

2021
Auto Insurance
Database Average
Premium Supplement

September 2023



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2021 AUTO INSURANCE DATABASE SUPPLEMENT

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INTRODUCTION

The data used for this supplement includes written premiums and exposures for calendar years 2017-2021 for the combined voluntary and residual market. Earned and incurred loss data for calendar/accident years 2018-2020 cannot be collected until spring of 2023 and will not be included in this supplement. The earned and incurred loss data will be included in the full 2020/2021 Auto Database report that will be released later this year.

The purpose of the supplement is to release written premium data and exposures on a faster timeline than the full Auto Database report allows. The tables in this supplement, Tables 1 through Tables 5, will be included in the full report.

Data contained in this supplement may differ from data contained in reports from previous years, as the statistical agents periodically obtain updated information from insurers.

The insurance data was obtained from the following statistical agents: American Association of Insurance Services (AAIS); Insurance Services Office (ISO); National Independent Statistical Service (NISS); Independent Statistical Service, Inc. (ISS), Massachusetts Commonwealth Automobile Reinsurers (M-CAR); and Maryland Auto Insurance Fund (MAIF). Data was also obtained from the California Department of Insurance and the Texas Department of Insurance. The assistance of these organizations in developing this report is greatly appreciated. There may be some data from other small statistical agencies that are not included.

The tables in this report were prepared under the direction of the Casualty Actuarial and Statistical (C) Task Force. Suggestions about how this database might be further improved are welcome. Questions may be referred to Justin Cox, Data Analyst II, jcox7@naic.org.

Links to this report and other NAIC reports can be found on the NAIC website at: [NAIC Publications](#).

Terms and Calculations

Below are definitions of terms and calculations used in this report. Formulas will vary depending on the application, so readers should note the exact methods used in this report. For example, Average Premium may be defined as Written Premiums / Written Exposures instead of Earned Premiums / Earned Exposures.

Terms

Premium: The dollar amount paid for an insurance policy.

Exposure: A finite unit of risk related to a specific insurance coverage. In this report, exposures are expressed as car-years. One car-year is the risk associated with insuring one car for one year.

Written Premiums: The total premium amount of all policies issued during a given time period.

Written Exposures: The total number of exposures, in car-years, of all policies issued during a given time period.

Example 1: An auto policy insuring two cars for six months is issued on 9/28/2008, effective 10/1/2008. The cost of the policy is \$600. The policyholders decide to change insurers in early 2009 and cancel the policy effective 1/31/2009.

The written exposure for this policy is 2 cars × 1/2 year = 1 car-year and is included in calendar year 2008 exposures because the policy was issued in 2008. The written premium is \$600 (cost of the policy), and is included in calendar year 2008 premiums.

Formulas

Tables 1–5

Average Expenditure:

$$\frac{\text{Liability Written Premium} + \text{Collision Written Premium} + \text{Comprehensive Written Premium}}{\text{Liability Written Exposures}}$$

Combined Average Premium:

$$\text{Liability Average Premium} + \text{Collision Average Premium} + \text{Comprehensive Average Premium}$$

Liability Average Premium:

$$\frac{\text{Liability Written Premiums}}{\text{Liability Written Exposures}}$$

Collision Average Premium:

$$\frac{\text{Collision Written Premiums}}{\text{Collision Written Exposures}}$$

Comprehensive Average Premium:

$$\frac{\text{Comprehensive Written Premiums}}{\text{Comprehensive Written Exposures}}$$

Average Premiums and Expenditures

2017–2021 State Average Expenditures and Average Premiums for Personal Automobile Insurance

Voluntary and Residual Market Business Combined

This section provides state average expenditures and state average annual premium per insured vehicle, for private passenger automobile insurance for the years 2017–2021. These statistics measure the relative cost of automobile insurance to consumers in each state.

Results are included for bodily injury and property damage liability (including no-fault), collision, and comprehensive coverages—the basic components of a personal auto insurance policy.

Average expenditure per insured vehicle is the total written premium for liability, collision, and comprehensive coverages divided by the liability written car-years¹ (exposures). This assumes that all insured vehicles carry liability coverage but do not necessarily carry the physical damage coverages (i.e., collision and/or comprehensive). The average expenditure is an estimate of what consumers in the state spent, on average, for auto insurance. In 2021, the countrywide average expenditure was \$1,062 an increase of 1.46% over the previous year. The median state average expenditure was \$926.

The state **combined average premium** per insured vehicle, on the other hand, is calculated by summing

the average premiums for the three coverages. The result is the average cost of an auto insurance policy in the state that contains all three coverages (i.e., liability, comprehensive, and collision). The countrywide combined average premium increased 1.18% in 2021, to \$1,189 over the prior year. The median state combined average premium was \$1,068.

Aggregate written premiums and aggregate written exposures are used in calculations with no distinction as to policyholder classifications, vehicle characteristics, or the selection of specific limits or deductibles, all of which significantly impact the cost of coverage. Nor do the results consider differences in state auto and tort laws, rate filing laws, traffic conditions, or other demographics.

CAUTION: Because of these differences, direct comparisons between state results should be treated with a high degree of caution.

Tables 1A–1C show the states’ 2017–2021 written premiums, written exposures, and average premiums for liability insurance. Tables 2A–2C and Tables 3A–3C show the same for collision and comprehensive insurance, respectively. State average expenditures are provided in Table 4, and state combined average premiums are displayed in Table 5.

¹ A written car-year is equal to 365 days of insurance coverage for a single vehicle and is the standard measure of exposure for automobile insurance.

Factors that Affect State Average Expenditures and Average Premiums

Many factors affect the state-to-state differences in average expenditures and premiums for automobile insurance. Some important factors include:

- Underwriting and loss adjustment expense
- Types of coverages purchased
- Relative amounts of coverages purchased
- Use of telematics
- Weather
- Driving locations
- Accident rates
- Traffic density
- Vehicle theft rates
- Auto repair costs
- Population density
- Medical and legal costs
- Per capita disposable income
- Rate and form filing laws
- Liability insurance requirements
- Auto laws (seat belt, speed limits, etc.)

Insurance rates are developed based primarily on the insurer's cost of paying claims. Certain broad characteristics of a state contribute to the frequency and severity of auto claims and insurer loss costs in

that state. Many of these cost factors can influence insurance prices, not only between states, but also between communities and neighborhoods—making price comparison between states and within a state extremely complex.

It is reasonable to consider that the “general economic conditions” in a state may affect the price of auto insurance, but no direct measure of this characteristic exists. There are measurable variables that can be used as imperfect substitutes for these general conditions to approximate their influence on auto insurance price.

Three variables—urban population, miles driven per number of highway miles, and disposable income per capita—are correlated with the state auto insurance premiums. Graphs on the following pages show these variables for each state. The graphs indicate that high-premium states tend to also be highly urban, with higher wage and price levels, and greater traffic density.

