

**Table 14.22-- AVERAGE ANNUAL AND RANGE OF CAR INSURANCE PREMIUMS FOR EACH OF THE 50 STATES AND THE DISTRICT OF COLUMBIA: 2020**

[According to a compilation done by Business Insider of the average of rates reported by Nerdwallet, The Zebra, ValuePenguin, Bankrate, and the National Association of Insurance Commissioners. The price of car insurance can vary greatly depending on a number of factors including age, gender, marital status, driving record, years of driving experience, credit history, the type of car, insurance claims history, and more. The range and the average are presented for each state]

| State         | Car insurance premium |                    | State          | Car insurance premium |               |
|---------------|-----------------------|--------------------|----------------|-----------------------|---------------|
|               | Average               | Range              |                | Average               | Range         |
| Alabama       | 1,439                 | 868 - 2,078        | Montana        | 1,498                 | 864 - 2,525   |
| Alaska        | 1,242                 | 1,028 - 1,502      | Nebraska       | 1,355                 | 831 - 2,038   |
| Arizona       | 1,543                 | 973 - 2,699        | Nevada         | 1,855                 | 1,103 - 3,190 |
| Arkansas      | 1,459                 | 906 - 2,213        | New Hampshire  | 1,451                 | 819 - 2,004   |
| California    | 1,647                 | 987 - 1,815        | New Jersey     | 1,756                 | 1,104 - 3,013 |
| Colorado      | 1,915                 | 982 - 3,164        | New Mexico     | 1,608                 | 938 - 2,194   |
| Connecticut   | 1,781                 | 1,151 - 2,619      | New York       | 1,894                 | 1,352 - 2,752 |
| Delaware      | 1,970                 | 1,241 - 2,513      | North Carolina | 1,316                 | 789 - 1,692   |
| Dist. of Col. | 1,715                 | 1,331 - 2,793      | North Dakota   | 1,178                 | 773 - 1,979   |
| Florida       | 2,007                 | 1,257 - 3,370      | Ohio           | 1,249                 | 789 - 1,688   |
| Georgia       | 1,942                 | 1,048 - 2,619      | Oklahoma       | 1,465                 | 1,005 - 2,659 |
| <b>Hawaii</b> | <b>1,324</b>          | <b>873 - 1,548</b> | Oregon         | 1,598                 | 905 - 2,205   |
| Idaho         | 1,122                 | 680 - 1,777        | Pennsylvania   | 1,414                 | 971 - 2,018   |
| Illinois      | 1,335                 | 885 - 2,313        | Rhode Island   | 2,018                 | 1,304 - 3,847 |
| Indiana       | 1,166                 | 755 - 1,489        | South Carolina | 1,706                 | 973 - 2,112   |
| Iowa          | 1,100                 | 702 - 1,482        | South Dakota   | 1,399                 | 767 - 2,338   |
| Kansas        | 1,313                 | 863 - 2,190        | Tennessee      | 1,365                 | 871 - 1,821   |
| Kentucky      | 1,863                 | 939 - 3,418        | Texas          | 1,699                 | 1,110 - 2,594 |
| Louisiana     | 2,480                 | 1,405 - 3,525      | Utah           | 1,606                 | 873 - 2,538   |
| Maine         | 1,510                 | 704 - 2,340        | Vermont        | 1,207                 | 764 - 1,769   |
| Maryland      | 1,463                 | 896 - 2,431        | Virginia       | 1,127                 | 843 - 1,498   |
| Massachusetts | 1,385                 | 1,129 - 1,866      | Washington     | 1,106                 | 918 - 1,691   |
| Michigan      | 3,343                 | 1,272 - 8,723      | West Virginia  | 1,410                 | 1,026 - 2,131 |
| Minnesota     | 2,040                 | 875 - 2,693        | Wisconsin      | 1,241                 | 737 - 1,590   |
| Mississippi   | 1,450                 | 994 - 2,208        | Wyoming        | 1,246                 | 847 - 2,118   |
| Missouri      | 1,560                 | 872 - 2,584        |                |                       |               |

Source: Business Insider "The average cost of car insurance in the U.S." (May 29, 2020)  
 <<https://www.businessinsider.com/personal-finance/average-cost-of-car-insurance>>  
 accessed July 21, 2020.