

**Table 15.16-- AVERAGE EXPENDITURES AND PREMIUMS FOR PERSONAL
AUTOMOBILE INSURANCE, FOR THE UNITED STATES AND HAWAII:
1989 TO 1993**

Year	Average expenditures 1/			Combined average premiums 2/		
	United States (dollars)	Hawaii		United States (dollars)	Hawaii	
		Average (dollars)	Rank 3/		Average (dollars)	Rank 3/
1989	551.95	673.36	7	635.58	784.18	8
1990	571.69	747.90	7	658.83	862.15	6
1991	596.91	874.25	2	686.79	999.01	1
1992	616.18	974.39	1	711.97	1,099.65	2
1993	637.72	953.08	2	730.39	1,078.32	2

1/ Total written premiums for all coverages divided by the liability written car years. Assumes that all insured vehicles carry liability coverage but do not necessarily carry collision and/or comprehensive coverage.

2/ Average premiums for each of the major coverages (liability, comprehensive, and collision) added together to estimate the representative average premium for an insured vehicle carrying all coverages.

3/ Among 50 States and D.C.

Source: National Association of Insurance Commissioners, *State Average Expenditures and Premiums for Personal Automobile Insurance in 1993* (January 1995), tables 2 and 3.