiana	5,176,284	5,143,230	5,146,962	5,144,072	4,977,560
Iowa	2,572,374	2,574,319	2,557,650	2,562,419	2,529,683
Kansas	2,490,413	2,435,906	2,422,844	2,392,900	2,353,835
Kentucky	3,484,114	3,452,534	3,437,825	3,467,728	3,353,764
Louisiana	2,975,786	2,970,502	2,995,652	3,015,704	2,978,050
Maine	1,078,527	1,048,668	1,047,385	1,040,666	1,005,978
Maryland	4,432,039	4,369,178	4,358,328	4,382,995	4,348,716
Massachusetts	4,680,957	4,645,207	4,566,554	4,464,353	4,510,862
Michigan	6,039,338	6,005,315	5,677,124	5,387,607	5,736,633
Minnesota	4,325,677	4,264,768	4,264,426	4,262,078	4,198,661
Mississippi	2,023,372	2,010,315	2,032,835	2,076,410	1,987,148
Missouri	4,411,553	4,419,927	4,375,846	4,400,926	4,322,180
Montana	731,794	955,398	944,896	922,076	855,199
Nebraska	1,714,000	1,677,527	1,647,039	1,640,348	1,605,370
Nevada	2,291,938	2,292,690	2,256,823	2,221,577	2,116,402
New Hampshire	1,041,591	1,016,555	1,012,842	993,040	960,925
New Jersey	6,077,195	5,975,796	5,841,472	5,772,083	5,516,626
New Mexico	1,630,946	1,608,966	1,599,048	1,609,590	1,554,239
New York	9,717,769	9,609,162	9,637,824	9,748,902	9,607,094
North Carolina	8,857,647	8,695,390	8,635,909	8,553,948	8,342,752
North Dakota	726,658	730,776	719,571	705,217	651,467
Ohio	8,234,110	8,230,129	8,249,028	8,375,669	8,369,411
Oklahoma	3,008,373	2,946,097	2,941,127	2,952,414	2,866,041
Oregon	3,110,123	3,073,630	3,075,817	3,059,944	2,969,524
Pennsylvania	9,151,357	9,114,278	9,038,926	9,144,357	8,894,045
Rhode Island	731,419	738,490	718,717	700,941	704,502
South Carolina	4,449,593	4,295,721	4,202,404	4,137,334	4,010,417
South Dakota	751,476	742,979	737,864	726,446	707,964
Tennessee	5,589,820	5,467,007	5,358,056	5,283,696	5,076,509
Texas	21,786,401	21,689,895	20,794,884	20,351,059	20,130,323
Utah	2,383,211	2,350,278	2,318,820	2,252,794	2,118,440
Vermont	483,476	477,129	474,668	446,957	436,774
Virginia	6,886,425	6,720,431	6,684,791	6,718,417	6,635,251
Washington	5,128,833	5,057,809	5,018,809	5,002,137	4,812,471
West Virginia	1,321,682	1,317,567	1,315,838	1,322,911	1,310,267
Wisconsin	4,264,262	4,258,836	4,242,923	4,225,381	4,171,665
Wyoming	491,312	485,843	483,975	483,268	469,017
Countrywide	238,174,969	235,568,929	233,051,959	232,118,214	226,878,478

Table 1C

Average Premiums and Expenditures 2020-2024

STATE	Liability Average Premium				
	2024	2023	2022	2021	2020
Alabama	630.82	578.38	531.88	518.60	515.99
Alaska	679.82	624.00	578.09	561.33	563.48
Arizona	878.75	793.13	691.12	656.61	647.44
Arkansas	586.16	526.00	482.72	467.08	467.24
California	760.49	660.84	613.67	604.03	617.18
Colorado	831.03	779.76	713.31	693.35	695.26
Connecticut	956.86	853.15	796.74	788.60	790.51
Delaware	1,044.94	961.93	867.77	855.93	861.86
District of Columbia	978.16	890.62	805.64	790.55	791.93
Florida	1,391.15	1,303.43	1,119.19	1,009.65	986.24
Georgia	1,187.17	1,045.80	895.47	831.35	830.51
Hawaii	476.51	463.99	451.10	448.80	450.59
Idaho	519.15	481.75	439.55	423.86	421.04
Illinois	649.14	597.70	524.36	494.70	501.97
Indiana	523.18	485.49	443.33	429.05	437.34
Iowa	426.84	386.43	355.81	343.35	342.06
Kansas	527.97	483.19	437.42	416.91	409.13
Kentucky	673.42	632.71	591.02	580.73	599.18
Louisiana	1,104.90	1,037.27	990.79	973.55	978.86
Maine	445.89	425.08	394.60	374.36	372.07
Maryland	943.89	866.99	754.64	716.80	725.03
Massachusetts	803.29	710.19	652.97	663.26	648.92
Michigan	831.14	766.86	775.07	818.12	902.68
Minnesota	585.98	542.32	501.77	481.94	486.70
Mississippi	679.36	627.52	574.28	552.42	539.83
Missouri	668.71	613.58	546.07	513.72	509.63
Montana	530.28	471.78	435.44	426.82	431.27
Nebraska	546.32	483.26	433.74	418.23	417.72
Nevada	1,195.77	1,039.82	920.30	894.89	898.51
New Hampshire	516.98	480.15	442.64	429.60	430.93
New Jersey	1,133.01	1,031.04	930.89	910.93	904.67
New Mexico	669.00	623.79	572.01	549.28	560.19
New York	1,243.46	1,113.18	989.18	960.57	918.94
North Carolina	503.06	450.45	418.71	402.63	398.54
North Dakota	372.33	331.45	308.19	299.74	303.67
Ohio	517.51	484.72	445.27	424.33	435.77
Oklahoma	615.76	566.16	506.27	483.34	488.72
Oregon	803.76	751.08	670.07	643.35	655.08
Pennsylvania	617.07	566.74	525.30	517.43	531.18
Rhode Island	1,040.66	983.85	919.75	925.11	910.93
South Carolina	963.06	869.40	772.47	728.92	716.79
South Dakota	415.59	377.55	342.24	331.64	325.27
Tennessee	598.78	541.53	488.42	472.28	472.17
Texas	892.78	797.86	690.73	627.25	611.54
Utah	812.20	746.35	660.29	606.92	605.14
Vermont	404.61	375.64	349.63	360.56	366.65
Virginia	691.17	625.97	532.37	485.87	480.62
Washington	834.36	706.60	667.97	666.97	681.03
West Virginia	566.69	522.87	492.78	488.81	494.68
Wisconsin	483.79	446.76	411.30	401.55	404.07
Wyoming	421.62	389.73	358.33	346.70	342.95
Countrywide	813.27	736.43	660.94	631.73	631.28

