

**Table 15.14-- AVERAGE EXPENDITURES AND PREMIUMS FOR PERSONAL
AUTOMOBILE INSURANCE, FOR THE UNITED STATES AND HAWAII:
1994 TO 1998**

Year	Average expenditures 1/			Combined average premiums 2/		
	United States (dollars)	Hawaii		United States (dollars)	Hawaii	
		Average (dollars)	Rank 3/		Average (dollars)	Rank 3/
1994	650.73	961.59	2	4/ 740.38	1,090.32	2
1995	4/ 668.27	963.08	2	4/ 757.56	1,094.02	2
1996	4/ 691.32	958.69	4	4/ 780.11	1,092.57	4
1997	4/ 707.39	912.36	4	4/ 798.91	1,033.76	4
1998	704.32	797.49	11	797.23	916.29	9

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 1998* (April 2000), tables 2 and 3.