

**Table 14.21-- AVERAGE ANNUAL AUTO INSURANCE COSTS FOR THE 50 STATES: 2022**

[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 (\$)
Alabama	25/50/25	443	1,760
Alaska	50/100/25	417	1,770
Arizona	25/50/15	579	1,743
Arkansas	25/50/25	437	1,806
California	15/30/5	619	2,190
Colorado	25/50/15	495	2,019
Connecticut	25/50/25	646	1,533
Delaware	25/50/10	747	1,963
Florida 1/	10/10	997	2,762
Georgia	25/50/25	630	1,985
<b>Hawaii</b>	<b>20/40/10</b>	<b>338</b>	<b>1,206</b>
Idaho	25/50/15	271	1,065
Illinois	25/50/20	477	1,548
Indiana	25/50/25	329	1,242
Iowa	20/40/15	227	1,254
Kansas	25/50/25	419	1,802
Kentucky	25/50/25	658	1,954
Louisiana	15/30/25	807	2,864
Maine	50/100/25	227	876
Maryland	30/60/15	836	1,931
Massachusetts	20/40/5	446	1,296
Michigan	50/100/10	946	2,345
Minnesota	30/60/10	600	1,692
Mississippi	25/50/25	450	1,701
Missouri	25/50/25	504	1,861
Montana	25/50/20	310	1,795
Nebraska	25/50/25	367	1,538
Nevada	25/50/20	846	2,426
New Hampshire	25/50/25	324	1,182
New Jersey	15/30/5	855	1,891
New Mexico	25/50/10	347	1,489
New York	25/50/10	1,339	2,996

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**Table 14.21-- AVERAGE ANNUAL AUTO INSURANCE COSTS FOR THE 50 STATES: 2022 -- Con.**

State	Minimum coverage requirements (BIPP/BIPA/PD) (in \$1,000)	Average cost of minimum coverage (\$)	Average cost of full coverage (\$)
North Carolina	30/60/25	431	1,392
North Dakota	25/50/25	268	1,225
Ohio	25/50/25	336	1,200
Oklahoma	25/50/25	408	1,902
Oregon	25/50/20	625	1,371
Pennsylvania	15/30/5	441	2,002
Rhode Island	25/50/25	569	1,847
South Carolina	25/50/25	518	1,464
South Dakota	25/50/25	274	1,542
Tennessee	25/50/15	372	1,383
Texas	30/60/25	551	1,868
Utah	25/65/15	544	1,449
Vermont	25/50/10	242	1,000
Virginia	30/60/20	475	1,340
Washington	25/50/10	482	1,313
West Virginia	25/50/25	427	1,527
Wisconsin	25/50/10	364	1,249
Wyoming	25/50/20	262	1,510

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 2022" (May 23, 2022) <<https://www.bankrate.com/insurance/car/states/>> accessed July 10, 2022.