Table 2A

Average Premiums and Expenditures 2020-2024

STATE	Collision Written Premiums				
	2024	2023	2022	2021	2020
Alabama	1,431,281,873	1,329,719,462	1,155,180,216	1,084,255,119	1,031,761,697
Alaska	191,630,036	168,973,556	150,345,575	142,677,874	134,817,752
Arizona	1,907,807,818	1,767,291,327	1,425,838,367	1,260,748,967	1,174,884,285
Arkansas	840,702,509	747,225,794	621,007,309	586,739,800	550,668,755
California	15,105,317,434	12,554,629,486	11,079,231,851	10,502,037,309	10,074,694,178
Colorado	1,666,569,669	1,460,042,020	1,220,142,301	1,086,572,381	1,033,429,760
Connecticut	1,055,195,451	921,967,507	823,050,675	788,086,977	738,746,568
Delaware	305,946,984	262,069,714	221,424,477	209,385,254	197,025,507
District of Columbia	151,928,201	141,457,468	126,751,157	119,220,643	113,456,485
Florida	6,455,344,965	6,054,383,540	4,743,074,668	4,251,472,186	3,877,212,258
Georgia	3,096,109,789	2,766,837,927	2,430,185,900	2,369,620,680	2,270,022,738
Hawaii	331,086,835	308,872,961	285,795,988	265,520,550	250,252,489
Idaho	412,652,233	352,452,352	299,486,160	279,838,556	248,899,774
Illinois	3,182,163,278	2,908,964,600	2,532,627,068	2,327,918,133	2,224,817,632
Indiana	1,621,021,109	1,457,155,228	1,243,659,812	1,133,829,484	1,087,735,952
Iowa	661,549,076	614,784,366	539,960,848	495,563,791	469,954,660
Kansas	658,094,762	585,932,560	502,628,593	460,813,011	440,154,429
Kentucky	980,236,634	864,935,194	726,434,966	681,488,323	656,091,649
Louisiana	1,386,929,371	1,270,687,913	1,047,921,720	1,003,627,716	974,757,565
Maine	334,959,474	299,180,276	260,248,203	247,089,483	230,320,454
Maryland	2,006,212,085	1,838,078,625	1,605,419,585	1,487,471,696	1,445,869,544
Massachusetts	2,407,560,101	2,101,350,432	1,795,199,515	1,763,405,025	1,740,596,123
Michigan	3,178,719,209	2,776,504,534	2,208,029,230	1,968,241,867	2,091,757,905
Minnesota	1,371,323,286	1,224,453,627	1,034,579,450	931,805,645	884,921,641
Mississippi	715,392,942	644,046,491	572,613,793	551,931,813	515,564,761
Missouri	1,439,432,912	1,336,486,629	1,136,691,593	1,050,819,901	992,737,791
Montana	193,418,530	228,606,728	199,033,815	182,269,705	162,561,455
Nebraska	480,004,179	420,705,436	357,943,211	323,394,558	299,913,050
Nevada	862,748,160	727,391,057	624,009,554	584,945,915	545,879,108
New Hampshire	398,270,724	354,186,067	306,996,304	293,817,791	289,425,873
New Jersey	2,705,004,896	2,365,209,417	2,078,444,514	1,947,778,481	1,767,243,211
New Mexico	501,397,757	450,413,534	369,222,207	321,144,637	307,210,945
New York	4,792,784,955	4,143,150,759	3,716,257,785	3,652,651,744	3,423,177,773
North Carolina	3,181,209,745	2,793,888,310	2,410,732,921	2,199,073,726	2,033,958,832
North Dakota	197,348,479	174,050,368	149,659,052	142,165,866	128,129,110
Ohio	2,658,610,833	2,447,469,390	2,134,281,894	2,000,968,764	1,981,267,796
Oklahoma	932,814,914	838,374,070	723,905,844	660,665,297	625,883,359
Oregon	949,641,965	853,863,075	700,672,217	639,093,613	606,860,837
Pennsylvania	3,713,382,345	3,457,044,235	2,900,461,237	2,738,650,694	2,652,941,322
Rhode Island	338,730,897	303,444,555	265,875,978	260,844,062	256,615,522
South Carolina	1,399,973,274	1,229,678,452	1,057,891,896	977,301,874	921,122,044
South Dakota	178,450,655	160,121,950	138,930,126	127,559,912	117,940,869
Tennessee	1,993,030,754	1,790,082,325	1,513,144,084	1,367,206,260	1,269,851,465
Texas	8,414,486,083	7,896,671,799	6,688,205,315	6,012,424,200	5,728,258,870
Utah	773,307,236	690,797,209	584,307,617	531,163,138	486,425,561
Vermont	166,146,379	149,844,446	130,494,130	125,132,693	123,087,275
Virginia	2,326,144,346	2,140,869,470	1,830,975,062	1,692,155,806	1,615,855,259
Washington	1,997,215,914	1,560,185,201	1,342,716,916	1,278,295,865	1,200,185,347
West Virginia	433,799,774	395,086,157	343,091,888	331,392,320	321,015,615
Wisconsin	1,231,003,562	1,103,990,033	945,424,924	861,601,789	822,773,040
Wyoming	122,733,352	112,553,766	99,758,351	92,307,707	88,001,981
Countrywide	93,836,827,744	83,546,161,398	71,399,965,862	66,394,188,601	63,226,737,871