2017-2021 State Average Expenditures and Average Premiums for Personal Automobile Insurance Technical Notes

Average Premium =

(Coverage written premiums)/(coverage written exposures)

Average Expenditure =

(Total all coverages written premiums)/(liability written exposures)

Combined Average Premium =

(Liability average premium + collision average premium + comprehensive average premium)

Coverages Included in Liability Written Premiums

The liability written premiums data in these tables are for the combined voluntary and residual market business and include (but are not limited to) the following coverages:

- Bodily Injury
- Uninsured or Underinsured Motorist Bodily Injury
- Uninsured/Underinsured Motorist Bodily Injury (Combined – Single Premium)
- Medical Payments
- Property Damage
- Uninsured Motorist or Underinsured Motorist Property Damage
- Uninsured/Underinsured Motorist Property Damage (Combined – Single Premium)
- Statutory Uninsured Motorist (New York only)
- Bodily Injury/Property Damage Liability – Combined Single Limit Single Premium
- Uninsured or Underinsured Motorist Bodily Injury and Property Damage – Combined Single Limit Single Premium

- Uninsured/Underinsured Motorist Bodily Injury and Property Damage – Combined Single Limit/Single Premium Policies
- Medical Expenses (Virginia only)
- Package Automobile Policy – Indivisible Liability Premium
- Voluntary Uninsured/Underinsured Motorist (New York only)
- All Other Liability Coverages – Voluntary Risks Only
- Property Protection Insurance (Michigan only)
- Limited Property Damage Coverage (Michigan only)
- No Fault or Personal Injury Protection

Data Source

Written premium and written exposure data were obtained from AAIS, ISO, ISS, NISS, the California Department of Insurance, the Texas Department of Insurance, MAIF and the M-CAR.

Dividends to Policyholders

The written premiums for this report do not include adjustments for dividends to policyholders. The actual amount paid by policyholders with participating policies for auto insurance will be affected by dividends paid.

Historical Data Adjustment

Written premium and exposure data are for 2021—the most up-to-date information reported as of year-end 2022. Data for prior years were also adjusted to reflect the most current information for each year. Therefore, historical averages in this report might not match those published in prior reports.

Miscellaneous Vehicles Not Included in This Report

Written premium data in these tables may differ from a state's written premium shown in the insurers' filed financial annual statements. The premium reported in the financial statements Exhibit of Premiums and Losses (Statutory Page 14) include data for the following types of vehicles that are not included in this report:

- Motor Homes
- Recreational Vehicles
- Campers
- Travel Trailers
- Buggies
- All-Terrain Vehicles
- Antique Autos
- Amphibious Autos
- Snowmobiles
- Golf Carts
- Motorcycles
- Scooters
- Mopeds

2017-2021 State Average Expenditures and Combined Average Premiums for Personal Automobile Insurance

Additional State Information

California

The 2020 and 2021 California auto insurance data in these tables is preliminary. The California Department of Insurance performs a rigorous set of tests on the data each year to ensure accuracy. The tests are not completed until after the publication of this report. Any adjustments to California data, based on these tests, will appear in the next edition of this report.

District of Columbia

The District of Columbia is entirely urban. As such, results are not directly comparable to states with rural areas.

Illinois

To obtain more geographically specific data, contact the Illinois Department of Insurance.

Massachusetts

Data for Massachusetts reflects Safe Driver Plan credits and surcharges for 2017-2021.

Maryland

Maryland Automobile Insurance Fund (MAIF) data are included. The statutory purpose of MAIF's insured program is to provide auto insurance policies to those eligible Maryland residents unable to obtain insurance in the private market. Net premium income and investment income from these policies is available for the payment of claims and MAIF's administrative expenses. MAIF receives no state general fund appropriations, and the debts or obligations of MAIF are not deemed in any manner to be a department of the state or a pledge of its credit. MAIF is not structured as a residual market mechanism. Instead, it is the insurer of last resort for Maryland residents. See Section 20 of the Insurance Article of the Maryland Ann. Code for more details.

New Jersey

New Jersey is predominately urban. Results are not directly comparable to states with large rural areas. Historically, New Jersey has paid two to four times the national average in dividends to policyholders, and, at times, this has been as high as six times the national average, which would reduce the average expenditure and combined average premium for New Jersey consumers if dividends were included in premium.

Ohio

Minimum limits apply to mandatory financial responsibility, which can be satisfied through means other than insurance. Note policies issued or renewed prior to December 22, 2013 had the limits of 12.5/25/7.5. Financial Limits as of December 22, 2013 are 25/50/25.

Rhode Island

Rhode Island is predominately urban. Results are not directly comparable to states with large rural areas

Texas

The Texas Department of Insurance collects vehicle and policies-in-force information at the end of each calendar quarter for voluntary bodily injury liability, involuntary (residual) bodily injury liability and collision coverages. The average number of vehicles reported for policies in force is used as an approximation for written exposures.

Comprehensive exposures are estimated based on the ratio of comprehensive to collision car years for the years of 2018 to 2020. The data to estimate this ratio only includes 70 percent of the private passenger automobile market. That ratio is approximately 0.99. **The estimate of comprehensive car-years affects combined average premium, but the estimate does not affect the calculation of the average expenditure because only liability car-years are used for that calculation.**

