

Table 14.23-- AVERAGE ANNUAL AUTO INSURANCE COSTS FOR THE 50 STATES AND THE DISTRICT OF COLUMBIA: MAY 2024

[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	1,989	478
Alaska	50/100/25	2,405	518
Arizona	25/50/15	2,543	758
Arkansas	25/50/25	2,154	442
California	15/30/5	2,633	645
Colorado	25/50/15	2,945	551
Connecticut	25/50/25	2,506	976
Delaware	25/50/10	2,484	893
Florida 1/ 2/	10/20/10	3,462	1,091
Georgia	25/50/25	2,578	863
Hawaii 2/	20/40/10	1,592	384
Idaho	25/50/15	1,339	345
Illinois	25/50/20	2,068	553
Indiana	25/50/25	1,652	390
Iowa	20/40/15	1,767	324
Kansas 2/	25/50/25	2,556	617
Kentucky 2/	25/50/25	2,694	774
Louisiana	15/30/25	3,623	961
Maine	50/100/25	1,481	397
Maryland	30/60/15	2,518	919
Massachusetts 2/	20/40/5	1,711	464
Michigan 2/	50/100/10	2,933	916
Minnesota 2/	30/60/10	2,381	703
Mississippi	25/50/25	2,133	492
Missouri	25/50/25	2,584	696
Montana	25/50/20	2,404	402
Nebraska	25/50/25	2,303	582
Nevada	25/50/20	3,004	962
New Hampshire	25/50/25	1,660	457
New Jersey 2/	25/50/25	2,402	984
New Mexico	25/50/10	2,239	543
New York 2/	25/50/10	3,672	1,585

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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	1,775	522
North Dakota 2/	25/50/25	1,712	366
Ohio	25/50/25	1,485	406
Oklahoma	25/50/25	2,589	523
Oregon	25/50/20	1,920	788
Pennsylvania 2/	15/30/5	2,490	520
Rhode Island	25/50/25	2,698	832
South Carolina	25/50/25	1,893	606
South Dakota	25/50/25	2,237	340
Tennessee	25/50/25	1,933	468
Texas	30/60/25	2,445	695
Utah 2/	25/65/15	2,070	786
Vermont	25/50/10	1,376	298
Virginia	30/60/20	1,963	677
Washington	25/50/10	1,576	492
Washington, D.C.	25/50/10	2,520	780
West Virginia	25/50/25	2,037	532
Wisconsin	25/50/10	1,735	419
Wyoming	25/50/20	1,667	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 for May 2024" (May 1, 2024)

<<https://www.bankrate.com/insurance/car/states/>> accessed May 29, 2024.