Table 2B

Average Premiums and Expenditures 2020-2024

STATE	Collision Written Exposures				
	2024	2023	2022	2021	2020
Alabama	2,980,527	2,941,312	2,908,674	2,868,187	2,735,446
Alaska	372,349	368,665	362,051	353,926	342,310
Arizona	4,094,225	4,049,209	4,008,285	3,906,292	3,756,972
Arkansas	1,654,620	1,632,689	1,587,153	1,569,948	1,504,051
California	21,027,773	20,680,897	20,730,869	20,591,618	20,080,790
Colorado	3,450,428	3,421,031	3,379,621	3,315,240	3,203,796
Connecticut	1,989,480	1,930,875	1,928,366	1,927,312	1,856,823
Delaware	628,658	620,121	606,134	595,736	571,288
District of Columbia	215,319	213,157	216,335	219,247	215,432
Florida	12,762,265	12,958,144	12,821,837	12,513,470	11,825,738
Georgia	5,912,158	5,847,567	5,789,125	5,724,661	5,494,547
Hawaii	740,916	740,872	731,078	715,494	691,014
Idaho	1,117,386	1,086,274	1,057,109	1,016,971	933,730
Illinois	6,727,664	6,610,446	6,590,486	6,554,727	6,387,811
Indiana	4,080,486	4,073,530	4,057,584	3,984,884	3,813,780
Iowa	1,950,927	1,965,190	1,942,020	1,925,741	1,885,975
Kansas	1,726,526	1,680,308	1,666,301	1,648,581	1,603,260
Kentucky	2,443,374	2,418,970	2,387,573	2,358,905	2,258,076
Louisiana	2,185,600	2,202,697	2,223,199	2,218,777	2,155,673
Maine	936,237	891,103	875,306	849,451	783,044
Maryland	3,619,130	3,574,373	3,565,746	3,557,200	3,488,650
Massachusetts	4,046,012	4,041,963	4,031,388	4,008,286	3,870,516
Michigan	4,834,136	4,861,131	4,567,899	4,295,609	4,508,512
Minnesota	3,441,946	3,398,494	3,383,349	3,352,479	3,284,029
Mississippi	1,479,835	1,476,532	1,489,900	1,497,242	1,420,076
Missouri	3,338,970	3,340,319	3,295,583	3,303,871	3,203,865
Montana	501,473	659,898	641,770	618,855	560,305
Nebraska	1,194,271	1,180,117	1,158,468	1,143,065	1,108,891
Nevada	1,724,817	1,711,377	1,676,843	1,642,411	1,555,961
New Hampshire	983,103	921,833	912,130	887,140	888,527
New Jersey	4,967,635	4,829,932	4,709,039	4,609,291	4,349,015
New Mexico	1,092,994	1,077,183	1,053,702	1,041,413	995,767
New York	7,706,259	7,653,714	7,646,934	7,672,893	7,520,988
North Carolina	6,397,126	6,299,912	6,247,392	6,193,642	5,981,287
North Dakota	541,778	543,240	528,377	515,759	458,528
Ohio	6,790,803	6,741,453	6,738,108	6,776,139	6,702,957
Oklahoma	2,028,779	1,992,810	1,970,337	1,970,946	1,894,719
Oregon	2,468,723	2,422,811	2,400,484	2,370,173	2,275,450
Pennsylvania	7,512,836	7,429,681	7,364,139	7,339,835	7,081,105
Rhode Island	564,107	563,353	543,044	518,746	523,335
South Carolina	3,340,183	3,222,635	3,165,455	3,071,099	2,946,972
South Dakota	523,043	521,807	509,915	497,459	479,474
Tennessee	4,123,866	4,063,655	3,986,763	3,896,455	3,704,129
Texas	14,781,386	14,926,167	14,598,558	14,156,200	13,915,233
Utah	1,867,440	1,822,383	1,777,612	1,727,995	1,631,920
Vermont	400,537	388,768	383,968	378,653	372,342
Virginia	5,350,880	5,251,933	5,217,011	5,234,961	5,123,660
Washington	4,254,196	4,194,569	4,103,470	4,021,534	3,822,673
West Virginia	982,626	981,429	969,007	958,687	936,648
Wisconsin	3,524,260	3,510,112	3,469,225	3,469,333	3,381,907
Wyoming	337,774	333,317	329,166	321,691	311,481
Countrywide	181,717,842	180,269,958	178,303,888	175,908,230	170,398,478

