



NATIONAL ASSOCIATION OF
INSURANCE COMMISSIONERS

2023 Auto Insurance Database Average Premium Supplement

June 2025

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Introduction

The data used for this supplement includes written premiums and exposures for calendar years 2019–2023 for the combined voluntary and residual market. Earned and incurred loss data for calendar/accident years 2020–2022 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 2022/2023 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 \times 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:

$$\frac{\text{Liability Average Premium} + \text{Collision Average Premium} + \text{Comprehensive Average Premium}}{3}$$

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

2019-2023 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 2019-2023. 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 2023, the countrywide average expenditure was \$1,281 an increase of 13.98% over the previous year.

The median state average expenditure was \$1,114.

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 14.41 % in 2023, to \$1,438 over the prior year. The median state combined average premium was \$1,268.

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.

2019-2023 State Average Expenditures and Average Premiums for Personal Automobile Insurance

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' 2019-2023 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.

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.

2019-2023 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

2019-2023 State Average Expenditures and Average Premiums for Personal Automobile Insurance Technical Notes

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

2019-2023 State Average Expenditures and Combined Average Premiums for Personal Automobile Insurance Additional State Information

California

The 2022 and 2023 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.

2019-2023 State Average Expenditures and Combined Average Premiums for Personal Automobile Insurance Additional State Information

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 2019-2023

STATE	Liability Written Premiums				
	2023	2022	2021	2020	2019
Alabama	2,343,528,053	2,133,455,151	2,080,100,587	1,994,093,938	1,999,354,066
Alaska	313,902,981	289,443,638	279,719,059	274,941,188	281,027,838
Arizona	4,217,205,008	3,616,937,580	3,423,465,364	3,270,597,829	3,254,131,365
Arkansas	1,189,449,792	1,144,719,073	1,098,534,732	1,061,327,825	1,055,331,776
California	18,493,931,514	17,305,178,954	17,212,214,343	17,399,256,612	17,607,088,343
Colorado	3,513,873,165	3,209,146,528	3,090,438,909	3,029,167,441	3,024,356,320
Connecticut	2,036,232,918	1,893,032,929	1,900,627,179	1,836,575,181	1,796,015,030
Delaware	733,995,273	648,583,277	636,050,163	621,853,997	634,127,089
District of Columbia	226,173,691	208,332,997	209,395,960	209,110,939	211,974,142
Florida	20,554,752,559	17,259,798,525	15,512,807,454	14,186,795,288	14,154,548,923
Georgia	8,524,249,805	7,255,395,537	6,697,427,763	6,447,536,866	6,321,985,028
Hawaii	439,884,231	427,805,345	421,838,816	412,085,054	434,124,029
Idaho	697,570,914	629,530,578	589,097,957	544,717,831	528,673,569
Illinois	4,780,756,997	4,166,699,236	3,944,556,834	3,912,124,684	3,983,969,642
Indiana	2,499,709,081	2,282,711,397	2,207,070,507	2,176,867,524	2,197,849,700
Iowa	993,962,125	909,016,726	879,833,775	865,294,048	879,831,460
Kansas	1,170,135,507	1,051,641,912	997,623,175	963,029,433	989,412,296
Kentucky	2,184,670,746	2,031,837,867	2,013,816,802	2,009,520,865	2,048,151,059
Louisiana	2,927,637,770	2,968,008,704	2,935,947,301	2,915,097,459	3,017,001,548
Maine	445,884,364	413,284,926	389,580,741	374,299,109	379,075,379
Maryland	3,790,350,795	3,289,029,421	3,141,752,414	3,152,957,264	3,229,274,424
Massachusetts	3,298,975,157	2,981,804,274	2,961,044,216	2,927,198,776	3,001,945,822
Michigan	4,605,867,089	4,400,301,158	4,407,704,520	5,178,360,312	5,646,057,443
Minnesota	2,311,507,280	2,139,814,867	2,054,072,254	2,043,507,083	2,105,128,651
Mississippi	1,175,408,837	1,167,423,637	1,147,045,068	1,072,728,117	1,064,395,103
Missouri	2,708,871,542	2,383,934,076	2,260,848,108	2,202,722,827	2,254,559,841
Montana	450,811,682	411,451,402	393,557,605	368,823,700	363,203,204
Nebraska	810,631,054	714,387,630	686,035,680	670,591,803	686,144,401
Nevada	2,378,489,089	2,077,068,744	1,988,143,153	1,901,618,141	1,898,458,129
New Hampshire	483,676,401	444,372,397	426,611,740	414,088,912	426,309,593
New Jersey	6,165,184,575	5,438,017,984	5,257,990,389	4,990,722,701	5,351,987,950
New Mexico	1,003,757,121	914,681,798	884,116,569	870,665,971	883,549,418
New York	10,732,205,730	9,532,782,445	9,364,522,183	8,818,180,374	8,906,419,690
North Carolina	3,920,929,535	3,619,917,456	3,444,040,579	3,324,912,279	2,888,996,987
North Dakota	242,271,188	221,768,959	211,380,074	197,833,583	201,237,068
Ohio	3,990,544,409	3,673,116,627	3,554,016,944	3,647,116,927	3,784,565,337
Oklahoma	1,666,512,867	1,487,964,467	1,427,026,773	1,400,691,020	1,408,050,370
Oregon	2,306,498,482	2,061,041,616	1,968,610,551	1,945,271,763	1,999,564,965
Pennsylvania	5,167,582,067	4,747,145,673	4,731,553,626	4,724,381,071	4,851,550,008
Rhode Island	726,753,986	661,053,945	648,446,850	641,749,136	651,670,053
South Carolina	3,651,721,632	3,245,285,014	3,015,775,640	2,874,639,962	2,819,602,979
South Dakota	280,114,278	251,572,421	240,919,715	230,280,928	235,381,795
Tennessee	2,957,788,256	2,613,263,979	2,495,357,604	2,396,966,385	2,391,548,643
Texas	17,305,467,662	14,366,755,410	12,765,238,601	12,310,500,833	12,815,633,539
Utah	1,749,546,952	1,527,782,426	1,364,212,118	1,278,987,861	1,251,464,222
Vermont	171,226,835	158,646,955	161,153,786	160,142,093	167,214,207
Virginia	4,201,784,129	3,556,694,675	3,264,253,674	3,189,056,852	3,264,605,366
Washington	3,574,873,120	3,352,475,697	3,336,292,875	3,277,445,459	3,362,426,901
West Virginia	688,977,899	648,427,848	646,657,681	648,163,934	673,652,813
Wisconsin	1,892,361,435	1,737,723,189	1,692,662,263	1,680,879,102	1,743,047,432
Wyoming	189,417,287	173,453,409	167,582,761	160,850,134	161,697,814
Countrywide	172,887,614,865	153,843,720,479	146,628,773,435	143,206,328,414	145,287,372,770

