

2022 Auto Insurance Database Average Premium Supplement

June 2024

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Introduction

The data used for this supplement includes written premiums and exposures for calendar years 2018-2022 for the combined voluntary and residual market. Earned and incurred data for calendar/ accident years 2019-2021 cannot be collected until spring of 2024 and will not be included in this supplement. The earned and incurred data will be included in the full 2021/2022 Auto Database report that will be released later this year.

The purpose of the supplement is to release written data 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 were 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 (MCAR); and Maryland Auto Insurance Fund (MAIF). Data were 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 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:

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

The background of the slide is a solid blue color. Overlaid on this background are several large, overlapping circles in different shades of blue, creating a layered, abstract effect. The circles are centered in the upper half of the slide, with some extending towards the edges.

Average Premiums and Expenditures

2018–2022 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 2018–2022. 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 2022, the countrywide average expenditure was \$1,126 an increase of 6.09% over the previous year. The median state average expenditure was \$991.

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 5.75% in 2022, to \$1,258 over the prior year. The median state combined average premium was \$1,128.

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’ 2018–2022 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.

2018-2022 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 2022—the most up-to-date information reported as of year-end 2023. 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

2018-2022 State Average Expenditures and Average Premiums for Personal Automobile Insurance

Additional State Information

California

The 2021 and 2022 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 2018-2022.

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 2019 to 2021. The data to estimate this ratio only includes 70 percent of the private passenger automobile market. That ratio is approximately 0.98. **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 2018-2022

