

Personal Automobile Insurance

Comparison of Average Annual Liability Premiums and Average Annual Expenditures

State	2008		2008		Min. Limits (2007)
	Avg Liability Premium	Rank	Avg Expenditure Premium	Rank	
Florida	\$736	1	\$1,055	4	10/20/10
New Jersey	\$721	2	\$1,081	3	15/30/5
Delaware	\$698	3	\$1,007	6	15/30/10
New York	\$687	4	\$1,044	5	25/50/10
Louisiana	\$651	5	\$1,105	2	10/20/10
Rhode Island	\$646	6	\$986	7	25/50/25
Nevada	\$631	7	\$970	8	15/30/10
Connecticut	\$592	8	\$950	9	20/40/10
District of Columbia	\$583	9	\$1,126	1	25/50/10
Massachusetts	\$564	10	\$903	13	20/40/5
Alaska	\$558	11	\$904	12	50/100/25
Maryland	\$555	12	\$922	10	20/40/15
Washington	\$551	13	\$840	16	25/50/10
Hawaii	\$506	14	\$816	18	20/40/10
West Virginia	\$501	15	\$808	19	20/40/10
Michigan	\$494	16	\$907	11	20/40/10
Pennsylvania	\$490	17	\$817	17	15/30/5
Arizona	\$486	18	\$858	14	15/30/10
Oregon	\$485	19	\$727	26	25/50/10
Texas*	\$471	20	\$854	15	20/40/15**
South Carolina	\$466	21	\$751	22	25/50/25
Kentucky	\$453	22	\$699	29	25/50/10
California	\$450	23	\$776	20	15/30/5
New Mexico	\$442	24	\$728	24	25/50/10
Utah	\$430	25	\$709	28	25/50/15
Colorado	\$427	26	\$729	23	25/50/15
Georgia	\$413	27	\$765	21	25/50/25
Minnesota	\$411	28	\$698	30	30/60/10
Montana	\$404	29	\$667	31	25/50/10
Illinois	\$401	30	\$720	27	20/40/15
New Hampshire	\$398	31	\$727	25	25/50/25
Virginia	\$384	32	\$663	34	25/50/20
Oklahoma	\$381	33	\$663	33	25/50/25
Missouri	\$368	34	\$657	35	25/50/10
Mississippi	\$366	35	\$654	36	25/50/25
Arkansas	\$365	36	\$653	38	25/50/25
Tennessee	\$356	37	\$641	39	25/50/10
Ohio	\$355	38	\$617	41	12.5/25/7.5
Alabama	\$354	39	\$667	32	20/40/10
North Carolina	\$352	40	\$595	44	30/60/25
Indiana	\$348	41	\$612	42	25/50/10
Vermont	\$340	42	\$653	37	25/50/10
Maine	\$336	43	\$600	43	50/100/25
Idaho	\$330	44	\$562	47	25/50/15

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State	2008		2008		Min. Limits (2007)
	Avg Liability Premium	Rank	Avg Expenditure Premium	Rank	
Wisconsin	\$322	45	\$581	45	25/50/10
Wyoming	\$322	46	\$632	40	25/50/20
Nebraska	\$308	47	\$547	48	25/50/25
Kansas	\$299	48	\$576	46	25/50/10
South Dakota	\$275	49	\$520	49	25/50/25
Iowa	\$272	50	\$519	50	20/40/15
North Dakota	\$242	51	\$503	51	25/50/25
COUNTRYWIDE	\$471		\$789		

Column Explanation

Liability average premium is the total written premium for liability divided by the total written exposures for liability.

Average expenditure per insured vehicle is the total written premium for liability, collision, and comprehensive coverages divided by the liability written exposures. This is an estimate of what consumers in the state spent, on average, for auto insurance.

Minimum limits is the mandatory minimum limit of liability in the applicable state in thousands of dollars. The first number refers to the per person limit for bodily injury liability, the second number refers to the per occurrence limit for bodily injury liability, and the third number refers to per occurrence limit for property damage liability.

Notes

* The average liability premium and average expenditure in Texas include county mutuals. In previous reports, the data from county mutuals was excluded.

** Effective 04/01/08, minimum liability limits in Texas increased to 25/50/25, and effective 01/01/11, the minimum liability limits in Texas increased to 30/60/25.

Source: NAIC's Auto Insurance Database Report 2007/2008; Tables 1C, 4, 42A, 45