Table 1A

Average Premiums and Expenditures 2017-2021

STATE	Liability Written Premiums				
	2021	2020	2019	2018	2017
Alabama	2,114,504,069	2,013,154,368	1,999,354,066	1,940,946,609	1,792,392,433
Alaska	279,769,174	274,943,211	281,024,721	273,643,422	265,497,418
Arizona	3,432,244,432	3,277,805,285	3,254,131,365	3,073,218,620	2,729,730,668
Arkansas	1,098,108,559	1,059,399,388	1,055,331,776	1,041,730,855	978,327,515
California	17,219,666,689	17,402,826,342	17,607,088,343	16,914,871,327	15,196,443,886
Colorado	3,091,334,209	3,029,021,998	3,024,356,320	2,895,845,316	2,624,892,474
Connecticut	1,902,018,209	1,836,628,884	1,796,015,030	1,868,213,649	1,727,565,731
Delaware	636,447,646	621,893,199	634,127,089	622,026,640	565,686,257
District of Columbia	209,490,802	209,120,153	211,974,142	206,529,703	189,403,247
Florida	15,513,087,488	14,186,993,723	14,154,548,923	14,069,416,038	13,240,713,993
Georgia	6,718,450,119	6,465,440,659	6,321,985,028	5,982,733,562	5,417,047,013
Hawaii	421,936,642	412,100,250	434,124,029	430,318,002	417,742,177
Idaho	589,214,915	544,722,236	528,673,569	499,087,622	456,546,558
Illinois	3,949,083,771	3,912,172,067	3,983,969,642	4,019,714,040	3,900,034,158
Indiana	2,206,830,374	2,177,385,703	2,197,849,700	2,166,475,610	2,080,326,407
Iowa	881,427,070	865,301,275	879,831,460	866,466,688	835,431,299
Kansas	997,726,452	962,932,833	989,412,296	968,572,930	910,380,572
Kentucky	2,014,414,187	2,009,733,646	2,048,151,059	2,027,132,895	1,918,514,140
Louisiana	2,936,945,403	2,915,148,622	3,017,001,548	2,974,160,945	2,755,859,776
Maine	389,693,873	374,306,853	379,075,379	372,962,507	364,067,011
Maryland	3,146,213,762	3,154,821,320	3,229,319,254	3,150,127,337	2,946,187,632
Massachusetts	2,961,044,216	2,927,198,776	3,001,945,822	2,934,073,395	2,836,967,911
Michigan	4,721,273,440	5,178,397,010	5,646,057,443	5,362,856,619	4,978,944,737
Minnesota	2,054,376,581	2,043,537,731	2,105,128,709	2,077,712,306	1,977,129,997
Mississippi	1,147,168,464	1,072,757,764	1,064,395,103	1,051,335,808	991,538,048
Missouri	2,265,165,010	2,201,618,250	2,254,559,841	2,194,037,088	2,067,820,880
Montana	393,601,770	368,695,031	363,203,204	354,923,718	335,700,082
Nebraska	686,092,005	670,599,740	686,144,401	674,052,138	647,711,741
Nevada	1,990,366,537	1,901,619,500	1,898,458,129	1,795,870,376	1,451,442,019
New Hampshire	426,653,812	414,106,949	426,309,593	415,474,060	399,850,791
New Jersey	5,255,314,407	4,967,121,845	5,351,987,950	5,280,238,431	5,021,001,142
New Mexico	884,190,737	870,672,963	883,549,418	857,277,031	799,701,537
New York	9,336,981,472	8,747,875,917	8,906,419,690	8,764,768,953	8,250,903,858
North Carolina	3,118,485,684	2,989,059,174	2,887,979,347	2,791,408,823	2,546,296,754
North Dakota	211,032,960	197,837,104	201,237,068	196,887,973	191,642,118
Ohio	3,608,511,055	3,648,610,164	3,784,565,337	3,759,333,400	3,615,514,437
Oklahoma	1,426,031,404	1,398,972,906	1,408,050,370	1,392,274,459	1,299,232,387
Oregon	1,967,168,784	1,943,553,809	1,999,564,965	1,976,470,918	1,886,653,230
Pennsylvania	4,637,027,925	4,619,088,231	4,821,545,667	4,892,624,441	4,703,450,461
Rhode Island	648,576,117	641,760,276	651,754,733	627,296,529	602,293,486
South Carolina	3,016,511,991	2,874,790,307	2,819,602,979	2,697,887,677	2,427,660,676
South Dakota	242,216,509	230,287,551	235,381,795	230,315,099	219,727,901
Tennessee	2,495,782,517	2,397,008,680	2,391,548,643	2,327,486,751	2,190,669,836
Texas	12,765,238,601	12,310,500,833	12,815,633,539	12,591,951,315	11,800,307,523
Utah	1,364,937,161	1,279,001,080	1,251,464,222	1,172,133,724	1,057,114,179
Vermont	161,200,873	160,144,434	167,214,207	167,259,043	164,620,959
Virginia	3,265,490,249	3,189,250,804	3,264,605,366	3,206,964,843	3,006,109,862
Washington	3,336,662,161	3,277,469,278	3,362,426,901	3,234,437,415	3,064,965,200
West Virginia	646,799,996	648,169,382	673,652,813	677,694,461	665,277,022
Wisconsin	1,696,827,986	1,680,892,922	1,743,047,648	1,723,610,904	1,663,978,835
Wyoming	167,633,666	160,852,062	161,697,814	159,027,865	155,030,757
Countrywide	146,646,971,935	142,717,302,488	145,256,477,456	141,951,879,880	132,332,048,731

Table 1B

Average Premiums and Expenditures 2017-2021

STATE	Liability Written Exposures				
	2021	2020	2019	2018	2017
Alabama	4,058,056	3,891,729	3,816,921	3,785,049	3,740,606
Alaska	496,811	487,938	480,491	475,002	472,589
Arizona	5,208,748	5,067,625	4,901,386	4,740,018	4,477,890
Arkansas	2,350,507	2,265,045	2,175,091	2,138,546	2,131,745
California	28,517,541	28,171,710	28,049,675	27,679,136	26,812,052
Colorado	4,454,671	4,356,847	4,279,046	4,211,730	4,091,930
Connecticut	2,409,576	2,323,341	2,238,170	2,379,505	2,322,319
Delaware	743,378	721,549	706,727	690,849	668,329
District of Columbia	264,928	264,058	258,092	255,151	254,006
Florida	15,235,102	14,594,626	14,192,325	13,924,140	13,766,733
Georgia	8,074,548	7,808,504	7,575,069	7,460,113	7,322,531
Hawaii	938,227	914,551	906,902	898,166	890,054
Idaho	1,389,970	1,293,767	1,216,120	1,171,931	1,130,672
Illinois	7,987,784	7,803,981	7,631,068	7,770,918	7,664,748
Indiana	5,141,776	5,001,949	4,907,441	4,873,707	4,792,140
Iowa	2,568,339	2,529,700	2,508,377	2,483,819	2,461,342
Kansas	2,392,516	2,353,071	2,318,722	2,291,574	2,270,133
Kentucky	3,468,375	3,390,036	3,315,731	3,262,679	3,221,192
Louisiana	3,011,908	2,981,428	2,941,326	2,921,756	2,929,661
Maine	1,041,350	1,005,994	1,008,998	994,192	982,538
Maryland	4,384,996	4,349,979	4,307,431	4,269,267	4,200,558
Massachusetts	4,599,768	4,510,862	4,514,717	4,455,904	4,412,652
Michigan	5,989,739	5,736,779	5,754,451	5,723,448	5,686,293
Minnesota	4,262,674	4,198,707	4,190,622	4,155,989	4,080,983
Mississippi	2,076,721	1,988,143	1,950,527	1,946,859	1,933,304
Missouri	4,413,487	4,324,871	4,256,899	4,201,361	4,182,932
Montana	921,530	854,893	828,238	814,364	792,909
Nebraska	1,640,477	1,605,381	1,589,072	1,568,840	1,549,408
Nevada	2,195,426	2,116,401	2,050,474	1,991,669	1,813,669
New Hampshire	992,711	960,957	961,722	951,015	938,057
New Jersey	5,766,775	5,504,663	5,612,307	5,555,366	5,381,914
New Mexico	1,609,713	1,554,253	1,512,166	1,486,033	1,457,107
New York	9,636,814	9,459,238	9,529,484	9,524,145	9,489,887
North Carolina	7,782,517	7,554,999	7,302,920	7,079,175	6,882,944
North Dakota	704,124	651,484	644,418	637,729	629,445
Ohio	8,552,663	8,434,041	8,356,776	8,305,922	8,172,022
Oklahoma	2,945,366	2,867,079	2,776,776	2,723,443	2,575,399
Oregon	3,056,118	2,967,098	2,915,827	2,865,534	2,783,030
Pennsylvania	8,950,288	8,752,645	8,756,119	8,784,507	8,677,063
Rhode Island	701,064	704,511	709,419	698,881	692,132
South Carolina	4,140,430	4,028,672	3,923,653	3,828,054	3,743,752
South Dakota	731,895	708,067	698,354	689,115	668,723
Tennessee	5,284,808	5,087,129	4,965,034	4,864,961	4,788,119
Texas	20,351,059	20,130,323	19,711,190	19,092,535	18,694,297
Utah	2,239,377	2,114,112	2,033,545	1,947,902	1,857,962
Vermont	447,090	436,780	445,991	443,692	438,791
Virginia	6,721,100	6,643,017	6,614,567	6,497,953	6,399,855
Washington	5,002,836	4,812,496	4,755,914	4,692,003	4,593,212
West Virginia	1,323,051	1,310,283	1,301,969	1,298,868	1,295,464
Wisconsin	4,234,395	4,161,165	4,136,889	4,081,284	4,028,755
Wyoming	483,009	469,024	453,656	446,406	436,116
Countrywide	231,896,132	226,225,501	222,988,805	220,030,205	215,679,964