| STATE | Liability Written Premiums | | | | |
|----------------------|----------------------------|------------------------|------------------------|------------------------|------------------------|
| | 2022 | 2021 | 2020 | 2019 | 2018 |
| Alabama | 2,135,549,067 | 2,081,608,000 | 1,994,093,938 | 1,999,354,066 | 1,940,946,609 |
| Alaska | 289,471,849 | 279,715,152 | 274,937,599 | 281,024,721 | 273,643,422 |
| Arizona | 3,618,476,300 | 3,424,819,290 | 3,270,597,829 | 3,254,131,365 | 3,073,218,620 |
| Arkansas | 1,145,289,706 | 1,099,088,987 | 1,061,327,825 | 1,055,331,776 | 1,041,730,855 |
| California | 17,313,763,714 | 17,216,108,489 | 17,402,826,342 | 17,607,088,343 | 16,914,871,327 |
| Colorado | 3,210,283,854 | 3,091,091,338 | 3,029,167,441 | 3,024,356,320 | 2,895,845,316 |
| Connecticut | 1,902,400,904 | 1,909,772,044 | 1,836,576,080 | 1,796,015,030 | 1,868,213,649 |
| Delaware | 648,971,926 | 636,273,100 | 621,853,997 | 634,127,089 | 622,026,640 |
| District of Columbia | 208,434,944 | 209,454,748 | 209,110,939 | 211,974,142 | 206,529,703 |
| Florida | 17,277,203,602 | 15,513,017,425 | 14,186,795,288 | 14,154,548,923 | 14,069,416,038 |
| Georgia | 7,260,025,648 | 6,705,722,958 | 6,447,536,866 | 6,321,985,028 | 5,982,733,562 |
| Hawaii | 427,853,990 | 421,845,964 | 412,085,054 | 434,124,029 | 430,318,002 |
| Idaho | 629,676,130 | 589,144,746 | 544,717,831 | 528,673,569 | 499,087,622 |
| Illinois | 4,165,573,838 | 3,948,593,075 | 3,912,124,684 | 3,983,969,642 | 4,019,714,040 |
| Indiana | 2,281,569,643 | 2,206,550,717 | 2,176,867,524 | 2,197,849,700 | 2,166,475,610 |
| Iowa | 886,313,427 | 881,346,260 | 865,294,737 | 879,831,460 | 866,466,688 |
| Kansas | 1,051,832,355 | 997,739,753 | 963,029,433 | 989,412,296 | 968,572,930 |
| Kentucky | 2,032,221,882 | 2,014,156,284 | 2,009,520,865 | 2,048,151,059 | 2,027,132,895 |
| Louisiana | 2,968,317,815 | 2,935,966,105 | 2,915,097,459 | 3,017,001,548 | 2,974,160,945 |
| Maine | 413,401,394 | 389,593,089 | 374,299,109 | 379,075,379 | 372,962,507 |
| Maryland | 3,290,763,960 | 3,142,199,075 | 3,151,655,657 | 3,229,319,254 | 3,150,127,337 |
| Massachusetts | 2,981,804,274 | 2,961,044,216 | 2,927,198,776 | 3,001,945,822 | 2,934,073,395 |
| Michigan | 4,575,893,189 | 4,718,873,364 | 5,178,360,312 | 5,646,057,443 | 5,362,856,619 |
| Minnesota | 2,137,339,895 | 2,054,100,250 | 2,043,507,663 | 2,105,128,709 | 2,077,712,306 |
| Mississippi | 1,167,547,500 | 1,147,073,923 | 1,072,728,117 | 1,064,395,103 | 1,051,335,808 |
