

Table 14.23-- AVERAGE ANNUAL AUTO INSURANCE COSTS FOR THE 50 STATES AND THE DISTRICT OF COLUMBIA: JULY 2025

[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	2,055	501
Alaska	50/100/25	2,478	513
Arizona	25/50/15	2,771	828
Arkansas	25/50/25	2,410	495
California	15/30/5	3,108	915
Colorado	25/50/15	3,225	569
Connecticut	25/50/25	2,700	1,057
Delaware	25/50/10	2,931	1,074
Florida 1/ 2/	10/20/10	3,864	1,047
Georgia	25/50/25	2,863	1,006
Hawaii 2/	20/40/10	1,650	403
Idaho	25/50/15	1,442	375
Illinois	25/50/20	2,479	688
Indiana	25/50/25	1,720	446
Iowa	20/40/15	1,939	330
Kansas 2/	25/50/25	2,497	579
Kentucky 2/	25/50/25	2,658	735
Louisiana	15/30/25	3,954	1,014
Maine	50/100/25	1,631	418
Maryland	30/60/15	2,917	1,037
Massachusetts 2/	20/40/5	2,058	711
Michigan 2/	50/100/10	3,193	901
Minnesota 2/	30/60/10	2,568	717
Mississippi	25/50/25	2,318	525
Missouri	25/50/25	2,495	635
Montana	25/50/20	2,355	400
Nebraska	25/50/25	2,406	519
Nevada	25/50/20	3,639	1,086
New Hampshire	25/50/25	1,735	465
New Jersey 2/	25/50/25	3,008	1,303
New Mexico	25/50/10	2,160	450
New York 2/	25/50/10	4,031	1,729

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**Table 14.23-- AVERAGE ANNUAL AUTO INSURANCE COSTS FOR THE
50 STATES AND THE DISTRICT OF COLUMBIA: JULY 2025 -- 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	1,955	661
North Dakota 2/	25/50/25	1,799	397
Ohio	25/50/25	1,806	482
Oklahoma	25/50/25	2,737	557
Oregon	25/50/20	2,198	911
Pennsylvania 2/	15/30/5	2,386	521
Rhode Island	25/50/25	2,959	910
South Carolina	25/50/25	1,955	625
South Dakota	25/50/25	2,277	370
Tennessee	25/50/25	1,991	504
Texas	30/60/25	2,601	747
Utah 2/	25/65/15	2,098	802
Vermont	25/50/10	1,489	322
Virginia	30/60/20	2,142	756
Washington	25/50/10	1,895	576
Washington, D.C.	25/50/10	2,178	551
West Virginia	25/50/25	1,921	454
Wisconsin	25/50/10	1,759	263
Wyoming	25/50/20	2,802	866

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 July 2025" (July 1, 2025)

<<https://www.bankrate.com/insurance/car/states/>> accessed July 15, 2025.