Table 1B
Average Premiums and Expenditures 2019-2023

STATE	Liability Written Exposures				
	2023	2022	2021	2020	2019
Alabama	4,072,124	4,030,095	4,010,976	3,864,631	3,816,921
Alaska	503,044	500,689	498,317	487,933	480,495
Arizona	5,320,605	5,236,173	5,213,689	5,051,615	4,901,386
Arkansas	2,208,828	2,371,702	2,351,945	2,271,505	2,175,091
California	28,027,920	28,199,439	28,495,827	28,191,340	28,049,675
Colorado	4,494,031	4,498,961	4,457,286	4,356,889	4,279,046
Connecticut	2,384,878	2,376,049	2,410,127	2,323,273	2,238,170
Delaware	762,658	747,442	743,110	721,523	706,727
District of Columbia	253,929	258,596	264,873	264,051	258,092
Florida	15,880,956	15,519,546	15,364,544	14,384,792	13,482,445
Georgia	8,147,171	8,099,609	8,056,098	7,763,360	7,575,069
Hawaii	948,241	948,299	939,933	914,539	906,902
Idaho	1,447,955	1,432,148	1,389,731	1,293,759	1,216,120
Illinois	7,994,829	7,943,210	7,973,330	7,793,501	7,631,068
Indiana	5,150,104	5,149,492	5,144,072	4,977,560	4,907,441
Iowa	2,568,998	2,553,987	2,562,362	2,529,683	2,508,377
Kansas	2,420,216	2,403,708	2,392,900	2,353,835	2,318,722
Kentucky	3,452,659	3,437,881	3,467,728	3,353,764	3,315,731
Louisiana	2,782,391	2,995,536	3,015,704	2,978,050	2,941,326
Maine	1,049,316	1,047,418	1,040,666	1,005,978	1,008,998
Maryland	4,361,160	4,358,535	4,382,994	4,348,716	4,307,433
Massachusetts	4,645,207	4,605,056	4,599,768	4,510,861	4,514,717
Michigan	6,017,433	5,677,329	5,387,607	5,736,633	5,754,451
Minnesota	4,261,566	4,264,448	4,262,057	4,198,657	4,190,622
Mississippi	1,846,189	2,032,881	2,076,410	1,987,148	1,950,527
Missouri	4,409,576	4,361,155	4,400,926	4,322,180	4,256,899
Montana	955,420	944,900	922,076	855,199	828,238
Nebraska	1,675,714	1,647,047	1,640,343	1,605,366	1,589,072
Nevada	2,286,882	2,256,830	2,221,543	2,116,402	2,050,474
New Hampshire	1,002,599	999,722	993,040	960,925	961,722
New Jersey	5,970,643	5,841,699	5,772,083	5,516,626	5,612,307
New Mexico	1,609,026	1,599,058	1,609,590	1,554,239	1,512,166
New York	9,616,973	9,636,890	9,748,900	9,593,075	9,529,484
North Carolina	8,752,242	8,645,640	8,553,948	8,342,752	7,304,887
North Dakota	730,840	719,581	705,217	651,467	644,418
Ohio	8,226,545	8,249,268	8,375,669	8,369,411	8,356,776
Oklahoma	2,943,420	2,937,231	2,952,414	2,866,041	2,776,777
Oregon	3,070,521	3,075,863	3,059,943	2,969,523	2,915,827
Pennsylvania	9,109,127	9,037,158	9,144,357	8,894,045	8,827,484
Rhode Island	738,359	718,735	700,941	704,502	709,368
South Carolina	4,152,515	4,200,645	4,137,334	4,010,417	3,923,653
South Dakota	740,719	734,090	726,446	707,964	698,354
Tennessee	5,457,237	5,347,103	5,283,696	5,076,509	4,965,034
Texas	21,689,895	20,794,884	20,351,059	20,130,323	19,711,190
Utah	2,343,798	2,313,748	2,248,155	2,114,092	2,033,545
Vermont	449,039	448,219	446,957	436,774	445,991
Virginia	6,705,269	6,678,334	6,718,417	6,635,251	6,614,567
Washington	5,048,859	5,018,896	5,002,137	4,812,471	4,755,914
West Virginia	1,317,157	1,315,891	1,322,911	1,310,267	1,301,969
Wisconsin	4,234,347	4,219,506	4,215,148	4,161,135	4,136,888
Wyoming	485,758	483,983	483,254	469,017	453,656
Countrywide	234,724,888	232,914,305	232,238,558	226,849,569	222,352,212