| Missouri | 2,389,162,556 | 2,265,700,890 | 2,202,722,845 | 2,254,559,841 | 2,194,037,088 |
| Montana | 411,575,208 | 393,615,383 | 368,823,700 | 363,203,204 | 354,923,718 |
| Nebraska | 712,038,997 | 686,039,935 | 670,593,177 | 686,144,401 | 674,052,138 |
| Nevada | 2,079,860,890 | 1,990,810,771 | 1,901,618,141 | 1,898,458,129 | 1,795,870,376 |
| New Hampshire | 444,503,280 | 426,628,711 | 414,088,912 | 426,309,593 | 415,474,060 |
| New Jersey | 5,450,769,369 | 5,271,858,782 | 4,990,722,701 | 5,351,987,950 | 5,280,238,431 |
| New Mexico | 914,741,564 | 884,119,986 | 870,665,971 | 883,549,418 | 857,277,031 |
| New York | 9,538,862,389 | 9,365,172,699 | 8,818,182,192 | 8,906,419,690 | 8,764,768,953 |
| North Carolina | 3,627,161,690 | 3,427,810,201 | 3,323,555,644 | 2,887,979,347 | 2,791,408,823 |
| North Dakota | 221,803,517 | 211,384,559 | 197,833,583 | 201,237,068 | 196,887,973 |
| Ohio | 3,729,766,186 | 3,607,728,300 | 3,647,116,927 | 3,784,565,337 | 3,759,333,400 |
| Oklahoma | 1,488,006,340 | 1,427,297,661 | 1,400,691,020 | 1,408,050,370 | 1,392,274,459 |
| Oregon | 2,061,387,349 | 1,968,814,462 | 1,945,272,360 | 1,999,564,965 | 1,976,470,918 |
| Pennsylvania | 4,671,272,374 | 4,651,947,941 | 4,636,041,491 | 4,821,545,667 | 4,892,624,441 |
| Rhode Island | 661,133,438 | 648,463,236 | 641,749,134 | 651,754,733 | 627,296,529 |
| South Carolina | 3,245,710,590 | 3,015,826,826 | 2,874,639,962 | 2,819,602,979 | 2,697,887,677 |
| South Dakota | 249,495,422 | 242,155,928 | 230,280,928 | 235,381,795 | 230,315,099 |
| Tennessee | 2,613,615,138 | 2,495,400,554 | 2,396,966,385 | 2,391,548,643 | 2,327,486,751 |
| Texas | 14,366,755,410 | 12,765,238,601 | 12,310,500,833 | 12,815,633,539 | 12,591,951,315 |
| Utah | 1,528,412,040 | 1,364,754,725 | 1,278,987,861 | 1,251,464,222 | 1,172,133,724 |
| Vermont | 158,673,900 | 161,156,327 | 160,142,093 | 167,214,207 | 167,259,043 |
| Virginia | 3,557,694,189 | 3,264,650,988 | 3,189,056,920 | 3,264,605,366 | 3,206,964,843 |
| Washington | 3,353,355,477 | 3,336,335,566 | 3,277,445,459 | 3,362,426,901 | 3,234,437,415 |
| West Virginia | 648,522,709 | 646,701,518 | 648,163,934 | 673,652,813 | 677,694,461 |
| Wisconsin | 1,735,408,577 | 1,696,662,259 | 1,680,879,318 | 1,743,047,648 | 1,723,610,904 |
| Wyoming | 173,488,532 | 167,612,515 | 160,850,134 | 161,697,814 | 159,027,865 |
| Countrywide | 154,053,157,937 | 146,958,787,676 | 143,118,902,990 | 145,256,477,456 | 141,951,879,880 |