Table 2C

Average Premiums and Expenditures 2020-2024

STATE	Collision Average Premium				
	2024	2023	2022	2021	2020
Alabama	480.21	452.08	397.15	378.03	377.18
Alaska	514.65	458.34	415.26	403.13	393.85
Arizona	465.98	436.45	355.72	322.75	312.72
Arkansas	508.09	457.67	391.27	373.73	366.12
California	718.35	607.06	534.43	510.02	501.71
Colorado	483.00	426.78	361.03	327.75	322.56
Connecticut	530.39	477.49	426.81	408.90	397.86
Delaware	486.67	422.61	365.31	351.47	344.88
District of Columbia	705.60	663.63	585.90	543.77	526.65
Florida	505.81	467.23	369.92	339.75	327.86
Georgia	523.69	473.16	419.78	413.93	413.14
Hawaii	446.86	416.90	390.92	371.10	362.15
Idaho	369.30	324.46	283.31	275.17	266.57
Illinois	473.00	440.06	384.29	355.15	348.29
Indiana	397.26	357.71	306.50	284.53	285.21
Iowa	339.09	312.84	278.04	257.34	249.18
Kansas	381.17	348.71	301.64	279.52	274.54
Kentucky	401.18	357.56	304.26	288.90	290.55
Louisiana	634.58	576.88	471.36	452.33	452.18
Maine	357.77	335.74	297.32	290.88	294.13
Maryland	554.34	514.24	450.23	418.16	414.45
Massachusetts	595.05	519.88	445.31	439.94	449.71
Michigan	657.56	571.16	483.38	458.20	463.96
Minnesota	398.42	360.29	305.79	277.95	269.46
Mississippi	483.43	436.19	384.33	368.63	363.05
Missouri	431.10	400.11	344.91	318.06	309.86
Montana	385.70	346.43	310.13	294.53	290.13
Nebraska	401.92	356.49	308.98	282.92	270.46
Nevada	500.20	425.03	372.13	356.15	350.83
New Hampshire	405.12	384.22	336.57	331.20	325.74
New Jersey	544.53	489.70	441.37	422.58	406.35
New Mexico	458.74	418.14	350.40	308.37	308.52
New York	621.93	541.33	485.98	476.05	455.15
North Carolina	497.29	443.48	385.88	355.05	340.05
North Dakota	364.26	320.39	283.24	275.64	279.44
Ohio	391.50	363.05	316.75	295.30	295.58
Oklahoma	459.79	420.70	367.40	335.20	330.33
Oregon	384.67	352.43	291.89	269.64	266.70
Pennsylvania	494.27	465.30	393.86	373.12	374.65
Rhode Island	600.47	538.64	489.60	502.84	490.35
South Carolina	419.13	381.58	334.20	318.23	312.57
South Dakota	341.18	306.86	272.46	256.42	245.98
Tennessee	483.29	440.51	379.54	350.88	342.82
Texas	569.26	529.05	458.14	424.72	411.65
Utah	414.10	379.06	328.70	307.39	298.07
Vermont	414.81	385.43	339.86	330.47	330.58
Virginia	434.72	407.63	350.96	323.24	315.37
Washington	469.47	371.95	327.21	317.86	313.96
West Virginia	441.47	402.56	354.07	345.67	342.73
Wisconsin	349.29	314.52	272.52	248.35	243.29
Wyoming	363.36	337.68	303.06	286.95	282.53
Countrywide	516.39	463.45	400.44	377.44	371.05

