

**Table 14.22-- AVERAGE MONTHLY AND ANNUAL AUTO INSURANCE RATES FOR EACH OF THE 50 STATES AND THE DISTRICT OF COLUMBIA: 2018**

[According to a study done by ValuePenguin, the price of car insurance can vary greatly depending on a number of factors including age, gender, marital status, driving record, years of driving experience, credit history, the type of car you drive, your claims history, and more. This study does not standardize on one combination of factors but rather on the average policyholder's premium in each state]

Rank 1/	State	Average price of car insurance		Rank 1/	State	Average price of car insurance	
		Monthly	Annual			Monthly	Annual
1	Michigan	213	2,551	<b>26</b>	<b>Hawaii</b>	<b>117</b>	<b>1,400</b>
2	West Virginia	210	2,518	28	Nevada	116	1,388
3	Georgia	183	2,201	28	Tennessee	116	1,397
4	Dist. of Colum.	177	2,127	30	Mississippi	115	1,385
5	Montana	168	2,013	31	Illinois	114	1,370
5	Rhode Island	168	2,020	31	New Mexico	114	1,371
7	California	164	1,962	33	Kansas	113	1,358
7	Louisiana	164	1,971	33	Minnesota	113	1,360
9	New Jersey	159	1,905	35	Oregon	111	1,333
10	Florida	153	1,830	36	Nebraska	110	1,317
11	Maryland	151	1,810	36	South Carolina	110	1,316
12	North Dakota	143	1,710	38	Arizona	102	1,222
13	Connecticut	137	1,638	39	Missouri	101	1,207
14	Texas	135	1,620	40	Indiana	100	1,202
15	Alaska	134	1,605	41	Utah	99	1,192
15	Massachusetts	134	1,604	42	New York	98	1,173
17	Delaware	132	1,580	43	Vermont	96	1,149
18	Oklahoma	131	1,568	44	Virginia	93	1,114
19	Colorado	130	1,558	45	Wisconsin	91	1,087
19	South Dakota	130	1,557	<b>46</b>	Idaho	88	1,053
21	Wyoming	128	1,541	46	Iowa	88	1,058
22	Alabama	127	1,529	46	North Carolina	88	1,060
23	Kentucky	125	1,503	49	New Hampshire	82	983
23	Washington	125	1,499	50	Maine	80	964
25	Pennsylvania	120	1,440	51	Ohio	77	926
26	Arkansas	117	1,399				

1/ Rank of average monthly premium.

Source: Business Insider "Americans spend an average of \$125 a month on car insurance — here's what people pay in every state"

<<http://www.businessinsider.com/average-cost-car-insurance-in-every-state-ranked-2018-3>>  
accessed July 14, 2018.