Table 1B

Average Premiums and Expenditures 2018-2022

| STATE | Liability Written Exposures | | | | |
|----------------------|-----------------------------|--------------------|--------------------|--------------------|--------------------|
| | 2022 | 2021 | 2020 | 2019 | 2018 |
| Alabama | 4,036,063 | 4,013,467 | 3,864,631 | 3,816,921 | 3,785,049 |
| Alaska | 500,722 | 498,317 | 487,931 | 480,491 | 475,002 |
| Arizona | 5,234,117 | 5,205,604 | 5,051,615 | 4,901,386 | 4,740,018 |
| Arkansas | 2,376,065 | 2,353,403 | 2,271,505 | 2,175,091 | 2,138,546 |
| California | 28,206,640 | 28,518,512 | 28,171,710 | 28,049,675 | 27,679,136 |
| Colorado | 4,498,358 | 4,454,258 | 4,356,889 | 4,279,046 | 4,211,730 |
| Connecticut | 2,388,718 | 2,421,249 | 2,323,275 | 2,238,170 | 2,379,505 |
| Delaware | 747,864 | 743,200 | 721,523 | 706,727 | 690,849 |
| District of Columbia | 258,628 | 264,895 | 264,051 | 258,092 | 255,151 |
| Florida | 14,997,327 | 14,903,955 | 14,384,792 | 13,482,445 | 13,924,140 |
| Georgia | 8,105,444 | 8,062,033 | 7,763,360 | 7,575,069 | 7,460,113 |
| Hawaii | 948,400 | 939,945 | 914,539 | 906,902 | 898,166 |
| Idaho | 1,432,558 | 1,389,651 | 1,293,759 | 1,216,120 | 1,171,931 |
| Illinois | 7,940,393 | 7,985,902 | 7,793,501 | 7,631,068 | 7,770,918 |
| Indiana | 5,144,248 | 5,140,847 | 4,977,560 | 4,907,441 | 4,873,707 |
| Iowa | 2,461,927 | 2,568,082 | 2,529,683 | 2,508,377 | 2,483,819 |
| Kansas | 2,405,362 | 2,392,793 | 2,353,835 | 2,318,722 | 2,291,574 |
| Kentucky | 3,438,166 | 3,467,896 | 3,353,764 | 3,315,731 | 3,262,679 |
| Louisiana | 2,996,557 | 3,015,728 | 2,978,050 | 2,941,326 | 2,921,756 |
| Maine | 1,048,082 | 1,040,689 | 1,005,978 | 1,008,998 | 994,192 |
| Maryland | 4,363,469 | 4,384,199 | 4,349,508 | 4,307,433 | 4,269,280 |
| Massachusetts | 4,605,056 | 4,599,768 | 4,510,861 | 4,514,717 | 4,455,904 |
| Michigan | 6,033,316 | 5,979,478 | 5,736,633 | 5,754,451 | 5,723,448 |
| Minnesota | 4,255,059 | 4,262,104 | 4,198,661 | 4,190,622 | 4,155,989 |
| Mississippi | 2,033,143 | 2,076,450 | 1,987,148 | 1,950,527 | 1,946,859 |
| Missouri | 4,420,225 | 4,415,178 | 4,322,180 | 4,256,899 | 4,201,361 |
| Montana | 944,621 | 920,933 | 855,199 | 828,238 | 814,364 |
| Nebraska | 1,640,245 | 1,640,338 | 1,605,370 | 1,589,072 | 1,568,840 |
| Nevada | 2,244,716 | 2,195,697 | 2,116,402 | 2,050,474 | 1,991,669 |
| New Hampshire | 1,000,334 | 993,079 | 960,925 | 961,722 | 951,015 |
| New Jersey | 5,844,384 | 5,773,807 | 5,516,626 | 5,612,307 | 5,555,366 |
| New Mexico | 1,599,156 | 1,609,590 | 1,554,239 | 1,512,166 | 1,486,033 |
| New York | 9,641,860 | 9,749,610 | 9,593,077 | 9,529,484 | 9,524,145 |
| North Carolina | 8,669,930 | 8,520,120 | 8,340,198 | 7,302,920 | 7,079,175 |
| North Dakota | 719,743 | 705,230 | 651,467 | 644,418 | 637,729 |
| Ohio | 8,410,810 | 8,551,021 | 8,369,411 | 8,356,776 | 8,305,922 |
| Oklahoma | 2,936,611 | 2,949,732 | 2,866,041 | 2,776,776 | 2,723,443 |
| Oregon | 3,074,580 | 3,058,437 | 2,969,524 | 2,915,827 | 2,865,534 |
| Pennsylvania | 8,880,914 | 8,985,301 | 8,725,051 | 8,756,119 | 8,784,507 |
| Rhode Island | 718,833 | 700,958 | 704,502 | 709,419 | 698,881 |
| South Carolina | 4,201,620 | 4,137,371 | 4,010,417 | 3,923,653 | 3,828,054 |
| South Dakota | 726,638 | 730,536 | 707,964 | 698,354 | 689,115 |
| Tennessee | 5,347,994 | 5,283,734 | 5,076,509 | 4,965,034 | 4,864,961 |
| Texas | 20,794,884 | 20,351,059 | 20,130,323 | 19,711,190 | 19,092,535 |
| Utah | 2,309,425 | 2,239,063 | 2,114,092 | 2,033,545 | 1,947,902 |
| Vermont | 448,333 | 446,966 | 436,773 | 445,991 | 443,692 |
| Virginia | 6,682,009 | 6,718,862 | 6,635,251 | 6,614,567 | 6,497,953 |
| Washington | 5,019,564 | 5,002,167 | 4,812,471 | 4,755,914 | 4,692,003 |
| West Virginia | 1,316,042 | 1,322,940 | 1,310,267 | 1,301,969 | 1,298,868 |
| Wisconsin | 4,215,707 | 4,233,561 | 4,161,136 | 4,136,889 | 4,081,284 |
| Wyoming | 483,852 | 482,921 | 469,017 | 453,656 | 446,406 |
| Countrywide | 232,748,712 | 232,400,636 | 226,659,194 | 222,278,927 | 220,030,218 |