Table 3A

Average Premiums and Expenditures 2020-2024

STATE	Comprehensive Written Premiums				
	2024	2023	2022	2021	2020
Alabama	845,813,461	729,950,173	604,797,535	558,680,273	525,885,558
Alaska	88,036,871	76,983,542	67,880,376	63,833,355	62,198,122
Arizona	1,292,356,302	1,168,201,471	1,003,251,883	894,674,336	824,412,976
Arkansas	626,867,880	488,902,424	425,460,592	402,083,634	379,481,882
California	4,607,623,263	3,233,393,465	2,257,221,864	2,133,299,138	2,044,712,043
Colorado	1,834,630,848	1,573,454,337	1,305,005,983	1,121,552,576	1,042,134,449
Connecticut	432,217,192	373,232,826	326,445,869	302,075,053	282,705,505
Delaware	140,567,781	119,229,032	98,773,771	88,713,235	83,393,681
District of Columbia	66,683,610	58,224,589	53,158,665	51,254,441	50,082,452
Florida	3,629,179,173	3,063,000,824	2,385,250,946	2,109,926,472	1,917,616,108
Georgia	1,601,271,968	1,379,995,083	1,211,546,438	1,121,724,448	1,053,781,289
Hawaii	100,935,650	93,293,056	86,592,429	82,546,867	78,931,954
Idaho	232,322,452	201,095,396	177,186,460	161,181,186	143,880,650
Illinois	1,843,899,350	1,532,305,174	1,195,474,888	1,053,070,121	998,236,352
Indiana	946,996,435	811,472,999	664,444,543	605,333,015	565,402,865
Iowa	743,800,900	635,818,734	534,717,433	483,862,488	454,975,030
Kansas	676,382,773	598,586,030	532,392,494	493,705,698	462,720,007
Kentucky	679,610,591	560,905,683	465,887,123	431,431,021	413,598,250
Louisiana	920,855,515	783,136,521	644,703,479	584,278,496	561,876,133
Maine	192,068,889	155,766,199	130,821,990	115,669,917	103,578,859
Maryland	1,017,419,851	823,957,214	689,876,656	628,105,221	621,365,107
Massachusetts	870,221,696	761,345,316	661,858,956	634,924,339	609,188,163
Michigan	1,650,179,572	1,303,218,840	996,411,315	853,022,725	879,241,490
Minnesota	1,421,308,552	1,167,566,265	927,029,609	814,431,101	769,770,012
Mississippi	569,917,855	472,222,376	416,646,031	385,511,615	357,733,472
Missouri	1,231,493,905	1,048,073,312	856,471,982	789,213,806	735,092,082
Montana	209,555,031	252,218,475	225,672,642	203,853,219	182,114,326
Nebraska	483,404,062	413,772,469	364,245,866	330,488,833	306,312,840
Nevada	301,131,571	241,021,534	212,826,270	200,280,351	188,341,284
New Hampshire	181,063,033	149,711,219	126,388,941	116,877,781	111,633,384
New Jersey	1,034,723,779	857,879,338	727,046,266	673,913,575	601,401,856
New Mexico	332,296,584	286,290,349	247,191,778	231,293,466	226,956,150
New York	2,373,784,313	1,985,430,643	1,671,222,698	1,560,270,363	1,448,924,519
North Carolina	1,560,974,527	1,382,690,683	1,221,608,907	1,107,404,238	1,031,320,439
North Dakota	191,359,634	174,023,706	153,343,579	133,921,127	124,449,402
Ohio	1,615,007,286	1,357,575,719	1,082,651,214	977,530,307	955,210,904
Oklahoma	772,923,124	681,068,137	598,482,470	551,983,590	519,818,281
Oregon	498,387,730	436,366,096	331,522,342	290,082,974	274,174,492
Pennsylvania	2,235,252,133	1,896,813,958	1,549,316,353	1,375,871,308	1,299,526,378
Rhode Island	122,095,639	109,562,612	95,692,671	86,950,376	81,056,586
South Carolina	978,809,043	842,075,697	758,561,190	715,598,935	681,638,747
South Dakota	288,473,139	253,996,818	213,834,108	190,520,239	174,522,304
Tennessee	1,174,578,169	981,671,245	814,874,503	733,847,585	678,795,423
Texas	6,523,821,616	5,791,426,762	4,583,752,600	4,079,016,427	3,810,698,004
Utah	343,847,242	304,068,098	259,704,866	236,365,022	216,774,002
Vermont	93,488,250	79,892,472	66,273,404	62,321,165	59,338,350
Virginia	1,298,385,637	1,130,274,046	946,145,822	846,466,350	809,794,158
Washington	987,564,382	684,266,955	566,187,150	535,155,695	504,456,293
West Virginia	375,253,052	316,738,838	262,067,900	237,078,896	229,101,339
Wisconsin	1,035,719,545	899,832,197	724,485,150	646,523,035	610,929,743
Wyoming	167,229,684	158,776,678	137,239,053	121,711,012	111,925,835
Countrywide	53,441,790,540	44,880,775,625	36,659,647,053	33,209,430,446	31,261,209,530