Table 1C
Average Premiums and Expenditures 2019-2023

STATE	Liability Average Premium				
	2023	2022	2021	2020	2019
Alabama	576	529	519	516	524
Alaska	624	578	561	563	585
Arizona	793	691	657	647	664
Arkansas	538	483	467	467	485
California	660	614	604	617	628
Colorado	782	713	693	695	707
Connecticut	854	797	789	791	802
Delaware	962	868	856	862	897
District of Columbia	891	806	791	792	821
Florida	1,294	1,112	1,010	986	1,050
Georgia	1,046	896	831	831	835
Hawaii	464	451	449	451	479
Idaho	482	440	424	421	435
Illinois	598	525	495	502	522
Indiana	485	443	429	437	448
Iowa	387	356	343	342	351
Kansas	483	438	417	409	427
Kentucky	633	591	581	599	618
Louisiana	1,052	991	974	979	1,026
Maine	425	395	374	372	376
Maryland	869	755	717	725	750
Massachusetts	710	648	644	649	665
Michigan	765	775	818	903	981
Minnesota	542	502	482	487	502
Mississippi	637	574	552	540	546
Missouri	614	547	514	510	530
Montana	472	435	427	431	439
Nebraska	484	434	418	418	432
Nevada	1,040	920	895	899	926
New Hampshire	482	444	430	431	443
New Jersey	1,033	931	911	905	954
New Mexico	624	572	549	560	584
New York	1,116	989	961	919	935
North Carolina	448	419	403	399	395
North Dakota	331	308	300	304	312
Ohio	485	445	424	436	453
Oklahoma	566	507	483	489	507
Oregon	751	670	643	655	686
Pennsylvania	567	525	517	531	550
Rhode Island	984	920	925	911	919
South Carolina	879	773	729	717	719
South Dakota	378	343	332	325	337
Tennessee	542	489	472	472	482
Texas	798	691	627	612	650
Utah	746	660	607	605	615
Vermont	381	354	361	367	375
Virginia	627	533	486	481	494
Washington	708	668	667	681	707
West Virginia	523	493	489	495	517
Wisconsin	447	412	402	404	421
Wyoming	390	358	347	343	356
Countrywide	737	661	631	631	653

Table 2A
Average Premiums and Expenditures 2019-2023

STATE	Collision Written Premiums				
	2023	2022	2021	2020	2019
Alabama	1,329,516,703	1,155,195,463	1,084,255,119	1,031,761,697	1,040,247,151
Alaska	168,976,769	150,346,457	142,677,874	134,817,752	134,554,227
Arizona	1,765,187,809	1,425,224,081	1,260,749,753	1,174,884,285	1,177,489,291
Arkansas	689,186,644	625,124,900	586,739,800	550,668,755	541,436,760
California	12,553,547,972	11,079,493,305	10,502,037,309	10,074,694,178	9,883,938,818
Colorado	1,449,876,830	1,220,182,121	1,086,572,381	1,033,429,760	1,033,635,520
Connecticut	916,325,544	820,894,959	788,086,977	738,746,568	763,826,505
Delaware	261,814,894	221,431,219	209,385,254	197,025,507	196,154,998
District of Columbia	141,420,375	126,761,731	119,220,643	113,456,485	111,434,352
Florida	6,009,111,860	4,711,918,906	4,251,472,186	3,877,212,258	4,085,020,926
Georgia	2,765,536,479	2,430,132,252	2,369,620,680	2,270,022,738	2,243,286,800
Hawaii	308,919,079	285,809,645	265,520,550	250,252,489	250,512,291
Idaho	352,335,648	299,490,381	279,837,892	248,899,774	237,168,498
Illinois	2,906,823,325	2,532,554,736	2,327,916,580	2,224,817,632	2,246,766,083
Indiana	1,458,829,274	1,244,520,517	1,133,829,484	1,087,735,952	1,082,941,430
Iowa	609,758,990	539,966,477	495,564,246	469,953,916	465,858,234
Kansas	585,575,152	502,632,416	460,813,011	440,154,429	447,879,261
Kentucky	864,782,705	726,441,679	681,488,323	656,091,649	685,941,253
Louisiana	1,202,611,080	1,052,187,423	1,003,627,716	974,757,565	1,022,569,458
Maine	297,331,998	259,398,795	247,089,483	230,320,454	227,898,860
Maryland	1,830,640,996	1,605,464,082	1,487,471,721	1,445,870,070	1,470,119,755
Massachusetts	2,101,350,432	1,795,199,515	1,763,405,025	1,740,596,123	1,729,981,783
Michigan	2,776,449,959	2,208,166,595	1,968,241,867	2,091,757,905	2,142,785,290
Minnesota	1,222,487,706	1,034,591,524	931,804,502	884,921,038	884,769,435
Mississippi	603,455,022	572,619,730	551,931,813	515,564,761	503,205,362
Missouri	1,336,016,280	1,136,615,256	1,050,819,901	992,737,791	997,986,843
Montana	228,548,393	199,035,644	182,269,705	162,561,455	155,002,247
Nebraska	419,475,148	357,943,969	323,394,299	299,913,050	295,799,235
Nevada	723,540,166	624,024,621	584,945,692	545,879,108	565,166,218
New Hampshire	354,631,988	308,379,919	293,817,791	289,425,873	295,603,991
New Jersey	2,369,125,760	2,079,969,011	1,947,778,481	1,767,243,211	1,853,734,587
New Mexico	450,290,131	369,227,115	321,144,637	307,210,945	303,828,872
New York	4,137,659,007	3,716,472,206	3,652,651,744	3,419,018,706	3,473,130,264
North Carolina	2,793,374,095	2,413,286,797	2,199,073,726	2,033,958,832	1,791,422,028
North Dakota	174,046,891	149,660,963	142,165,866	128,129,110	127,588,386
Ohio	2,445,463,873	2,134,297,289	2,000,968,764	1,981,267,796	2,017,104,232
Oklahoma	842,184,408	727,977,404	660,665,297	625,883,359	622,783,078
Oregon	851,258,368	700,684,613	639,093,613	606,860,837	619,576,172
Pennsylvania	3,453,865,008	2,899,918,392	2,738,650,694	2,652,941,322	2,671,490,298
Rhode Island	300,650,391	265,884,524	260,844,062	256,615,522	252,757,408
South Carolina	1,205,913,299	1,057,910,000	977,301,874	921,122,044	910,499,519
South Dakota	159,722,589	138,930,528	127,559,912	117,940,869	116,272,936
Tennessee	1,789,784,204	1,513,125,523	1,367,206,260	1,269,851,465	1,262,598,721
Texas	7,896,671,799	6,658,349,564	6,012,424,200	5,728,258,870	5,919,326,489
Utah	687,081,008	582,525,589	529,581,314	484,922,383	480,542,581
Vermont	149,862,096	130,496,787	125,132,693	123,087,275	124,316,113
Virginia	2,139,981,996	1,836,549,017	1,692,155,806	1,615,855,259	1,616,542,812
Washington	1,559,579,674	1,342,766,808	1,278,295,865	1,200,185,347	1,222,701,425
West Virginia	394,657,644	343,103,006	331,392,320	321,015,615	324,388,260
Wisconsin	1,109,952,359	953,483,449	859,699,593	820,826,128	831,569,175
Wyoming	112,480,834	99,756,240	92,307,892	88,001,981	87,067,830
Countrywide	83,257,670,654	71,366,123,143	66,390,702,190	63,219,127,893	63,548,222,061