Table 1C

Average Premiums and Expenditures 2018-2022

| STATE | Liability Average Premium | | | | |
|----------------------|---------------------------|---------------|---------------|---------------|---------------|
| | 2022 | 2021 | 2020 | 2019 | 2018 |
| Alabama | 529.12 | 518.66 | 515.99 | 523.81 | 512.79 |
| Alaska | 578.11 | 561.32 | 563.48 | 584.87 | 576.09 |
| Arizona | 691.33 | 657.91 | 647.44 | 663.92 | 648.36 |
| Arkansas | 482.01 | 467.02 | 467.24 | 485.19 | 487.12 |
| California | 613.82 | 603.68 | 617.74 | 627.71 | 611.11 |
| Colorado | 713.66 | 693.96 | 695.26 | 706.78 | 687.57 |
| Connecticut | 796.41 | 788.75 | 790.51 | 802.45 | 785.13 |
| Delaware | 867.77 | 856.13 | 861.86 | 897.27 | 900.38 |
| District of Columbia | 805.93 | 790.71 | 791.93 | 821.31 | 809.44 |
| Florida | 1,152.02 | 1,040.87 | 986.24 | 1,049.85 | 1,010.43 |
| Georgia | 895.70 | 831.77 | 830.51 | 834.58 | 801.96 |
| Hawaii | 451.13 | 448.80 | 450.59 | 478.69 | 479.11 |
| Idaho | 439.55 | 423.95 | 421.04 | 434.72 | 425.87 |
| Illinois | 524.61 | 494.45 | 501.97 | 522.07 | 517.28 |
| Indiana | 443.52 | 429.22 | 437.34 | 447.86 | 444.52 |
| Iowa | 360.01 | 343.19 | 342.06 | 350.76 | 348.84 |
| Kansas | 437.29 | 416.98 | 409.13 | 426.71 | 422.67 |
| Kentucky | 591.08 | 580.80 | 599.18 | 617.71 | 621.31 |
| Louisiana | 990.58 | 973.55 | 978.86 | 1,025.73 | 1,017.94 |
| Maine | 394.44 | 374.36 | 372.07 | 375.69 | 375.14 |
| Maryland | 754.16 | 716.71 | 724.60 | 749.71 | 737.86 |
| Massachusetts | 647.51 | 643.74 | 648.92 | 664.92 | 658.47 |
| Michigan | 758.44 | 789.18 | 902.68 | 981.16 | 937.00 |
| Minnesota | 502.31 | 481.95 | 486.70 | 502.34 | 499.93 |
| Mississippi | 574.26 | 552.42 | 539.83 | 545.70 | 540.02 |
| Missouri | 540.51 | 513.16 | 509.63 | 529.62 | 522.22 |
| Montana | 435.70 | 427.41 | 431.27 | 438.53 | 435.83 |
| Nebraska | 434.11 | 418.23 | 417.72 | 431.79 | 429.65 |
| Nevada | 926.56 | 906.69 | 898.51 | 925.86 | 901.69 |
| New Hampshire | 444.35 | 429.60 | 430.93 | 443.28 | 436.87 |
| New Jersey | 932.65 | 913.06 | 904.67 | 953.62 | 950.48 |
| New Mexico | 572.02 | 549.28 | 560.19 | 584.29 | 576.89 |
| New York | 989.32 | 960.57 | 919.22 | 934.62 | 920.27 |
| North Carolina | 418.36 | 402.32 | 398.50 | 395.46 | 394.31 |
| North Dakota | 308.17 | 299.74 | 303.67 | 312.28 | 308.73 |
| Ohio | 443.45 | 421.91 | 435.77 | 452.87 | 452.61 |
| Oklahoma | 506.71 | 483.87 | 488.72 | 507.08 | 511.22 |
| Oregon | 670.46 | 643.73 | 655.08 | 685.76 | 689.74 |
| Pennsylvania | 525.99 | 517.73 | 531.35 | 550.65 | 556.96 |
| Rhode Island | 919.73 | 925.11 | 910.93 | 918.72 | 897.57 |
| South Carolina | 772.49 | 728.92 | 716.79 | 718.62 | 704.77 |
| South Dakota | 343.36 | 331.48 | 325.27 | 337.05 | 334.22 |
| Tennessee | 488.71 | 472.28 | 472.17 | 481.68 | 478.42 |
| Texas | 690.88 | 627.25 | 611.54 | 650.17 | 659.52 |
| Utah | 661.81 | 609.52 | 604.98 | 615.41 | 601.74 |
| Vermont | 353.92 | 360.56 | 366.65 | 374.93 | 376.97 |
| Virginia | 532.43 | 485.89 | 480.62 | 493.55 | 493.53 |
| Washington | 668.06 | 666.98 | 681.03 | 707.00 | 689.35 |
| West Virginia | 492.78 | 488.84 | 494.68 | 517.41 | 521.76 |
| Wisconsin | 411.65 | 400.76 | 403.95 | 421.34 | 422.32 |
| Wyoming | 358.56 | 347.08 | 342.95 | 356.43 | 356.24 |
| Countrywide | 661.89 | 632.35 | 631.43 | 653.49 | 645.15 |

