

Table 14.22-- AVERAGE ANNUAL AUTO INSURANCE COSTS FOR THE 50 STATES AND THE DISTRICT OF COLUMBIA: 2023

[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 or District	Minimum coverage requirements (BIPP/BIPA/PD) (in \$1,000)	Average cost of full coverage (\$)	Average cost of minimum coverage (\$)
Alabama	25/50/25	1,843	441
Alaska	50/100/25	1,946	421
Arizona	25/50/15	1,810	587
Arkansas	25/50/25	1,907	443
California	15/30/5	2,291	636
Colorado	25/50/15	2,121	500
Connecticut	25/50/25	1,553	620
Delaware	25/50/10	2,103	801
Florida 1/ 2/	10/20/10	3,183	1,128
Georgia	25/50/25	2,085	639
Hawaii 2/	20/40/10	1,275	344
Idaho	25/50/15	1,133	267
Illinois	25/50/20	1,806	552
Indiana	25/50/25	1,295	327
Iowa	20/40/15	1,315	223
Kansas 2/	25/50/25	1,878	416
Kentucky 2/	25/50/25	2,124	678
Louisiana	15/30/25	2,909	805
Maine	50/100/25	941	225
Maryland	30/60/15	1,971	815
Massachusetts 2/	20/40/5	1,262	429
Michigan 2/	50/100/10	2,691	1,104
Minnesota 2/	30/60/10	1,760	585
Mississippi	25/50/25	1,771	446
Missouri	25/50/25	1,943	490
Montana	25/50/20	1,889	310
Nebraska	25/50/25	1,624	359
Nevada	25/50/20	2,779	973
New Hampshire	25/50/25	1,262	319
New Jersey 2/	25/50/25	1,754	782
New Mexico	25/50/10	1,591	346
New York 2/	25/50/10	3,139	1,371

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**Table 14.22-- AVERAGE ANNUAL AUTO INSURANCE COSTS FOR THE
50 STATES AND THE DISTRICT OF COLUMBIA: 2023 -- Con.**

State or District	Minimum coverage requirements (BIPP/BIPA/PD) (in \$1,000)	Average cost of full coverage (\$)	Average cost of minimum coverage (\$)
North Carolina	30/60/25	1,446	432
North Dakota 2/	25/50/25	1,302	269
Ohio	25/50/25	1,266	338
Oklahoma	25/50/25	1,998	406
Oregon	25/50/20	1,415	616
Pennsylvania 2/	15/30/5	2,040	428
Rhode Island	25/50/25	1,886	551
South Carolina	25/50/25	1,532	524
South Dakota	25/50/25	1,553	276
Tennessee	25/50/25	1,429	371
Texas	30/60/25	2,019	565
Utah 2/	25/65/15	1,510	539
Vermont	25/50/10	1,061	238
Virginia	30/60/20	1,439	494
Washington	25/50/10	1,410	515
Washington, D.C.	25/50/10	2,072	607
West Virginia	25/50/25	1,580	421
Wisconsin	25/50/10	1,292	358
Wyoming	25/50/20	1,582	263

1/ Florida also requires personal injury protection (PIP) and property damage liability (PDL).

2/ 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.

Source: Bankrate "Car Insurance Rates By State 2023" (January 25, 2023) <<https://www.bankrate.com/insurance/car/states/>> accessed June 9, 2023.