Table 2B
Average Premiums and Expenditures 2019-2023

STATE	Collision Written Exposures				
	2023	2022	2021	2020	2019
Alabama	2,941,130	2,908,756	2,868,187	2,735,446	2,664,753
Alaska	368,679	362,054	353,926	342,310	334,836
Arizona	4,046,422	4,007,679	3,906,288	3,756,972	3,583,931
Arkansas	1,477,429	1,598,697	1,569,948	1,504,051	1,451,565
California	20,692,613	20,734,306	20,591,618	20,080,790	19,960,100
Colorado	3,398,709	3,379,580	3,315,240	3,203,796	3,102,754
Connecticut	1,918,509	1,923,142	1,927,312	1,856,823	1,848,634
Delaware	619,238	606,141	595,736	571,288	554,202
District of Columbia	213,023	216,343	219,247	215,432	206,517
Florida	12,814,929	12,681,655	12,513,470	11,825,738	11,483,642
Georgia	5,844,450	5,789,013	5,724,661	5,494,547	5,323,497
Hawaii	740,964	731,102	715,494	691,014	676,147
Idaho	1,086,029	1,057,124	1,016,965	933,730	873,898
Illinois	6,607,240	6,590,319	6,554,705	6,387,811	6,389,821
Indiana	4,082,777	4,062,423	3,984,884	3,813,780	3,723,281
Iowa	1,950,926	1,941,972	1,925,696	1,885,970	1,855,998
Kansas	1,676,980	1,666,277	1,648,581	1,603,260	1,564,675
Kentucky	2,418,694	2,387,604	2,358,905	2,258,076	2,214,735
Louisiana	2,069,912	2,232,398	2,218,777	2,155,673	2,105,967
Maine	883,657	871,223	849,451	783,044	765,202
Maryland	3,563,944	3,565,919	3,557,200	3,488,650	3,416,172
Massachusetts	4,041,963	4,031,388	4,008,286	3,870,516	3,869,802
Michigan	4,872,444	4,568,112	4,295,609	4,508,512	4,470,786
Minnesota	3,392,636	3,383,352	3,352,461	3,284,026	3,225,063
Mississippi	1,359,992	1,489,919	1,497,242	1,420,076	1,376,364
Missouri	3,337,237	3,295,387	3,303,871	3,203,865	3,124,119
Montana	659,817	641,769	618,855	560,305	540,051
Nebraska	1,176,885	1,158,405	1,143,064	1,108,891	1,083,281
Nevada	1,704,628	1,676,843	1,642,388	1,555,961	1,508,857
New Hampshire	906,095	900,476	887,140	888,527	882,405
New Jersey	4,829,773	4,710,070	4,609,291	4,349,015	4,395,862
New Mexico	1,076,822	1,053,708	1,041,413	995,767	961,531
New York	7,647,333	7,646,300	7,672,893	7,509,847	7,390,326
North Carolina	6,335,669	6,254,993	6,193,642	5,981,287	5,204,992
North Dakota	543,293	528,384	515,759	458,528	449,131
Ohio	6,730,878	6,736,897	6,776,139	6,702,957	6,600,899
Oklahoma	2,002,202	1,980,246	1,970,946	1,894,719	1,832,879
Oregon	2,417,913	2,400,488	2,370,173	2,275,450	2,195,364
Pennsylvania	7,422,508	7,362,356	7,339,835	7,081,105	6,956,978
Rhode Island	556,909	543,073	518,746	523,335	514,781
South Carolina	3,120,689	3,165,499	3,071,099	2,946,972	2,858,895
South Dakota	520,879	509,908	497,459	479,474	468,720
Tennessee	4,063,020	3,986,426	3,896,455	3,704,129	3,565,148
Texas	14,926,167	14,598,558	14,156,200	13,915,233	13,622,867
Utah	1,816,804	1,773,752	1,724,525	1,628,694	1,557,213
Vermont	389,180	383,978	378,653	372,342	371,243
Virginia	5,257,758	5,235,543	5,234,961	5,123,660	4,990,038
Washington	4,184,620	4,103,504	4,021,534	3,822,673	3,745,045
West Virginia	981,257	969,079	958,687	936,648	918,653
Wisconsin	3,528,508	3,498,309	3,461,422	3,373,858	3,315,040
Wyoming	332,924	329,166	321,681	311,481	297,194
Countrywide	179,553,057	178,229,615	175,896,720	170,376,054	166,393,854