Table 2A

Average Premiums and Expenditures 2018-2022

| STATE | Collision Written Premiums | | | | |
|----------------------|----------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | 2022 | 2021 | 2020 | 2019 | 2018 |
| Alabama | 1,155,899,690 | 1,084,630,939 | 1,031,761,697 | 1,040,247,151 | 1,009,243,428 |
| Alaska | 150,360,829 | 142,684,855 | 134,817,752 | 134,554,222 | 127,961,940 |
| Arizona | 1,426,029,554 | 1,261,267,835 | 1,174,884,285 | 1,177,489,291 | 1,137,139,213 |
| Arkansas | 623,135,605 | 584,411,761 | 550,668,755 | 541,436,760 | 537,508,138 |
| California | 11,080,157,760 | 10,502,037,309 | 10,074,694,178 | 9,883,938,818 | 9,513,812,084 |
| Colorado | 1,222,004,766 | 1,087,596,517 | 1,033,429,760 | 1,033,635,520 | 1,008,194,593 |
| Connecticut | 831,431,706 | 797,381,802 | 738,746,568 | 763,826,505 | 751,446,387 |
| Delaware | 221,534,373 | 209,414,566 | 197,025,507 | 196,154,998 | 189,808,304 |
| District of Columbia | 126,821,760 | 119,252,132 | 113,456,485 | 111,434,352 | 109,413,183 |
| Florida | 4,722,206,872 | 4,256,572,628 | 3,877,212,258 | 4,085,020,926 | 4,063,828,992 |
| Georgia | 2,441,756,089 | 2,380,097,809 | 2,270,022,738 | 2,243,286,800 | 2,136,907,163 |
| Hawaii | 285,830,151 | 265,524,626 | 250,252,489 | 250,512,291 | 237,711,658 |
| Idaho | 299,541,077 | 279,851,803 | 248,899,774 | 237,168,498 | 221,581,848 |
| Illinois | 2,533,730,854 | 2,331,413,109 | 2,224,817,632 | 2,246,766,083 | 2,196,279,556 |
| Indiana | 1,243,767,184 | 1,133,531,734 | 1,087,735,952 | 1,082,941,430 | 1,060,157,549 |
| Iowa | 523,652,701 | 496,307,208 | 469,954,660 | 465,858,234 | 462,230,600 |
| Kansas | 502,042,949 | 460,178,588 | 440,154,429 | 447,879,261 | 444,294,630 |
| Kentucky | 726,456,484 | 681,559,046 | 656,091,649 | 685,941,253 | 683,746,224 |
| Louisiana | 1,052,313,537 | 1,003,632,502 | 974,757,565 | 1,022,569,458 | 1,019,067,341 |
| Maine | 253,370,730 | 240,492,414 | 230,320,454 | 227,898,860 | 218,164,104 |
| Maryland | 1,606,362,121 | 1,487,687,016 | 1,445,617,617 | 1,470,188,145 | 1,426,693,736 |
| Massachusetts | 1,795,199,515 | 1,763,405,025 | 1,740,596,123 | 1,729,981,783 | 1,677,150,517 |
| Michigan | 2,328,139,322 | 2,176,718,016 | 2,091,757,905 | 2,142,785,290 | 2,111,250,825 |
| Minnesota | 1,033,004,109 | 932,008,559 | 884,921,641 | 884,769,528 | 843,362,062 |
| Mississippi | 572,768,090 | 551,948,261 | 515,564,761 | 503,205,362 | 509,158,753 |