Table 3B

Average Premiums and Expenditures 2020-2024

STATE	Comprehensive Written Exposures				
	2024	2023	2022	2021	2020
Alabama	3,052,538	3,026,673	2,999,105	2,969,603	2,837,013
Alaska	430,570	427,327	421,144	412,500	400,198
Arizona	4,271,932	4,243,627	4,189,291	4,082,934	3,944,677
Arkansas	1,690,721	1,663,897	1,625,791	1,617,384	1,549,193
California	21,797,091	21,550,506	21,639,153	21,524,794	21,021,589
Colorado	3,520,445	3,522,850	3,509,316	3,437,775	3,338,709
Connecticut	2,131,036	2,108,381	2,121,763	2,105,558	2,042,336
Delaware	655,813	647,922	634,163	619,920	595,308
District of Columbia	220,263	220,823	224,458	228,020	224,182
Florida	13,074,466	13,315,803	13,259,085	12,971,026	12,306,668
Georgia	6,118,580	6,083,930	6,092,129	5,997,426	5,766,955
Hawaii	790,874	795,785	789,420	771,347	740,045
Idaho	1,174,772	1,149,601	1,126,337	1,081,708	989,943
Illinois	7,071,468	7,000,446	6,970,561	6,938,492	6,794,697
Indiana	4,272,200	4,286,939	4,275,985	4,188,989	4,017,417
Iowa	2,026,597	2,046,242	2,024,498	2,008,097	1,970,226
Kansas	1,751,113	1,714,652	1,701,428	1,680,268	1,633,594
Kentucky	2,588,570	2,572,587	2,550,090	2,531,664	2,437,178
Louisiana	2,236,982	2,257,023	2,284,517	2,277,127	2,214,609
Maine	977,595	946,067	942,197	911,519	840,352
Maryland	3,777,345	3,752,044	3,743,780	3,714,957	3,645,074
Massachusetts	4,095,004	4,150,805	4,179,879	4,186,079	4,066,284
Michigan	5,454,695	5,485,554	5,201,438	4,896,833	5,205,112
Minnesota	3,661,182	3,639,895	3,633,664	3,599,361	3,551,496
Mississippi	1,501,473	1,503,458	1,521,517	1,531,185	1,453,832
Missouri	3,399,889	3,402,759	3,377,557	3,389,880	3,291,607
Montana	516,635	690,032	676,111	649,482	587,276
Nebraska	1,217,288	1,204,106	1,186,297	1,173,388	1,140,068
Nevada	1,772,811	1,774,966	1,750,942	1,695,584	1,627,737
New Hampshire	999,089	929,214	921,907	930,383	910,457
New Jersey	5,151,953	5,039,667	4,900,845	4,812,585	4,558,163
New Mexico	1,129,444	1,104,733	1,091,018	1,075,983	1,033,423
New York	8,344,373	8,304,965	8,318,647	8,314,933	8,190,454
North Carolina	6,700,257	6,610,830	6,561,308	6,544,139	6,337,151
North Dakota	561,303	562,341	548,401	536,818	478,548
Ohio	7,178,948	7,171,034	7,179,922	7,139,338	7,085,260
Oklahoma	2,043,768	2,003,696	1,995,499	2,006,055	1,936,956
Oregon	2,675,072	2,639,718	2,638,385	2,602,477	2,524,909
Pennsylvania	7,852,670	7,872,406	7,799,225	7,739,126	7,486,215
Rhode Island	585,106	589,250	570,660	545,794	547,990
South Carolina	3,464,784	3,378,381	3,364,276	3,264,972	3,137,603
South Dakota	540,292	537,282	525,049	512,033	494,509
Tennessee	4,325,403	4,281,505	4,222,922	4,123,503	3,924,345
Texas	14,337,944	14,478,382	14,306,587	14,014,638	13,636,929
Utah	1,949,834	1,900,397	1,870,905	1,811,230	1,725,577
Vermont	424,547	416,874	412,718	401,838	381,979
Virginia	5,586,221	5,503,672	5,475,634	5,591,252	5,445,628
Washington	4,534,277	4,453,101	4,360,843	4,275,914	4,175,889
West Virginia	1,045,214	1,047,569	1,040,771	1,032,418	1,010,453
Wisconsin	3,710,296	3,717,147	3,729,216	3,711,508	3,615,054
Wyoming	350,787	351,009	347,530	334,677	317,984
Countrywide	188,741,530	188,077,873	186,833,884	184,514,514	179,188,851