Table 2C
Average Premiums and Expenditures 2019-2023

STATE	Collision Average Premium				
	2023	2022	2021	2020	2019
Alabama	452.04	397.14	378.03	377.18	390.37
Alaska	458.33	415.26	403.13	393.85	401.85
Arizona	436.23	355.62	322.75	312.72	328.55
Arkansas	466.48	391.02	373.73	366.12	373.00
California	606.67	534.36	510.02	501.71	495.18
Colorado	426.60	361.05	327.75	322.56	333.13
Connecticut	477.62	426.85	408.90	397.86	413.18
Delaware	422.80	365.31	351.47	344.88	353.94
District of Columbia	663.87	585.93	543.77	526.65	539.59
Florida	468.91	371.55	339.75	327.86	355.73
Georgia	473.19	419.78	413.93	413.14	421.39
Hawaii	416.92	390.93	371.10	362.15	370.50
Idaho	324.43	283.31	275.17	266.57	271.39
Illinois	439.95	384.28	355.15	348.29	351.62
Indiana	357.31	306.35	284.53	285.21	290.86
Iowa	312.55	278.05	257.34	249.18	251.00
Kansas	349.18	301.65	279.52	274.54	286.24
Kentucky	357.54	304.26	288.90	290.55	309.72
Louisiana	581.00	471.33	452.33	452.18	485.56
Maine	336.48	297.74	290.88	294.13	297.83
Maryland	513.66	450.22	418.16	414.45	430.34
Massachusetts	519.88	445.31	439.94	449.71	447.05
Michigan	569.83	483.39	458.20	463.96	479.29
Minnesota	360.34	305.79	277.95	269.46	274.34
Mississippi	443.72	384.33	368.63	363.05	365.60
Missouri	400.34	344.91	318.06	309.86	319.45
Montana	346.38	310.14	294.53	290.13	287.01
Nebraska	356.43	309.00	282.92	270.46	273.06
Nevada	424.46	372.14	356.16	350.83	374.57
New Hampshire	391.38	342.46	331.20	325.74	335.00
New Jersey	490.53	441.60	422.58	406.35	421.70
New Mexico	418.17	350.41	308.37	308.52	315.98
New York	541.06	486.05	476.05	455.27	469.96
North Carolina	440.90	385.82	355.05	340.05	344.17
North Dakota	320.36	283.24	275.64	279.44	284.08
Ohio	363.32	316.81	295.30	295.58	305.58
Oklahoma	420.63	367.62	335.20	330.33	339.78
Oregon	352.06	291.89	269.64	266.70	282.22
Pennsylvania	465.32	393.88	373.12	374.65	384.00
Rhode Island	539.86	489.59	502.84	490.35	491.00
South Carolina	386.43	334.20	318.23	312.57	318.48
South Dakota	306.64	272.46	256.42	245.98	248.06
Tennessee	440.51	379.57	350.88	342.82	354.15
Texas	529.05	456.10	424.72	411.65	434.51
Utah	378.18	328.41	307.09	297.74	308.59
Vermont	385.07	339.85	330.47	330.58	334.86
Virginia	407.01	350.78	323.24	315.37	323.95
Washington	372.69	327.22	317.86	313.96	326.49
West Virginia	402.20	354.05	345.67	342.73	353.11
Wisconsin	314.57	272.56	248.37	243.29	250.85
Wyoming	337.86	303.06	286.95	282.53	292.97
Countrywide	463.69	400.42	377.44	371.06	381.91

Table 3A
Average Premiums and Expenditures 2019-2023

STATE	Comprehensive Written Premiums				
	2023	2022	2021	2020	2019
Alabama	729,893,734	604,804,856	558,680,273	525,885,558	500,642,401
Alaska	76,988,788	67,880,736	63,833,355	62,198,122	60,588,268
Arizona	1,167,711,774	1,002,994,599	894,594,833	824,412,976	788,410,124
Arkansas	442,363,595	427,657,627	402,083,634	379,481,882	361,596,542
California	3,235,252,638	2,257,411,547	2,133,299,138	2,044,712,043	2,012,139,473
Colorado	1,565,284,220	1,305,038,222	1,121,552,576	1,042,134,449	971,952,427
Connecticut	371,852,656	325,580,343	302,075,053	282,705,505	275,458,925
Delaware	119,217,401	98,776,463	88,713,235	83,393,681	79,267,600
District of Columbia	58,242,927	53,162,881	51,254,441	50,082,452	48,241,740
Florida	3,035,346,729	2,361,079,432	2,109,926,431	1,917,616,108	1,832,206,358
Georgia	1,379,722,891	1,211,521,671	1,121,724,372	1,053,781,257	1,015,746,310
Hawaii	93,301,521	86,597,354	82,546,867	78,931,954	76,886,042
Idaho	201,070,007	177,148,701	161,137,718	143,880,650	133,945,611
Illinois	1,530,869,033	1,195,321,496	1,052,955,674	998,236,352	949,494,267
Indiana	812,611,286	665,012,120	605,333,015	565,402,865	550,393,181
Iowa	629,927,478	534,665,423	483,826,419	454,975,020	431,633,964
Kansas	598,281,876	532,397,913	493,705,698	462,720,007	459,146,448
Kentucky	560,870,615	465,890,966	431,431,021	413,598,250	407,518,427
Louisiana	736,765,884	646,820,673	584,278,496	561,876,133	548,908,911
Maine	155,294,342	130,573,402	115,669,917	103,578,859	95,809,921
Maryland	821,914,966	689,893,584	628,105,091	621,365,382	605,255,697
Massachusetts	761,345,316	661,858,956	634,924,339	609,188,163	607,602,531
Michigan	1,303,539,182	996,461,047	853,022,725	879,241,490	834,707,411
Minnesota	1,165,632,271	926,991,194	814,405,206	769,769,955	748,345,933
Mississippi	435,687,245	416,648,977	385,511,615	357,733,472	339,603,570
Missouri	1,047,798,506	856,417,927	789,213,806	735,092,082	721,459,541
Montana	252,181,372	225,673,051	203,853,219	182,114,326	174,581,338
Nebraska	412,621,305	364,248,387	330,488,815	306,312,840	301,138,931
Nevada	240,170,702	212,750,422	200,199,989	188,341,284	186,778,203
New Hampshire	151,096,478	127,817,850	116,877,781	111,633,384	109,745,138
New Jersey	856,659,622	727,403,267	673,913,544	601,401,856	597,881,393
New Mexico	286,287,713	247,194,021	231,293,466	226,956,150	222,950,123
New York	1,984,371,508	1,671,173,698	1,560,270,235	1,447,288,200	1,401,375,772
North Carolina	1,382,262,557	1,222,869,906	1,107,404,238	1,031,320,439	827,207,126
North Dakota	174,035,785	153,346,035	133,921,127	124,449,402	124,626,936
Ohio	1,356,470,351	1,082,655,020	977,530,307	955,210,904	934,488,198
Oklahoma	683,545,107	601,037,825	551,983,590	519,818,281	506,102,785
Oregon	435,714,187	331,525,572	290,082,974	274,174,492	268,232,054
Pennsylvania	1,896,262,656	1,549,043,569	1,375,870,904	1,299,525,962	1,260,994,732
Rhode Island	109,274,455	95,694,778	86,950,376	81,056,586	76,028,601
South Carolina	820,463,703	758,573,252	715,598,935	681,638,747	647,846,009
South Dakota	253,585,136	213,834,081	190,520,239	174,522,304	168,767,019
Tennessee	981,622,319	814,854,174	733,847,585	678,795,423	640,290,902
Texas	5,791,426,762	4,623,076,758	4,079,016,427	3,810,698,004	3,812,787,201
Utah	303,228,621	259,253,103	235,961,875	216,425,741	209,071,708
Vermont	79,974,704	66,273,799	62,321,165	59,338,350	57,986,434
Virginia	1,131,051,470	949,561,638	846,466,346	809,794,154	799,143,128
Washington	684,340,700	566,204,920	535,155,695	504,456,293	495,438,419
West Virginia	316,480,678	262,072,844	237,078,896	229,101,339	224,563,783
Wisconsin	899,831,248	728,430,140	644,509,394	609,454,439	601,055,347
Wyoming	158,717,238	137,204,740	121,677,735	111,925,835	103,702,354
Countrywide	44,678,463,258	36,690,380,960	33,206,599,805	31,257,749,402	30,209,745,257