| Missouri | 1,136,745,710 | 1,049,693,231 | 992,737,791 | 997,986,843 | 972,423,567 |
| Montana | 199,086,604 | 182,279,229 | 162,561,455 | 155,002,247 | 150,513,838 |
| Nebraska | 355,962,187 | 322,985,330 | 299,913,050 | 295,799,235 | 290,401,875 |
| Nevada | 624,590,346 | 585,422,988 | 545,879,108 | 565,166,218 | 537,367,555 |
| New Hampshire | 315,086,070 | 300,231,746 | 289,425,873 | 295,603,991 | 284,213,551 |
| New Jersey | 2,080,029,360 | 1,946,384,439 | 1,767,243,211 | 1,853,734,587 | 1,793,442,724 |
| New Mexico | 369,254,546 | 321,144,730 | 307,210,945 | 303,828,872 | 294,144,207 |
| New York | 3,719,699,998 | 3,652,170,452 | 3,419,018,706 | 3,473,130,264 | 3,362,461,171 |
| North Carolina | 2,427,180,504 | 2,200,101,267 | 2,033,368,530 | 1,790,932,124 | 1,678,414,988 |
| North Dakota | 149,678,450 | 142,167,777 | 128,129,110 | 127,588,386 | 123,482,445 |
| Ohio | 2,167,665,287 | 2,031,909,114 | 1,981,267,796 | 2,017,104,232 | 1,978,959,744 |
| Oklahoma | 727,598,362 | 660,424,037 | 625,883,359 | 622,783,078 | 624,504,377 |
| Oregon | 700,845,261 | 639,117,999 | 606,860,837 | 619,576,172 | 605,146,466 |
| Pennsylvania | 2,845,213,921 | 2,685,030,881 | 2,595,731,479 | 2,650,031,202 | 2,607,414,510 |
| Rhode Island | 267,392,812 | 262,305,843 | 256,615,522 | 252,757,408 | 241,688,747 |
| South Carolina | 1,058,100,649 | 977,315,399 | 921,122,044 | 910,499,519 | 886,479,216 |
| South Dakota | 137,450,513 | 128,044,708 | 117,940,869 | 116,272,936 | 112,640,303 |
| Tennessee | 1,513,399,722 | 1,367,339,142 | 1,269,851,465 | 1,262,598,721 | 1,239,079,490 |
| Texas | 6,658,349,564 | 6,012,424,200 | 5,728,258,870 | 5,919,326,489 | 5,847,439,476 |
| Utah | 582,592,243 | 529,696,684 | 484,922,383 | 480,542,581 | 460,464,481 |
| Vermont | 130,653,828 | 125,147,455 | 123,087,275 | 124,316,113 | 120,771,463 |
| Virginia | 1,836,892,190 | 1,692,299,112 | 1,615,855,259 | 1,616,542,812 | 1,569,835,884 |
| Washington | 1,343,126,427 | 1,278,306,601 | 1,200,185,347 | 1,222,701,425 | 1,152,066,513 |
| West Virginia | 343,134,030 | 331,410,326 | 321,015,615 | 324,388,260 | 319,253,561 |
| Wisconsin | 951,566,060 | 861,860,457 | 820,826,236 | 831,569,291 | 804,745,844 |
| Wyoming | 99,789,483 | 92,319,956 | 88,001,981 | 87,067,830 | 86,817,263 |
| Countrywide | 71,498,601,955 | 66,607,139,163 | 63,161,076,750 | 63,526,341,655 | 61,840,286,087 |