Table 3C

Average Premiums and Expenditures 2020-2024

STATE	Comprehensive Average Premium				
	2024	2023	2022	2021	2020
Alabama	277.09	241.17	201.66	188.13	185.37
Alaska	204.47	180.15	161.18	154.75	155.42
Arizona	302.52	275.28	239.48	219.13	208.99
Arkansas	370.77	293.83	261.69	248.60	244.95
California	211.39	150.04	104.31	99.11	97.27
Colorado	521.14	446.64	371.87	326.24	312.14
Connecticut	202.82	177.02	153.86	143.47	138.42
Delaware	214.34	184.02	155.75	143.10	140.08
District of Columbia	302.75	263.67	236.83	224.78	223.40
Florida	277.58	230.03	179.90	162.66	155.82
Georgia	261.71	226.83	198.87	187.03	182.73
Hawaii	127.63	117.23	109.69	107.02	106.66
Idaho	197.76	174.93	157.31	149.01	145.34
Illinois	260.75	218.89	171.50	151.77	146.91
Indiana	221.66	189.29	155.39	144.51	140.74
Iowa	367.02	310.73	264.12	240.96	230.93
Kansas	386.26	349.10	312.91	293.83	283.25
Kentucky	262.54	218.03	182.69	170.41	169.70
Louisiana	411.65	346.98	282.21	256.59	253.71
Maine	196.47	164.65	138.85	126.90	123.26
Maryland	269.35	219.60	184.27	169.07	170.47
Massachusetts	212.51	183.42	158.34	151.68	149.81
Michigan	302.52	237.57	191.56	174.20	168.92
Minnesota	388.21	320.77	255.12	226.27	216.75
Mississippi	379.57	314.09	273.84	251.77	246.06
Missouri	362.22	308.01	253.58	232.81	223.32
Montana	405.62	365.52	333.78	313.87	310.10
Nebraska	397.12	343.63	307.04	281.65	268.68
Nevada	169.86	135.79	121.55	118.12	115.71
New Hampshire	181.23	161.12	137.10	125.62	122.61
New Jersey	200.84	170.23	148.35	140.03	131.94
New Mexico	294.21	259.15	226.57	214.96	219.62
New York	284.48	239.07	200.90	187.65	176.90
North Carolina	232.97	209.16	186.18	169.22	162.74
North Dakota	340.92	309.46	279.62	249.47	260.06
Ohio	224.96	189.31	150.79	136.92	134.82
Oklahoma	378.19	339.91	299.92	275.16	268.37
Oregon	186.31	165.31	125.65	111.46	108.59
Pennsylvania	284.65	240.94	198.65	177.78	173.59
Rhode Island	208.67	185.94	167.69	159.31	147.92
South Carolina	282.50	249.25	225.48	219.17	217.25
South Dakota	533.92	472.74	407.27	372.09	352.92
Tennessee	271.55	229.28	192.96	177.97	172.97
Texas	455.00	400.01	320.39	291.05	279.44
Utah	176.35	160.00	138.81	130.50	125.62
Vermont	220.21	191.65	160.58	155.09	155.34
Virginia	232.43	205.37	172.79	151.39	148.71
Washington	217.80	153.66	129.83	125.16	120.80
West Virginia	359.02	302.36	251.80	229.63	226.73
Wisconsin	279.15	242.08	194.27	174.19	169.00
Wyoming	476.73	452.34	394.90	363.67	351.99
Countrywide	283.15	238.63	196.22	179.98	174.46

Table 4

Average Premiums and Expenditures 2020-2024

STATE	Average Expenditure				
	2024	2023	2022	2021	2020
Alabama	1,178.20	1,079.64	964.35	928.21	919.04
Alaska	1,231.43	1,112.97	1,013.95	975.74	967.26
Arizona	1,471.24	1,343.69	1,154.53	1,070.03	1,043.21
Arkansas	1,172.35	1,032.15	923.74	887.50	876.72
California	1,454.27	1,225.02	1,086.60	1,047.44	1,047.08
Colorado	1,601.22	1,450.19	1,274.59	1,188.74	1,171.65
Connecticut	1,564.17	1,395.92	1,280.55	1,240.93	1,230.17
Delaware	1,619.81	1,461.77	1,296.20	1,257.08	1,250.51
District of Columbia	1,840.36	1,677.08	1,501.39	1,434.16	1,411.28
Florida	2,017.97	1,878.40	1,578.52	1,423.68	1,389.08
Georgia	1,757.98	1,554.42	1,344.73	1,264.73	1,258.65
Hawaii	934.69	889.88	846.48	819.11	810.54
Idaho	955.98	864.05	772.39	741.20	724.63
Illinois	1,263.95	1,152.85	993.17	918.74	915.53
Indiana	1,019.29	926.58	814.06	767.14	769.45
Iowa	973.17	872.23	775.99	725.57	707.69
Kansas	1,063.82	969.47	864.61	815.81	792.71
Kentucky	1,149.83	1,045.70	937.84	901.67	918.14
Louisiana	1,880.42	1,728.68	1,555.82	1,500.10	1,494.85
Maine	934.54	858.91	767.97	722.94	703.99
Maryland	1,626.11	1,476.26	1,281.29	1,199.48	1,200.40
Massachusetts	1,503.52	1,326.46	1,191.02	1,200.48	1,169.84
Michigan	1,630.72	1,446.21	1,339.52	1,341.78	1,420.58
Minnesota	1,231.57	1,103.20	961.76	891.65	880.80
Mississippi	1,314.59	1,182.79	1,060.92	1,003.89	979.31
Missouri	1,274.15	1,153.08	1,001.57	931.82	909.39
Montana	1,080.94	975.05	884.92	845.57	834.31
Nebraska	1,108.40	980.70	872.22	816.85	795.34
Nevada	1,703.58	1,462.21	1,291.11	1,248.34	1,245.43
New Hampshire	1,073.18	975.84	870.53	843.18	848.30
New Jersey	1,748.38	1,570.40	1,411.17	1,365.14	1,334.03
New Mexico	1,180.17	1,081.66	957.50	892.50	903.87
New York	1,980.93	1,750.97	1,548.17	1,495.29	1,426.07
North Carolina	1,038.44	930.78	839.32	789.17	765.96
North Dakota	907.25	807.76	729.28	691.23	691.38
Ohio	1,036.52	947.05	835.25	779.94	786.63
Oklahoma	1,182.76	1,081.91	955.89	894.07	888.47
Oregon	1,269.34	1,170.85	1,005.66	947.01	951.77
Pennsylvania	1,267.10	1,154.15	1,017.59	967.38	975.58
Rhode Island	1,670.70	1,543.11	1,422.83	1,421.29	1,390.23
South Carolina	1,497.66	1,351.69	1,204.71	1,138.09	1,116.44
South Dakota	1,036.93	934.92	820.33	769.50	738.38
Tennessee	1,165.45	1,048.53	922.91	869.92	856.02
Texas	1,578.45	1,428.94	1,232.79	1,123.12	1,085.40
Utah	1,280.96	1,169.65	1,024.27	947.62	937.08
Vermont	941.63	857.13	764.17	779.96	784.31
Virginia	1,217.50	1,112.71	947.81	863.73	846.19
Washington	1,416.32	1,150.36	1,048.32	1,029.51	1,035.25
West Virginia	1,178.82	1,063.12	952.68	918.53	914.53
Wisconsin	1,015.35	917.27	804.88	758.47	747.74
Wyoming	1,011.81	948.21	848.02	789.56	769.22
Countrywide	1,431.63	1,281.61	1,124.61	1,060.83	1,047.75