Table 3B
Average Premiums and Expenditures 2019-2023

STATE	Comprehensive Written Exposures				
	2023	2022	2021	2020	2019
Alabama	3,026,629	2,999,196	2,969,603	2,837,013	2,779,027
Alaska	427,357	421,147	412,500	400,198	390,679
Arizona	4,241,753	4,186,482	4,080,462	3,944,677	3,779,239
Arkansas	1,516,685	1,648,271	1,617,384	1,549,193	1,501,936
California	21,561,523	21,642,713	21,524,794	21,021,589	20,843,945
Colorado	3,503,302	3,509,389	3,437,775	3,338,709	3,251,529
Connecticut	2,101,467	2,116,520	2,105,558	2,042,336	2,054,236
Delaware	647,955	634,214	619,920	595,308	583,066
District of Columbia	220,864	224,469	228,020	224,182	217,356
Florida	13,178,619	13,119,032	12,971,026	12,306,668	11,971,723
Georgia	6,084,103	6,092,088	5,997,425	5,766,954	5,624,804
Hawaii	795,895	789,446	771,347	740,045	723,249
Idaho	1,149,719	1,125,394	1,080,752	989,943	932,793
Illinois	6,998,682	6,966,663	6,935,091	6,794,697	6,556,572
Indiana	4,295,428	4,279,883	4,188,989	4,017,417	3,946,963
Iowa	2,031,293	2,022,573	2,006,560	1,970,226	1,946,317
Kansas	1,713,911	1,701,463	1,680,268	1,633,594	1,600,900
Kentucky	2,572,761	2,550,129	2,531,664	2,437,178	2,413,126
Louisiana	2,129,816	2,300,929	2,277,127	2,214,609	2,173,210
Maine	943,383	939,997	911,519	840,352	830,133
Maryland	3,743,874	3,744,051	3,714,956	3,645,075	3,601,869
Massachusetts	4,150,805	4,179,879	4,186,079	4,066,283	4,054,339
Michigan	5,503,576	5,201,712	4,896,833	5,205,112	5,142,963
Minnesota	3,634,928	3,632,401	3,598,576	3,551,496	3,486,494
Mississippi	1,386,958	1,521,561	1,531,185	1,453,832	1,417,767
Missouri	3,402,366	3,377,404	3,389,880	3,291,607	3,212,492
Montana	690,056	676,116	649,482	587,276	555,233
Nebraska	1,201,103	1,186,308	1,173,388	1,140,068	1,118,322
Nevada	1,767,617	1,748,352	1,692,949	1,627,737	1,566,644
New Hampshire	955,111	947,948	930,383	910,457	908,134
New Jersey	5,042,494	4,901,837	4,812,585	4,558,163	4,611,468
New Mexico	1,104,805	1,091,026	1,075,983	1,033,423	1,002,231
New York	8,304,114	8,317,883	8,314,932	8,178,032	8,104,585
North Carolina	6,656,009	6,569,581	6,544,139	6,337,151	5,541,570
North Dakota	562,440	548,418	536,818	478,548	470,353
Ohio	7,168,427	7,180,170	7,139,338	7,085,260	7,082,088
Oklahoma	2,023,045	2,016,910	2,006,055	1,936,956	1,868,361
Oregon	2,636,922	2,638,437	2,602,477	2,524,909	2,439,580
Pennsylvania	7,872,242	7,797,737	7,739,125	7,486,214	7,382,443
Rhode Island	589,063	570,682	545,794	547,990	539,279
South Carolina	3,271,607	3,364,395	3,264,972	3,137,603	3,059,866
South Dakota	536,427	525,055	512,032	494,509	485,570
Tennessee	4,282,583	4,222,669	4,123,503	3,924,345	3,803,956
Texas	14,478,382	14,306,587	14,014,638	13,636,929	13,350,410
Utah	1,894,951	1,865,463	1,806,291	1,722,295	1,643,322
Vermont	417,826	412,726	401,838	381,979	387,720
Virginia	5,531,157	5,514,051	5,591,252	5,445,628	5,345,811
Washington	4,445,804	4,360,944	4,275,914	4,175,889	4,078,264
West Virginia	1,047,542	1,040,849	1,032,418	1,010,453	995,522
Wisconsin	3,767,425	3,779,086	3,683,310	3,606,479	3,564,296
Wyoming	350,822	346,787	333,874	317,984	308,679
Countrywide	187,561,626	186,857,023	184,468,783	179,164,570	175,250,434