Table 1C

Average Premiums and Expenditures 2017-2021

STATE	Liability Average Premium				
	2021	2020	2019	2018	2017
Alabama	521.06	517.29	523.81	512.79	479.17
Alaska	563.13	563.48	584.87	576.09	561.79
Arizona	658.94	646.81	663.92	648.36	609.60
Arkansas	467.18	467.72	485.19	487.12	458.93
California	603.83	617.74	627.71	611.11	566.78
Colorado	693.95	695.23	706.78	687.57	641.48
Connecticut	789.36	790.51	802.45	785.13	743.90
Delaware	856.16	861.89	897.27	900.38	846.42
District of Columbia	790.75	791.95	821.31	809.44	745.66
Florida	1,018.25	972.07	997.34	1,010.43	961.79
Georgia	832.05	828.00	834.58	801.96	739.78
Hawaii	449.72	450.60	478.69	479.11	469.34
Idaho	423.90	421.04	434.72	425.87	403.78
Illinois	494.39	501.30	522.07	517.28	508.83
Indiana	429.20	435.31	447.86	444.52	434.11
Iowa	343.19	342.06	350.76	348.84	339.42
Kansas	417.02	409.22	426.71	422.67	401.03
Kentucky	580.79	592.84	617.71	621.31	595.59
Louisiana	975.11	977.77	1,025.73	1,017.94	940.68
Maine	374.22	372.08	375.69	375.14	370.54
Maryland	717.50	725.25	749.71	737.86	701.38
Massachusetts	643.74	648.92	664.92	658.47	642.92
Michigan	788.23	902.67	981.16	937.00	875.60
Minnesota	481.95	486.71	502.34	499.93	484.47
Mississippi	552.39	539.58	545.70	540.02	512.87
Missouri	513.24	509.06	529.62	522.22	494.35
Montana	427.12	431.28	438.53	435.83	423.38
Nebraska	418.23	417.72	431.79	429.65	418.04
Nevada	906.60	898.52	925.86	901.69	800.28
New Hampshire	429.79	430.93	443.28	436.87	426.25
New Jersey	911.31	902.35	953.62	950.48	932.94
New Mexico	549.28	560.19	584.29	576.89	548.83
New York	968.89	924.80	934.62	920.27	869.44
North Carolina	400.70	395.64	395.46	394.31	369.94
North Dakota	299.71	303.67	312.28	308.73	304.46
Ohio	421.92	432.61	452.87	452.61	442.43
Oklahoma	484.16	487.94	507.08	511.22	504.48
Oregon	643.68	655.04	685.76	689.74	677.91
Pennsylvania	518.09	527.74	550.65	556.96	542.06
Rhode Island	925.13	910.93	918.72	897.57	870.20
South Carolina	728.55	713.58	718.62	704.77	648.46
South Dakota	330.94	325.23	337.05	334.22	328.58
Tennessee	472.26	471.19	481.68	478.42	457.52
Texas	627.25	611.54	650.17	659.52	631.22
Utah	609.52	604.98	615.41	601.74	568.96
Vermont	360.56	366.65	374.93	376.97	375.17
Virginia	485.86	480.09	493.55	493.53	469.72
Washington	666.95	681.03	707.00	689.35	667.28
West Virginia	488.87	494.68	517.41	521.76	513.54
Wisconsin	400.73	403.95	421.34	422.32	413.03
Wyoming	347.06	342.95	356.43	356.24	355.48
Countrywide	632.38	630.86	651.41	645.15	613.56

Table 2A

Average Premiums and Expenditures 2017-2021

STATE	Collision Written Premiums				
	2021	2020	2019	2018	2017
Alabama	1,085,089,849	1,031,937,996	1,040,247,151	1,009,243,428	956,076,232
Alaska	142,720,624	134,820,264	134,554,222	127,961,940	121,338,394
Arizona	1,261,450,806	1,174,512,299	1,177,489,291	1,137,139,213	1,031,399,923
Arkansas	584,480,750	550,673,093	541,436,760	537,508,138	516,791,158
California	10,503,632,114	10,075,696,083	9,883,938,818	9,513,812,084	8,748,376,283
Colorado	1,087,722,433	1,033,378,598	1,033,635,520	1,008,194,593	972,202,887
Connecticut	789,775,561	735,104,216	763,826,505	751,446,387	717,012,340
Delaware	209,471,989	197,037,527	196,154,998	189,808,304	180,024,272
District of Columbia	119,274,519	113,459,455	111,434,352	109,413,183	102,230,664
Florida	4,256,526,614	3,877,273,509	4,085,020,926	4,063,828,992	3,805,926,890
Georgia	2,382,493,596	2,272,114,617	2,243,286,800	2,136,907,163	1,971,372,025
Hawaii	263,411,091	248,147,119	250,512,291	237,711,658	223,442,390
Idaho	279,883,005	248,900,956	237,168,498	221,581,848	198,748,520
Illinois	2,331,762,287	2,224,717,037	2,246,766,083	2,196,279,556	2,113,667,216
Indiana	1,133,667,405	1,086,637,553	1,082,941,430	1,060,157,549	1,004,941,343
Iowa	496,350,079	469,959,720	465,858,234	462,230,600	434,311,653
Kansas	460,220,400	440,125,684	447,879,261	444,294,630	423,711,770
Kentucky	681,654,921	655,856,567	685,941,253	683,746,224	648,092,686
Louisiana	1,003,960,244	974,709,812	1,022,569,458	1,019,067,341	988,684,261
Maine	240,526,016	230,323,638	227,898,860	218,164,104	206,281,306
Maryland	1,486,598,913	1,443,218,153	1,470,188,145	1,426,693,739	1,317,487,535
Massachusetts	1,763,405,025	1,740,596,123	1,729,981,783	1,677,150,517	1,601,678,947
Michigan	2,178,425,085	2,092,358,996	2,142,785,290	2,111,250,825	1,994,068,268
Minnesota	932,159,868	884,935,522	884,769,528	843,362,062	796,034,570
Mississippi	551,993,536	515,540,715	503,205,362	509,158,753	494,094,953
Missouri	1,049,796,940	992,555,283	997,986,843	972,423,567	939,358,704
Montana	182,279,800	162,505,578	155,002,247	150,513,838	141,516,883
Nebraska	323,013,650	299,916,584	295,799,235	290,401,875	273,342,438
Nevada	585,477,190	545,876,675	565,166,218	537,367,555	462,836,285
New Hampshire	300,266,955	289,437,827	295,603,991	284,213,551	272,006,992
New Jersey	1,945,459,528	1,765,644,853	1,853,734,587	1,793,442,724	1,683,337,826
New Mexico	321,186,292	307,213,707	303,828,872	294,144,207	280,491,339
New York	3,654,706,787	3,414,745,574	3,473,130,264	3,362,461,171	3,174,063,168
North Carolina	1,972,412,688	1,796,669,997	1,790,932,124	1,678,414,988	1,572,000,075
North Dakota	141,845,609	128,130,671	127,588,386	123,482,445	117,032,804
Ohio	2,032,258,253	1,979,966,032	2,017,104,232	1,978,959,744	1,911,290,242
Oklahoma	660,484,167	625,812,835	622,783,078	624,504,377	579,228,713
Oregon	637,911,668	605,732,180	619,576,172	605,146,466	555,719,291
Pennsylvania	2,679,380,992	2,587,201,867	2,650,031,202	2,607,414,510	2,496,020,859
Rhode Island	260,891,927	255,255,977	252,757,408	241,688,747	227,395,626
South Carolina	978,462,740	921,261,794	910,499,519	886,479,216	830,826,114
South Dakota	128,058,447	117,943,800	116,272,936	112,640,303	104,748,510
Tennessee	1,367,542,747	1,269,429,994	1,262,598,721	1,239,079,490	1,175,767,654
Texas	6,012,424,200	5,728,258,870	5,919,326,489	5,847,439,476	5,589,650,868
Utah	529,759,603	484,926,655	480,542,581	460,464,481	415,986,676
Vermont	125,301,954	123,090,060	124,316,113	120,771,463	115,841,273
Virginia	1,692,662,412	1,615,849,454	1,616,542,812	1,569,835,884	1,495,948,533
Washington	1,278,456,462	1,200,188,811	1,222,701,425	1,152,066,513	1,062,838,100
West Virginia	331,443,067	321,018,503	324,388,260	319,253,561	310,418,604
Wisconsin	861,920,326	820,832,274	831,569,291	804,745,844	776,349,436
Wyoming	92,335,707	88,007,948	87,067,830	86,817,263	83,208,127
Countrywide	66,372,396,841	62,899,509,055	63,526,341,655	61,840,286,090	58,215,221,626

