

**Table 14.21-- AVERAGE ANNUAL AUTO INSURANCE COSTS FOR THE 50 STATES: 2021**

[Data compiled by Bankrate showing the average rates in each state. "Minimum coverage requirements" signify the amount of required coverage for bodily injury liability coverage (per person)(BIPP)/bodily injury liability coverage (per accident)(BIPA)/property damage coverage (PD). The numbers under the two 'Average cost of coverage' columns are the average amounts of money drivers in that state pay for that car insurance on an annual basis. The policy purchased is a 100/300/50. Full coverage includes collision and comprehensive coverage]

State	Minimum coverage requirements (BIPP/BIPA/PD) (in \$1,000)	Average cost of minimum coverage (\$)	Average cost of full coverage (\$)	State	Minimum coverage requirements (BIPP/BIPA/PD) (in \$1,000)	Average cost of minimum coverage (\$)	Average cost of full coverage (\$)
Alabama	25/50/25	469	1,623	Montana	25/50/20	342	1,737
Alaska	50/100/25	373	1,559	Nebraska	25/50/25	335	1,531
Arizona	25/50/15	555	1,547	Nevada	25/50/20	860	2,245
Arkansas	25/50/25	470	1,914	New Hampshire	25/50/25	389	1,275
California	15/30/5	733	2,065	New Jersey 1/	15/30/5	847	1,757
Colorado	25/50/15	518	2,016	New Mexico	25/50/10	385	1,419
Connecticut	25/50/25	794	1,845	New York 1/ 2/	25/50/50/10	1,062	2,321
Delaware	25/50/10	787	1,775	North Carolina	30/60/25	413	1,325
Florida 1/	10/10	1,101	2,364	North Dakota 1/	25/50/25	285	1,264
Georgia	25/50/25	756	1,982	Ohio	25/50/25	328	1,034
<b>Hawaii 1/</b>	<b>20/40/10</b>	<b>354</b>	<b>1,127</b>	Oklahoma	25/50/25	423	1,873
Idaho	25/50/15	307	1,045	Oregon	25/50/20	610	1,346
Illinois	25/50/20	442	1,485	Pennsylvania 1/	15/30/5	427	1,476
Indiana	25/50/25	367	1,254	Rhode Island	25/50/25	749	2,018
Iowa	20/40/15	252	1,260	South Carolina	25/50/25	558	1,512
Kansas 1/	25/50/25	410	1,698	South Dakota	25/50/25	275	1,642
Kentucky 1/	25/50/25	748	2,128	Tennessee	25/50/15	371	1,338
Louisiana	15/30/25	975	2,724	Texas	30/60/25	524	1,823
Maine	50/100/25	294	965	Utah 1/ 2/	25/65/3/15	528	1,306
Maryland	30/60/15	767	1,877	Vermont	25/50/10	292	1,207
Massachusetts 1/ 2/	20/40/8/5	510	1,223	Virginia	25/50/20	441	1,304
Michigan 1/	50/100/10	948	2,309	Washington	25/50/10	463	1,176
Minnesota 1/ 2/	30/60/40/10	537	1,643	West Virginia	25/50/25	458	1,499
Mississippi	25/50/25	492	1,782	Wisconsin	25/50/10	332	1,186
Missouri	25/50/25	468	1,661	Wyoming	25/50/20	271	1,495

1/ No-fault states. Each party files a claim with their own car insurance for medical expenses after an accident, regardless of who caused the crash. Florida requires PIP and PDL.

2/ These states have different minimums. They are formatted as bodily injury (per person)/bodily injury (per accident)/PIP/property damage.

Source: Bankrate "Car Insurance Rates By State 2021" (May 19, 2021) <<https://www.bankrate.com/insurance/car/states/>> accessed July 14, 2021.