Table 3C
Average Premiums and Expenditures 2019-2023

STATE	Comprehensive Average Premium				
	2023	2022	2021	2020	2019
Alabama	241.16	201.66	188.13	185.37	180.15
Alaska	180.15	161.18	154.75	155.42	155.08
Arizona	275.29	239.58	219.24	208.99	208.62
Arkansas	291.66	259.46	248.60	244.95	240.75
California	150.05	104.30	99.11	97.27	96.53
Colorado	446.80	371.87	326.24	312.14	298.92
Connecticut	176.95	153.83	143.47	138.42	134.09
Delaware	183.99	155.75	143.10	140.08	135.95
District of Columbia	263.70	236.84	224.78	223.40	221.95
Florida	230.32	179.97	162.66	155.82	153.04
Georgia	226.78	198.87	187.03	182.73	180.58
Hawaii	117.23	109.69	107.02	106.66	106.31
Idaho	174.89	157.41	149.10	145.34	143.60
Illinois	218.74	171.58	151.83	146.91	144.82
Indiana	189.18	155.38	144.51	140.74	139.45
Iowa	310.11	264.35	241.12	230.93	221.77
Kansas	349.07	312.91	293.83	283.25	286.81
Kentucky	218.00	182.69	170.41	169.70	168.88
Louisiana	345.93	281.11	256.59	253.71	252.58
Maine	164.61	138.91	126.90	123.26	115.42
Maryland	219.54	184.26	169.07	170.47	168.04
Massachusetts	183.42	158.34	151.68	149.81	149.86
Michigan	236.85	191.56	174.20	168.92	162.30
Minnesota	320.68	255.20	226.31	216.75	214.64
Mississippi	314.13	273.83	251.77	246.06	239.53
Missouri	307.96	253.57	232.81	223.32	224.58
Montana	365.45	333.78	313.87	310.10	314.43
Nebraska	343.54	307.04	281.65	268.68	269.28
Nevada	135.87	121.69	118.26	115.71	119.22
New Hampshire	158.20	134.84	125.62	122.61	120.85
New Jersey	169.89	148.39	140.03	131.94	129.65
New Mexico	259.13	226.57	214.96	219.62	222.45
New York	238.96	200.91	187.65	176.97	172.91
North Carolina	207.67	186.14	169.22	162.74	149.27
North Dakota	309.43	279.62	249.47	260.06	264.96
Ohio	189.23	150.78	136.92	134.82	131.95
Oklahoma	337.88	298.00	275.16	268.37	270.88
Oregon	165.24	125.65	111.46	108.59	109.95
Pennsylvania	240.88	198.65	177.78	173.59	170.81
Rhode Island	185.51	167.68	159.31	147.92	140.98
South Carolina	250.78	225.47	219.17	217.25	211.72
South Dakota	472.73	407.26	372.09	352.92	347.56
Tennessee	229.21	192.97	177.97	172.97	168.32
Texas	400.01	323.14	291.05	279.44	285.59
Utah	160.02	138.98	130.63	125.66	127.23
Vermont	191.41	160.58	155.09	155.34	149.56
Virginia	204.49	172.21	151.39	148.71	149.49
Washington	153.93	129.84	125.16	120.80	121.48
West Virginia	302.12	251.79	229.63	226.73	225.57
Wisconsin	238.85	192.75	174.98	168.99	168.63
Wyoming	452.42	395.65	364.44	351.99	335.96
Countrywide	238.21	196.36	180.01	174.46	172.38

Table 4
Average Premiums and Expenditures 2019-2023

STATE	Average Expenditure				
	2023	2022	2021	2020	2019
Alabama	1,081.24	966.10	928.21	919.04	927.51
Alaska	1,112.96	1,013.94	975.74	967.26	991.00
Arizona	1,343.85	1,154.50	1,070.03	1,043.21	1,065.01
Arkansas	1,050.78	926.55	887.50	876.72	900.36
California	1,223.16	1,086.62	1,047.44	1,047.08	1,051.82
Colorado	1,452.82	1,274.60	1,188.74	1,171.65	1,175.48
Connecticut	1,393.95	1,279.23	1,240.93	1,230.17	1,266.79
Delaware	1,462.03	1,296.14	1,257.08	1,250.51	1,286.99
District of Columbia	1,676.99	1,501.41	1,434.16	1,411.28	1,439.99
Florida	1,863.82	1,567.88	1,423.68	1,389.08	1,488.73
Georgia	1,555.08	1,345.38	1,264.73	1,258.65	1,264.81
Hawaii	888.07	843.84	819.11	810.54	839.70
Idaho	863.96	772.39	741.20	724.63	739.88
Illinois	1,153.05	993.88	918.74	915.53	940.92
Indiana	926.42	814.11	767.14	769.45	780.69
Iowa	869.46	776.69	725.59	707.69	708.56
Kansas	972.64	868.11	815.81	792.71	817.88
Kentucky	1,045.66	937.84	901.67	918.14	947.49
Louisiana	1,749.22	1,557.99	1,500.10	1,494.85	1,560.00
Maine	856.28	766.89	722.94	703.99	696.52
Maryland	1,477.34	1,281.25	1,199.48	1,200.40	1,231.51
Massachusetts	1,326.46	1,181.06	1,165.14	1,169.84	1,182.69
Michigan	1,443.45	1,339.53	1,341.78	1,420.58	1,498.59
Minnesota	1,102.79	961.77	891.65	880.80	892.05
Mississippi	1,199.53	1,060.90	1,003.89	979.31	977.79
Missouri	1,154.92	1,003.63	931.82	909.39	933.54
Montana	975.01	884.92	845.57	834.31	836.46
Nebraska	980.31	872.22	816.85	795.34	807.44
Nevada	1,461.47	1,291.12	1,248.36	1,245.43	1,292.58
New Hampshire	986.84	880.82	843.18	848.30	864.76
New Jersey	1,572.86	1,411.47	1,365.14	1,334.03	1,390.44
New Mexico	1,081.61	957.50	892.50	903.87	932.65
New York	1,752.55	1,548.26	1,495.29	1,426.50	1,446.14
North Carolina	925.08	839.28	789.17	765.96	753.96
North Dakota	807.77	729.28	691.23	691.38	703.66
Ohio	947.24	835.23	779.94	786.63	806.07
Oklahoma	1,084.54	959.06	894.07	888.47	913.63
Oregon	1,170.31	1,005.65	947.01	951.77	990.24
Pennsylvania	1,154.63	1,017.59	967.38	975.58	995.08
Rhode Island	1,539.47	1,422.82	1,421.29	1,390.23	1,382.15
South Carolina	1,367.39	1,205.00	1,138.09	1,116.44	1,115.78
South Dakota	936.15	823.25	769.50	738.38	745.21
Tennessee	1,049.83	924.10	869.92	856.02	864.94
Texas	1,428.94	1,233.39	1,123.12	1,085.40	1,143.91
Utah	1,168.98	1,024.12	947.33	936.73	954.53
Vermont	893.16	792.96	779.96	784.31	783.69
Virginia	1,114.47	949.76	863.73	846.19	858.75
Washington	1,152.50	1,048.33	1,029.51	1,035.25	1,068.26
West Virginia	1,062.98	952.67	918.53	914.53	939.04
Wisconsin	921.55	810.44	758.42	747.67	767.65
Wyoming	948.24	847.99	789.58	769.22	776.95
Countrywide	1,281.60	1,124.45	1,060.23	1,047.76	1,075.08