Table 2B

Average Premiums and Expenditures 2017-2021

STATE	Collision Written Exposures				
	2021	2020	2019	2018	2017
Alabama	2,869,379	2,735,840	2,664,753	2,636,560	2,608,785
Alaska	353,009	342,317	334,835	330,543	327,070
Arizona	3,910,497	3,759,701	3,583,931	3,478,107	3,286,140
Arkansas	1,564,097	1,504,055	1,451,565	1,432,298	1,417,718
California	20,601,638	20,092,270	19,960,100	19,664,340	19,274,539
Colorado	3,317,253	3,203,744	3,102,754	3,051,102	2,972,499
Connecticut	1,930,174	1,840,824	1,848,634	1,843,620	1,798,790
Delaware	595,175	571,303	554,202	540,122	521,684
District of Columbia	219,223	215,436	206,517	204,182	205,053
Florida	12,526,194	11,825,708	11,483,642	11,230,533	11,123,963
Georgia	5,723,254	5,504,066	5,323,497	5,223,445	5,147,817
Hawaii	709,128	684,712	676,147	664,467	652,711
Idaho	1,016,636	933,733	873,898	843,625	806,466
Illinois	6,573,516	6,392,006	6,389,821	6,470,382	6,278,964
Indiana	3,982,771	3,829,066	3,723,281	3,681,893	3,600,189
Iowa	1,929,396	1,885,989	1,855,998	1,829,730	1,775,712
Kansas	1,645,086	1,604,899	1,564,675	1,545,382	1,507,854
Kentucky	2,358,740	2,265,701	2,214,735	2,174,484	2,141,091
Louisiana	2,217,284	2,156,712	2,105,967	2,087,284	2,101,776
Maine	817,585	783,056	765,202	738,564	719,969
Maryland	3,548,993	3,480,350	3,416,173	3,381,942	3,344,298
Massachusetts	4,008,286	3,870,516	3,869,802	3,806,946	3,749,550
Michigan	4,774,463	4,508,650	4,470,786	4,405,066	4,299,393
Minnesota	3,352,861	3,284,071	3,225,064	3,171,597	3,088,202
Mississippi	1,497,019	1,420,529	1,376,364	1,362,858	1,350,078
Missouri	3,305,521	3,206,464	3,124,119	3,075,054	3,061,048
Montana	619,159	560,184	540,051	530,660	504,879
Nebraska	1,141,518	1,108,896	1,083,281	1,065,283	1,034,794
Nevada	1,641,864	1,555,963	1,508,857	1,465,589	1,339,757
New Hampshire	921,854	888,564	882,405	866,863	849,204
New Jersey	4,603,442	4,347,956	4,395,862	4,336,664	4,173,429
New Mexico	1,040,423	995,772	961,531	945,004	920,494
New York	7,674,784	7,507,601	7,390,326	7,339,041	7,256,514
North Carolina	5,686,313	5,446,059	5,204,184	4,965,973	4,783,795
North Dakota	516,102	458,533	449,131	441,065	433,339
Ohio	6,920,390	6,728,879	6,600,898	6,499,586	6,377,026
Oklahoma	1,970,009	1,897,506	1,832,879	1,797,664	1,681,131
Oregon	2,365,753	2,272,952	2,195,364	2,156,669	2,094,149
Pennsylvania	7,210,120	6,925,657	6,897,337	6,914,711	6,840,080
Rhode Island	518,724	517,682	514,781	505,272	493,855
South Carolina	3,067,291	2,952,936	2,858,896	2,783,146	2,739,252
South Dakota	500,039	479,482	468,720	459,940	441,745
Tennessee	3,896,981	3,707,591	3,565,148	3,484,492	3,417,144
Texas	14,156,200	13,915,233	13,622,867	13,199,262	12,980,190
Utah	1,724,411	1,628,710	1,557,213	1,489,598	1,414,751
Vermont	379,132	372,356	371,243	364,978	355,389
Virginia	5,235,282	5,126,511	4,990,038	4,963,502	4,888,258
Washington	4,019,507	3,822,684	3,745,045	3,684,708	3,573,997
West Virginia	957,552	936,661	918,653	911,622	897,463
Wisconsin	3,473,510	3,373,883	3,315,041	3,244,951	3,184,118
Wyoming	321,483	311,485	297,194	291,714	286,138
Countrywide	175,909,021	169,741,454	166,333,407	163,582,083	160,122,250

Table 2C

Average Premiums and Expenditures 2017-2021

STATE	Collision Average Premium				
	2021	2020	2019	2018	2017
Alabama	378.16	377.19	390.37	382.79	366.48
Alaska	404.30	393.85	401.85	387.13	370.99
Arizona	322.58	312.40	328.55	326.94	313.86
Arkansas	373.69	366.13	373.00	375.28	364.52
California	509.84	501.47	495.18	483.81	453.88
Colorado	327.90	322.55	333.13	330.44	327.07
Connecticut	409.17	399.33	413.18	407.59	398.61
Delaware	351.95	344.89	353.94	351.42	345.08
District of Columbia	544.08	526.65	539.59	535.86	498.56
Florida	339.81	327.87	355.73	361.86	342.14
Georgia	416.28	412.81	421.39	409.10	382.95
Hawaii	371.46	362.41	370.50	357.75	342.33
Idaho	275.30	266.57	271.39	262.65	246.44
Illinois	354.72	348.05	351.62	339.44	336.63
Indiana	284.64	283.79	290.86	287.94	279.14
Iowa	257.26	249.18	251.00	252.62	244.58
Kansas	279.75	274.24	286.24	287.50	281.00
Kentucky	288.99	289.47	309.72	314.44	302.69
Louisiana	452.79	451.94	485.56	488.23	470.40
Maine	294.19	294.13	297.83	295.39	286.51
Maryland	418.88	414.68	430.36	421.86	393.95
Massachusetts	439.94	449.71	447.05	440.55	427.17
Michigan	456.27	464.08	479.29	479.28	463.80
Minnesota	278.02	269.46	274.34	265.91	257.77
Mississippi	368.73	362.92	365.60	373.60	365.98
Missouri	317.59	309.55	319.45	316.23	306.87
Montana	294.40	290.09	287.01	283.64	280.30
Nebraska	282.97	270.46	273.06	272.61	264.15
Nevada	356.59	350.83	374.57	366.66	345.46
New Hampshire	325.72	325.74	335.00	327.86	320.31
New Jersey	422.61	406.09	421.70	413.55	403.35
New Mexico	308.71	308.52	315.98	311.26	304.72
New York	476.20	454.84	469.96	458.16	437.41
North Carolina	346.87	329.90	344.13	337.98	328.61
North Dakota	274.84	279.44	284.08	279.96	270.07
Ohio	293.66	294.25	305.58	304.47	299.71
Oklahoma	335.27	329.81	339.78	347.40	344.55
Oregon	269.64	266.50	282.22	280.59	265.37
Pennsylvania	371.61	373.57	384.21	377.08	364.91
Rhode Island	502.95	493.07	491.00	478.33	460.45
South Carolina	319.00	311.98	318.48	318.52	303.30
South Dakota	256.10	245.98	248.06	244.90	237.12
Tennessee	350.92	342.39	354.15	355.60	344.08
Texas	424.72	411.65	434.51	443.01	430.63
Utah	307.21	297.74	308.59	309.12	294.04
Vermont	330.50	330.57	334.86	330.90	325.96
Virginia	323.32	315.19	323.95	316.28	306.03
Washington	318.06	313.96	326.49	312.66	297.38
West Virginia	346.14	342.73	353.11	350.20	345.88
Wisconsin	248.14	243.29	250.85	248.00	243.82
Wyoming	287.22	282.54	292.97	297.61	290.80
Countrywide	377.31	370.56	381.92	378.04	363.57