Table 5

Average Premiums and Expenditures 2020-2024

STATE	Combined Average Premium				
	2024	2023	2022	2021	2020
Alabama	1,388.11	1,271.64	1,130.69	1,084.76	1,078.53
Alaska	1,398.93	1,262.49	1,154.53	1,119.20	1,112.75
Arizona	1,647.25	1,504.87	1,286.32	1,198.49	1,169.15
Arkansas	1,465.02	1,277.49	1,135.69	1,089.41	1,078.31
California	1,690.23	1,417.94	1,252.41	1,213.15	1,216.16
Colorado	1,835.17	1,653.18	1,446.21	1,347.34	1,329.96
Connecticut	1,690.07	1,507.66	1,377.41	1,340.97	1,326.79
Delaware	1,745.95	1,568.56	1,388.83	1,350.51	1,346.83
District of Columbia	1,986.50	1,817.92	1,628.37	1,559.11	1,541.98
Florida	2,174.55	2,000.69	1,669.01	1,512.07	1,469.92
Georgia	1,972.56	1,745.79	1,514.13	1,432.32	1,426.38
Hawaii	1,051.00	998.13	951.72	926.91	919.40
Idaho	1,086.21	981.13	880.16	848.03	832.94
Illinois	1,382.89	1,256.64	1,080.15	1,001.63	997.18
Indiana	1,142.11	1,032.49	905.22	858.09	863.29
Iowa	1,132.96	1,009.99	897.97	841.64	822.17
Kansas	1,295.40	1,181.00	1,051.97	990.26	966.92
Kentucky	1,337.15	1,208.31	1,077.97	1,040.05	1,059.44
Louisiana	2,151.12	1,961.13	1,744.36	1,682.47	1,684.76
Maine	1,000.13	925.47	830.77	792.14	789.47
Maryland	1,767.57	1,600.83	1,389.15	1,304.04	1,309.95
Massachusetts	1,610.84	1,413.49	1,256.62	1,254.88	1,248.44
Michigan	1,791.22	1,575.59	1,450.02	1,450.52	1,535.56
Minnesota	1,372.61	1,223.39	1,062.68	986.15	972.91
Mississippi	1,542.36	1,377.80	1,232.44	1,172.82	1,148.95
Missouri	1,462.03	1,321.69	1,144.56	1,064.59	1,042.81
Montana	1,321.59	1,183.72	1,079.36	1,035.21	1,031.50
Nebraska	1,345.35	1,183.39	1,049.76	982.80	956.86
Nevada	1,865.83	1,600.64	1,413.99	1,369.16	1,365.05
New Hampshire	1,103.33	1,025.48	916.31	886.42	879.28
New Jersey	1,878.38	1,690.97	1,520.62	1,473.54	1,442.96
New Mexico	1,421.95	1,301.08	1,148.99	1,072.61	1,088.32
New York	2,149.87	1,893.57	1,676.06	1,624.27	1,550.99
North Carolina	1,233.32	1,103.09	990.77	926.90	901.33
North Dakota	1,077.51	961.31	871.06	824.85	843.17
Ohio	1,133.98	1,037.08	912.81	856.54	866.17
Oklahoma	1,453.74	1,326.77	1,173.59	1,093.70	1,087.42
Oregon	1,374.74	1,268.81	1,087.61	1,024.45	1,030.37
Pennsylvania	1,395.99	1,272.98	1,117.81	1,068.33	1,079.42
Rhode Island	1,849.80	1,708.42	1,577.04	1,587.25	1,549.19
South Carolina	1,664.69	1,500.23	1,332.14	1,266.32	1,246.61
South Dakota	1,290.69	1,157.15	1,021.96	960.15	924.17
Tennessee	1,353.62	1,211.32	1,060.93	1,001.13	987.96
Texas	1,917.05	1,726.91	1,469.27	1,343.03	1,302.63
Utah	1,402.65	1,285.41	1,127.80	1,044.80	1,028.84
Vermont	1,039.63	952.72	850.07	846.12	852.57
Virginia	1,358.32	1,238.97	1,056.13	960.50	944.70
Washington	1,521.63	1,232.22	1,125.02	1,109.99	1,115.80
West Virginia	1,367.18	1,227.78	1,098.64	1,064.12	1,064.14
Wisconsin	1,112.23	1,003.36	878.09	824.09	816.35
Wyoming	1,261.71	1,179.75	1,056.29	997.31	977.46
Countrywide	1,612.81	1,438.51	1,257.59	1,189.15	1,176.79

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