Table 5
Average Premiums and Expenditures 2019-2023

STATE	Combined Average Premium				
	2023	2022	2021	2020	2019
Alabama	1,268.71	1,128.18	1,084.76	1,078.53	1,094.34
Alaska	1,262.49	1,154.53	1,119.20	1,112.75	1,141.81
Arizona	1,504.14	1,285.96	1,198.62	1,169.15	1,201.08
Arkansas	1,296.64	1,133.14	1,089.41	1,078.31	1,098.95
California	1,416.56	1,252.33	1,213.15	1,216.16	1,219.43
Colorado	1,655.30	1,446.22	1,347.34	1,329.96	1,338.84
Connecticut	1,508.38	1,377.39	1,340.97	1,326.79	1,349.73
Delaware	1,569.21	1,388.80	1,350.51	1,346.83	1,387.16
District of Columbia	1,818.28	1,628.40	1,559.11	1,541.98	1,582.85
Florida	1,993.54	1,663.66	1,512.07	1,469.92	1,558.62
Georgia	1,746.25	1,514.42	1,432.32	1,426.38	1,436.55
Hawaii	998.04	951.75	926.91	919.40	955.50
Idaho	981.07	880.29	848.16	832.94	849.71
Illinois	1,256.66	1,080.42	1,001.70	997.18	1,018.50
Indiana	1,031.86	905.02	858.09	863.29	878.16
Iowa	1,009.57	898.32	841.83	822.17	823.53
Kansas	1,181.74	1,052.06	990.26	966.92	999.76
Kentucky	1,208.29	1,077.96	1,040.05	1,059.44	1,096.30
Louisiana	1,979.13	1,743.25	1,682.47	1,684.76	1,763.87
Maine	926.02	831.22	792.14	789.47	788.94
Maryland	1,602.31	1,389.11	1,304.04	1,309.95	1,348.08
Massachusetts	1,413.49	1,251.16	1,235.35	1,248.44	1,261.84
Michigan	1,572.10	1,450.02	1,450.52	1,535.56	1,622.75
Minnesota	1,223.42	1,062.77	986.20	972.91	991.33
Mississippi	1,394.52	1,232.43	1,172.82	1,148.95	1,150.84
Missouri	1,322.61	1,145.11	1,064.59	1,042.81	1,073.65
Montana	1,183.68	1,079.36	1,035.21	1,031.50	1,039.97
Nebraska	1,183.72	1,049.78	982.80	956.86	974.13
Nevada	1,600.39	1,414.18	1,369.35	1,365.05	1,419.65
New Hampshire	1,032.01	921.80	886.42	879.28	899.12
New Jersey	1,693.00	1,520.89	1,473.54	1,442.96	1,504.97
New Mexico	1,301.12	1,148.99	1,072.61	1,088.32	1,122.73
New York	1,895.99	1,676.16	1,624.27	1,551.47	1,577.48
North Carolina	1,096.56	990.66	926.90	901.33	888.94
North Dakota	961.28	871.05	824.85	843.17	861.32
Ohio	1,037.63	912.86	856.54	866.17	890.41
Oklahoma	1,324.69	1,172.21	1,093.70	1,087.42	1,117.75
Oregon	1,268.47	1,087.61	1,024.45	1,030.37	1,077.93
Pennsylvania	1,273.50	1,117.83	1,068.33	1,079.42	1,104.41
Rhode Island	1,709.64	1,577.02	1,587.25	1,549.19	1,550.64
South Carolina	1,516.61	1,332.24	1,266.32	1,246.61	1,248.82
South Dakota	1,157.54	1,022.42	960.15	924.17	932.68
Tennessee	1,211.71	1,061.27	1,001.13	987.96	1,004.15
Texas	1,726.91	1,470.12	1,343.03	1,302.63	1,370.28
Utah	1,284.66	1,127.70	1,044.54	1,028.38	1,051.23
Vermont	957.80	854.38	846.12	852.57	859.35
Virginia	1,238.14	1,055.56	960.50	944.70	966.99
Washington	1,234.68	1,125.03	1,109.99	1,115.80	1,154.97
West Virginia	1,227.39	1,098.61	1,064.12	1,064.14	1,096.10
Wisconsin	1,000.32	877.14	824.91	816.23	840.82
Wyoming	1,180.21	1,057.09	998.18	977.46	985.35
Countrywide	1,438.46	1,257.29	1,188.82	1,176.80	1,207.71

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