Table 3A

Average Premiums and Expenditures 2017-2021

STATE	Comprehensive Written Premiums				
	2021	2020	2019	2018	2017
Alabama	558,969,841	525,997,170	500,642,401	481,952,938	459,325,868
Alaska	63,845,456	62,199,305	60,588,026	56,986,761	53,348,359
Arizona	895,060,368	824,789,692	788,410,124	761,826,861	706,015,957
Arkansas	400,256,854	379,483,723	361,596,542	347,830,399	315,519,123
California	2,133,644,905	2,044,920,079	2,012,139,473	1,944,387,404	1,930,026,168
Colorado	1,122,313,253	1,042,112,393	971,952,427	868,242,394	710,101,015
Connecticut	302,714,491	281,556,998	275,458,925	276,343,956	269,728,810
Delaware	88,744,902	83,399,089	79,267,600	79,094,424	72,891,197
District of Columbia	51,278,504	50,084,440	48,241,740	48,767,810	47,902,416
Florida	2,112,752,874	1,917,639,279	1,832,206,358	1,738,902,574	1,584,514,885
Georgia	1,126,788,135	1,054,770,592	1,015,746,310	969,961,617	917,752,858
Hawaii	82,104,209	78,493,880	76,886,042	76,557,325	74,463,259
Idaho	161,161,740	143,881,061	133,945,611	125,488,207	112,750,076
Illinois	1,055,729,192	998,364,670	949,494,267	926,584,882	881,639,515
Indiana	605,188,058	566,520,875	550,393,181	531,172,216	499,178,909
Iowa	484,817,494	454,980,458	431,633,964	411,651,628	391,490,947
Kansas	492,454,915	462,750,838	459,146,448	436,341,953	410,499,827
Kentucky	431,518,817	413,843,705	407,518,427	394,704,879	367,851,301
Louisiana	584,431,072	561,934,348	548,908,911	534,974,017	501,949,730
Maine	112,189,914	103,580,043	95,809,921	92,146,122	86,045,904
Maryland	627,626,577	620,338,170	605,261,227	596,806,685	570,078,574
Massachusetts	634,924,339	609,188,163	607,602,531	589,510,024	576,773,815
Michigan	947,729,849	879,265,664	834,707,411	804,462,592	769,745,128
Minnesota	814,652,211	769,780,485	748,345,941	709,101,070	659,376,879
Mississippi	385,567,949	357,771,829	339,603,570	335,247,426	318,160,039
Missouri	789,013,287	735,295,304	721,459,541	687,847,773	641,009,370
Montana	203,856,639	182,049,752	174,581,338	167,146,965	145,025,245
Nebraska	330,009,058	306,316,718	301,138,931	286,587,990	269,232,004
Nevada	200,342,804	188,341,341	186,778,203	180,731,829	159,723,352
New Hampshire	118,906,788	111,637,635	109,745,138	106,572,464	101,819,022
New Jersey	673,452,303	601,051,014	597,881,393	590,924,745	567,063,267
New Mexico	231,318,587	226,957,787	222,950,123	209,400,333	188,987,319
New York	1,561,179,866	1,444,532,421	1,401,375,772	1,446,769,845	1,391,165,360
North Carolina	981,143,009	900,521,729	827,040,076	765,167,234	652,451,931
North Dakota	133,568,570	124,451,506	124,626,936	118,330,491	108,215,673
Ohio	995,719,819	956,560,589	934,488,198	923,242,657	884,233,991
Oklahoma	551,836,419	519,893,256	506,102,785	489,662,717	435,490,598
Oregon	289,669,752	273,780,802	268,232,054	255,952,034	236,032,593
Pennsylvania	1,348,694,276	1,274,468,304	1,254,442,745	1,244,246,917	1,184,492,722
Rhode Island	86,964,032	80,788,395	76,028,601	74,501,875	70,522,547
South Carolina	715,418,634	681,534,946	647,846,009	618,057,574	579,668,331
South Dakota	191,265,579	174,525,500	168,767,019	155,515,895	141,011,883
Tennessee	734,030,893	679,178,884	640,290,902	609,355,946	575,533,325
Texas	4,079,016,427	3,810,698,004	3,812,787,201	3,563,939,165	3,116,241,955
Utah	236,023,216	216,427,686	209,071,708	200,610,085	182,485,315
Vermont	62,422,428	59,339,691	57,986,434	57,101,840	54,135,123
Virginia	846,687,749	809,883,291	799,143,128	782,493,429	754,894,413
Washington	535,207,404	504,458,639	495,438,419	472,477,728	441,907,058
West Virginia	237,109,917	229,102,843	224,563,783	222,389,375	208,566,018
Wisconsin	647,126,335	609,458,398	601,055,387	557,287,763	509,535,162
Wyoming	121,702,655	111,929,859	103,702,354	96,014,191	86,449,945
Countrywide	33,178,152,365	31,100,831,243	30,203,031,556	29,021,375,024	26,973,024,081

