

Table 15.14-- AVERAGE EXPENDITURES AND PREMIUMS FOR PERSONAL AUTOMOBILE INSURANCE, FOR THE UNITED STATES AND HAWAII: 1993 TO 1997

Year	Average expenditures 1/			Combined average premiums 2/		
	United States (dollars)	Hawaii		United States (dollars)	Hawaii	
		Average (dollars)	Rank 3/		Average (dollars)	Rank 3/
1993	4/ 637.11	953.08	2	4/ 731.19	1,078.32	2
1994	4/ 650.73	961.59	2	4/ 741.99	1,090.32	2
1995	4/ 668.26	963.08	2	4/ 759.34	1,094.02	2
1996	691.23	958.69	4	780.12	1,092.57	4
1997	705.87	912.36	4	798.08	1,033.76	4

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., highest combined average premium ranked 1.

4/ Revised.

Source: National Association of Insurance Commissioners, *State Average Expenditures & Premiums for Personal Automobile Insurance in 1997* (March 1999), tables 2 and 3.