

**Table 15.14-- AVERAGE EXPENDITURES AND PREMIUMS FOR PERSONAL  
AUTOMOBILE INSURANCE, FOR THE UNITED STATES AND HAWAII:  
1991 TO 1995**

| Year | Average expenditures 1/       |                      |         | Combined average premiums 2/  |                      |         |
|------|-------------------------------|----------------------|---------|-------------------------------|----------------------|---------|
|      | United<br>States<br>(dollars) | Hawaii               |         | United<br>States<br>(dollars) | Hawaii               |         |
|      |                               | Average<br>(dollars) | Rank 3/ |                               | Average<br>(dollars) | Rank 3/ |
| 1991 | 4/ 596.44                     | 874.25               | 2       | 4/ 685.56                     | 999.01               | 1       |
| 1992 | 4/ 617.65                     | 974.39               | 1       | 4/ 711.75                     | 1,099.65             | 2       |
| 1993 | 637.72                        | 953.08               | 2       | 730.39                        | 1,078.32             | 2       |
| 1994 | 650.17                        | 961.59               | 2       | 741.63                        | 1,090.32             | 2       |
| 1995 | 665.52                        | 963.08               | 2       | 757.43                        | 1,094.02             | 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.

4/ Revised.

Source: National Association of Insurance Commissioners, *State Average Expenditures & Premiums for Personal Automobile Insurance in 1995* (January 1997), tables 2 and 3.