Table 3B

Average Premiums and Expenditures 2017-2021

STATE	Comprehensive Written Exposures				
	2021	2020	2019	2018	2017
Alabama	2,971,523	2,837,443	2,779,027	2,741,556	2,700,750
Alaska	411,777	400,206	390,677	385,391	379,332
Arizona	4,082,748	3,947,715	3,779,239	3,655,796	3,439,648
Arkansas	1,611,639	1,549,228	1,501,936	1,477,342	1,454,090
California	21,535,338	21,033,462	20,843,945	20,518,095	20,073,955
Colorado	3,440,427	3,338,650	3,251,529	3,184,693	3,100,847
Connecticut	2,109,628	2,028,123	2,054,236	2,063,624	2,013,635
Delaware	620,213	595,328	583,066	564,800	546,162
District of Columbia	228,100	224,188	217,356	213,249	213,277
Florida	12,992,391	12,308,941	11,971,723	11,645,632	11,519,799
Georgia	6,043,361	5,776,990	5,624,804	5,493,550	5,394,442
Hawaii	765,207	733,645	723,249	710,915	695,480
Idaho	1,081,261	989,949	932,793	897,922	860,806
Illinois	6,951,514	6,799,335	6,556,572	6,585,110	6,601,980
Indiana	4,188,652	4,034,217	3,946,963	3,906,168	3,804,342
Iowa	2,010,834	1,970,242	1,946,317	1,917,879	1,848,672
Kansas	1,676,793	1,635,253	1,600,900	1,577,635	1,533,168
Kentucky	2,532,329	2,446,319	2,413,126	2,387,786	2,322,828
Louisiana	2,276,398	2,215,715	2,173,210	2,149,162	2,159,010
Maine	886,761	840,408	830,133	810,890	791,420
Maryland	3,708,498	3,636,700	3,601,869	3,562,389	3,508,113
Massachusetts	4,186,079	4,066,284	4,054,339	4,008,522	3,975,034
Michigan	5,458,198	5,205,414	5,142,963	5,052,676	4,871,168
Minnesota	3,599,636	3,551,551	3,486,494	3,432,897	3,331,359
Mississippi	1,531,586	1,454,341	1,417,767	1,398,498	1,384,959
Missouri	3,392,160	3,294,334	3,212,492	3,164,668	3,132,588
Montana	650,479	587,200	555,233	546,205	534,169
Nebraska	1,171,764	1,140,080	1,118,322	1,097,813	1,060,501
Nevada	1,694,332	1,627,752	1,566,644	1,515,821	1,382,049
New Hampshire	948,597	910,515	908,134	896,904	878,826
New Jersey	4,807,788	4,557,093	4,611,468	4,547,945	4,389,848
New Mexico	1,076,083	1,033,430	1,002,231	977,893	953,886
New York	8,315,188	8,175,892	8,104,585	8,000,344	7,751,795
North Carolina	6,047,508	5,816,551	5,540,663	5,297,308	5,121,500
North Dakota	537,898	478,554	470,353	460,225	451,573
Ohio	7,296,598	7,116,370	7,082,088	7,043,790	6,853,413
Oklahoma	2,005,891	1,939,835	1,868,361	1,824,204	1,705,928
Oregon	2,600,111	2,522,461	2,439,580	2,394,932	2,315,851
Pennsylvania	7,548,129	7,319,552	7,317,399	7,346,307	7,266,689
Rhode Island	545,933	543,362	539,279	527,959	516,395
South Carolina	3,259,966	3,144,080	3,059,866	2,979,508	2,928,783
South Dakota	515,027	494,517	485,570	474,821	452,946
Tennessee	4,125,429	3,928,520	3,803,956	3,715,247	3,632,985
Texas	14,014,638	13,636,929	13,350,410	13,200,582	13,304,694
Utah	1,807,067	1,722,313	1,643,322	1,573,115	1,488,137
Vermont	402,706	381,991	387,720	384,818	377,432
Virginia	5,594,314	5,448,688	5,345,811	5,274,222	5,163,379
Washington	4,276,634	4,175,910	4,078,264	3,996,844	3,881,215
West Virginia	1,032,568	1,010,465	995,522	988,971	976,992
Wisconsin	3,698,351	3,606,508	3,564,296	3,485,912	3,419,496
Wyoming	334,027	317,988	308,679	302,677	295,823
Countrywide	184,600,077	178,550,537	175,184,481	172,361,212	168,761,169

Table 3C

Average Premiums and Expenditures 2017-2021

STATE	Comprehensive Average Premium				
	2021	2020	2019	2018	2017
Alabama	188.11	185.38	180.15	175.80	170.07
Alaska	155.05	155.42	155.08	147.87	140.64
Arizona	219.23	208.93	208.62	208.39	205.26
Arkansas	248.35	244.95	240.75	235.44	216.99
California	99.08	97.22	96.53	94.76	96.15
Colorado	326.21	312.14	298.92	272.63	229.00
Connecticut	143.49	138.83	134.09	133.91	133.95
Delaware	143.09	140.09	135.95	140.04	133.46
District of Columbia	224.81	223.40	221.95	228.69	224.60
Florida	162.61	155.79	153.04	149.32	137.55
Georgia	186.45	182.58	180.58	176.56	170.13
Hawaii	107.30	106.99	106.31	107.69	107.07
Idaho	149.05	145.34	143.60	139.75	130.98
Illinois	151.87	146.83	144.82	140.71	133.54
Indiana	144.48	140.43	139.45	135.98	131.21
Iowa	241.10	230.93	221.77	214.64	211.77
Kansas	293.69	282.98	286.81	276.58	267.75
Kentucky	170.40	169.17	168.88	165.30	158.36
Louisiana	256.74	253.61	252.58	248.92	232.49
Maine	126.52	123.25	115.42	113.64	108.72
Maryland	169.24	170.58	168.04	167.53	162.50
Massachusetts	151.68	149.81	149.86	147.06	145.10
Michigan	173.63	168.91	162.30	159.22	158.02
Minnesota	226.32	216.74	214.64	206.56	197.93
Mississippi	251.74	246.00	239.53	239.72	229.73
Missouri	232.60	223.20	224.58	217.35	204.63
Montana	313.39	310.03	314.43	306.02	271.50
Nebraska	281.63	268.68	269.28	261.05	253.87
Nevada	118.24	115.71	119.22	119.23	115.57
New Hampshire	125.35	122.61	120.85	118.82	115.86
New Jersey	140.08	131.89	129.65	129.93	129.18
New Mexico	214.96	219.62	222.45	214.13	198.12
New York	187.75	176.68	172.91	180.84	179.46
North Carolina	162.24	154.82	149.27	144.44	127.39
North Dakota	248.32	260.06	264.96	257.11	239.64
Ohio	136.46	134.42	131.95	131.07	129.02
Oklahoma	275.11	268.01	270.88	268.43	255.28
Oregon	111.41	108.54	109.95	106.87	101.92
Pennsylvania	178.68	174.12	171.43	169.37	163.00
Rhode Island	159.29	148.68	140.98	141.11	136.57
South Carolina	219.46	216.77	211.72	207.44	197.92
South Dakota	371.37	352.92	347.56	327.53	311.32
Tennessee	177.93	172.88	168.32	164.01	158.42
Texas	291.05	279.44	285.59	269.98	234.22
Utah	130.61	125.66	127.23	127.52	122.63
Vermont	155.01	155.34	149.56	148.39	143.43
Virginia	151.35	148.64	149.49	148.36	146.20
Washington	125.15	120.80	121.48	118.21	113.86
West Virginia	229.63	226.73	225.57	224.87	213.48
Wisconsin	174.98	168.99	168.63	159.87	149.01
Wyoming	364.35	351.99	335.96	317.22	292.24
Countrywide	179.73	174.19	172.41	168.38	159.83

Table 4

Average Premiums and Expenditures 2017-2021

STATE	Average Expenditure				
	2021	2020	2019	2018	2017
Alabama	926.20	917.61	927.51	906.76	857.56
Alaska	978.91	967.26	991.00	965.45	931.43
Arizona	1,072.96	1,041.34	1,065.01	1,048.98	997.60
Arkansas	886.13	878.37	900.36	901.11	849.37
California	1,046.97	1,047.98	1,051.82	1,025.07	965.05
Colorado	1,190.07	1,171.61	1,175.48	1,133.09	1,052.61
Connecticut	1,242.75	1,228.10	1,266.79	1,217.06	1,168.79
Delaware	1,257.32	1,250.55	1,286.99	1,289.62	1,224.85
District of Columbia	1,434.52	1,411.30	1,439.99	1,429.39	1,336.73
Florida	1,436.31	1,369.13	1,414.27	1,427.17	1,353.35
Georgia	1,266.66	1,254.06	1,264.81	1,218.43	1,134.33
Hawaii	817.98	807.76	839.70	829.01	804.05
Idaho	741.21	724.63	739.88	722.02	679.28
Illinois	918.47	914.31	940.92	919.14	899.62
Indiana	767.38	765.81	780.69	771.04	747.98
Iowa	725.21	707.69	708.56	700.67	674.93
Kansas	815.21	792.93	817.88	806.96	768.50
Kentucky	901.74	908.38	947.49	951.85	910.99
Louisiana	1,502.48	1,493.17	1,560.00	1,549.82	1,449.48
Maine	712.93	703.99	696.52	687.26	668.06
Maryland	1,199.65	1,199.63	1,231.54	1,211.83	1,150.74
Massachusetts	1,165.14	1,169.84	1,182.69	1,167.16	1,136.60
Michigan	1,310.15	1,420.66	1,498.59	1,446.43	1,361.65
Minnesota	891.74	880.81	892.05	873.48	841.11
Mississippi	1,003.86	978.84	977.79	973.74	933.01
Missouri	929.87	908.57	933.54	917.40	872.16
Montana	846.13	834.32	836.46	825.90	784.76
Nebraska	816.30	795.35	807.44	797.43	768.22
Nevada	1,264.53	1,245.43	1,292.58	1,262.24	1,143.54
New Hampshire	852.04	848.30	864.76	847.79	824.77
New Jersey	1,365.45	1,332.29	1,390.44	1,379.68	1,351.08
New Mexico	892.52	903.87	932.65	915.74	871.03
New York	1,510.13	1,438.50	1,446.14	1,425.22	1,350.50
North Carolina	780.22	752.65	753.94	739.49	693.13
North Dakota	690.85	691.37	703.66	687.91	662.31
Ohio	775.96	780.78	806.07	802.02	784.51
Oklahoma	895.76	887.55	913.63	920.32	898.48
Oregon	947.20	951.46	990.24	990.24	962.41
Pennsylvania	968.14	968.94	996.56	995.42	966.22
Rhode Island	1,421.31	1,387.92	1,382.17	1,350.00	1,300.64
South Carolina	1,137.66	1,111.43	1,115.78	1,097.80	1,025.22
South Dakota	767.24	738.29	745.21	723.35	696.09
Tennessee	869.92	854.24	864.94	858.37	823.28
Texas	1,123.12	1,085.40	1,143.91	1,152.46	1,096.92
Utah	951.48	936.73	954.53	941.12	891.08
Vermont	780.44	784.32	783.69	777.86	762.54
Virginia	863.67	845.25	858.75	855.55	821.42
Washington	1,029.48	1,035.25	1,068.26	1,035.59	994.88
West Virginia	918.60	914.53	939.04	938.77	914.16
Wisconsin	757.10	747.67	767.65	756.05	732.20
Wyoming	790.20	769.24	776.95	765.80	744.50
Countrywide	1,061.67	1,046.38	1,071.74	1,058.10	1,008.53

Table 5

Average Premiums and Expenditures 2017-2021

STATE	Combined Average Premium				
	2021	2020	2019	2018	2017
Alabama	1,087.33	1,079.86	1,094.34	1,071.38	1,015.73
Alaska	1,122.48	1,112.74	1,141.81	1,111.08	1,073.42
Arizona	1,200.75	1,168.14	1,201.08	1,183.69	1,128.72
Arkansas	1,089.22	1,078.79	1,098.95	1,097.84	1,040.44
California	1,212.75	1,216.43	1,219.43	1,189.68	1,116.80
Colorado	1,348.07	1,329.92	1,338.84	1,290.63	1,197.55
Connecticut	1,342.02	1,328.67	1,349.73	1,326.63	1,276.46
Delaware	1,351.19	1,346.87	1,387.16	1,391.84	1,324.96
District of Columbia	1,559.63	1,542.00	1,582.85	1,573.99	1,468.82
Florida	1,520.67	1,455.73	1,506.11	1,521.61	1,441.48
Georgia	1,434.79	1,423.39	1,436.55	1,387.63	1,292.86
Hawaii	928.47	920.01	955.50	944.54	918.74
Idaho	848.26	832.94	849.71	828.28	781.21
Illinois	1,000.98	996.18	1,018.50	997.42	979.00
Indiana	858.32	859.52	878.16	868.44	844.46
Iowa	841.55	822.17	823.53	816.11	795.77
Kansas	990.46	966.45	999.76	986.75	949.77
Kentucky	1,040.19	1,051.48	1,096.30	1,101.05	1,056.65
Louisiana	1,684.63	1,683.32	1,763.87	1,755.08	1,643.57
Maine	794.93	789.46	788.94	784.17	765.77
Maryland	1,305.61	1,310.50	1,348.11	1,327.25	1,257.83
Massachusetts	1,235.35	1,248.44	1,261.84	1,246.08	1,215.18
Michigan	1,418.13	1,535.66	1,622.75	1,575.49	1,497.43
Minnesota	986.28	972.91	991.33	972.40	940.17
Mississippi	1,172.87	1,148.50	1,150.84	1,153.33	1,108.57
Missouri	1,063.43	1,041.81	1,073.65	1,055.80	1,005.85
Montana	1,034.91	1,031.40	1,039.97	1,025.48	975.17
Nebraska	982.83	956.86	974.13	963.31	936.06
Nevada	1,381.43	1,365.05	1,419.65	1,387.58	1,261.31
New Hampshire	880.86	879.28	899.12	883.56	862.42
New Jersey	1,473.99	1,440.33	1,504.97	1,493.96	1,465.46
New Mexico	1,072.96	1,088.32	1,122.73	1,102.29	1,051.67
New York	1,632.83	1,556.32	1,577.48	1,559.27	1,486.31
North Carolina	909.81	880.36	888.86	876.74	825.95
North Dakota	822.87	843.16	861.32	845.81	814.18
Ohio	852.04	861.27	890.41	888.16	871.16
Oklahoma	1,094.54	1,085.76	1,117.75	1,127.04	1,104.31
Oregon	1,024.73	1,030.07	1,077.93	1,077.20	1,045.20
Pennsylvania	1,068.38	1,075.42	1,106.29	1,103.41	1,069.97
Rhode Island	1,587.37	1,552.69	1,550.70	1,517.02	1,467.22
South Carolina	1,267.01	1,242.33	1,248.82	1,230.72	1,149.68
South Dakota	958.41	924.14	932.68	906.65	877.02
Tennessee	1,001.11	986.46	1,004.15	998.03	960.02
Texas	1,343.03	1,302.63	1,370.28	1,372.52	1,296.08
Utah	1,047.34	1,028.38	1,051.23	1,038.39	985.63
Vermont	846.06	852.56	859.35	856.26	844.56
Virginia	960.52	943.92	966.99	958.17	921.95
Washington	1,110.16	1,115.80	1,154.97	1,120.23	1,078.52
West Virginia	1,064.64	1,064.14	1,096.10	1,096.83	1,072.91
Wisconsin	823.84	816.23	840.82	830.19	805.85
Wyoming	998.63	977.49	985.35	971.07	938.51
Countrywide	1,189.42	1,175.61	1,205.74	1,191.56	1,136.95

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