Table 2B

Average Premiums and Expenditures 2018-2022

| STATE | Collision Written Exposures | | | | |
|----------------------|-----------------------------|--------------------|--------------------|--------------------|--------------------|
| | 2022 | 2021 | 2020 | 2019 | 2018 |
| Alabama | 2,908,791 | 2,868,727 | 2,735,446 | 2,664,753 | 2,636,560 |
| Alaska | 362,075 | 353,929 | 342,310 | 334,835 | 330,543 |
| Arizona | 4,009,026 | 3,907,992 | 3,756,972 | 3,583,931 | 3,478,107 |
| Arkansas | 1,593,781 | 1,564,369 | 1,504,051 | 1,451,565 | 1,432,298 |
| California | 20,838,572 | 20,591,618 | 20,080,790 | 19,960,100 | 19,664,340 |
| Colorado | 3,384,199 | 3,318,524 | 3,203,796 | 3,102,754 | 3,051,102 |
| Connecticut | 1,959,669 | 1,960,276 | 1,856,823 | 1,848,634 | 1,843,620 |
| Delaware | 606,597 | 595,852 | 571,288 | 554,202 | 540,122 |
| District of Columbia | 216,415 | 219,286 | 215,432 | 206,517 | 204,182 |
| Florida | 12,723,053 | 12,529,047 | 11,825,738 | 11,483,642 | 11,230,533 |
| Georgia | 5,817,965 | 5,748,361 | 5,494,547 | 5,323,497 | 5,223,445 |
| Hawaii | 731,155 | 715,503 | 691,014 | 676,147 | 664,467 |
| Idaho | 1,057,556 | 1,017,021 | 933,730 | 873,898 | 843,625 |
| Illinois | 6,596,821 | 6,569,896 | 6,387,811 | 6,389,821 | 6,470,382 |
| Indiana | 4,056,198 | 3,982,849 | 3,813,780 | 3,723,282 | 3,681,893 |
| Iowa | 1,873,007 | 1,929,549 | 1,885,975 | 1,855,998 | 1,829,730 |
| Kansas | 1,663,745 | 1,645,387 | 1,603,260 | 1,564,675 | 1,545,382 |
| Kentucky | 2,387,422 | 2,359,156 | 2,258,076 | 2,214,735 | 2,174,484 |
| Louisiana | 2,233,013 | 2,218,793 | 2,155,673 | 2,105,967 | 2,087,284 |
| Maine | 840,617 | 817,215 | 783,044 | 765,202 | 738,564 |
| Maryland | 3,569,254 | 3,557,946 | 3,488,846 | 3,416,172 | 3,381,941 |
| Massachusetts | 4,031,388 | 4,008,286 | 3,870,516 | 3,869,802 | 3,806,946 |
| Michigan | 4,854,168 | 4,769,081 | 4,508,512 | 4,470,786 | 4,405,066 |
| Minnesota | 3,377,265 | 3,353,005 | 3,284,029 | 3,225,064 | 3,171,597 |
| Mississippi | 1,490,104 | 1,497,269 | 1,420,076 | 1,376,364 | 1,362,858 |
| Missouri | 3,324,196 | 3,306,214 | 3,203,865 | 3,124,119 | 3,075,054 |
| Montana | 641,969 | 618,924 | 560,305 | 540,051 | 530,660 |
| Nebraska | 1,151,932 | 1,141,519 | 1,108,891 | 1,083,281 | 1,065,283 |
| Nevada | 1,677,863 | 1,643,570 | 1,555,961 | 1,508,857 | 1,465,589 |
| New Hampshire | 936,883 | 922,071 | 888,527 | 882,405 | 866,863 |
| New Jersey | 4,708,284 | 4,603,854 | 4,349,015 | 4,395,862 | 4,336,664 |
| New Mexico | 1,053,796 | 1,041,415 | 995,767 | 961,531 | 945,004 |
| New York | 7,652,974 | 7,672,890 | 7,509,847 | 7,390,326 | 7,339,041 |
| North Carolina | 6,290,755 | 6,195,124 | 5,980,293 | 5,204,184 | 4,965,973 |
| North Dakota | 528,460 | 515,767 | 458,527 | 449,131 | 441,065 |
| Ohio | 6,872,094 | 6,919,924 | 6,702,957 | 6,600,898 | 6,499,586 |
| Oklahoma | 1,979,430 | 1,970,370 | 1,894,719 | 1,832,879 | 1,797,664 |
| Oregon | 2,400,835 | 2,370,101 | 2,275,450 | 2,195,364 | 2,156,669 |
| Pennsylvania | 7,219,566 | 7,194,517 | 6,926,766 | 6,897,337 | 6,914,711 |
| Rhode Island | 548,871 | 524,439 | 523,335 | 514,781 | 505,272 |
| South Carolina | 3,165,995 | 3,071,103 | 2,946,971 | 2,858,896 | 2,783,146 |
| South Dakota | 504,131 | 500,167 | 479,474 | 468,720 | 459,940 |
| Tennessee | 3,987,781 | 3,896,917 | 3,704,129 | 3,565,148 | 3,484,492 |
| Texas | 14,598,558 | 14,156,200 | 13,915,233 | 13,622,867 | 13,199,262 |
| Utah | 1,775,061 | 1,724,987 | 1,628,694 | 1,557,213 | 1,489,598 |
| Vermont | 384,712 | 378,741 | 372,342 | 371,243 | 364,978 |
| Virginia | 5,237,835 | 5,235,451 | 5,123,660 | 4,990,038 | 4,963,502 |
| Washington | 4,104,104 | 4,021,552 | 3,822,673 | 3,745,045 | 3,684,708 |
| West Virginia | 969,177 | 958,725 | 936,648 | 918,653 | 911,622 |
| Wisconsin | 3,496,249 | 3,473,496 | 3,373,859 | 3,315,041 | 3,244,951 |
| Wyoming | 329,276 | 321,714 | 311,481 | 297,194 | 291,714 |
| Countrywide | 178,722,643 | 176,478,689 | 170,220,924 | 166,333,407 | 163,582,082 |

Table 2C

Average Premiums and Expenditures 2018-2022

| STATE | Collision Average Premium | | | | |
|----------------------|---------------------------|---------------|---------------|---------------|---------------|
| | 2022 | 2021 | 2020 | 2019 | 2018 |
| Alabama | 397.38 | 378.09 | 377.18 | 390.37 | 382.79 |
| Alaska | 415.28 | 403.15 | 393.85 | 401.85 | 387.13 |
| Arizona | 355.70 | 322.74 | 312.72 | 328.55 | 326.94 |
| Arkansas | 390.98 | 373.58 | 366.12 | 373.00 | 375.28 |
| California | 531.71 | 510.02 | 501.71 | 495.18 | 483.81 |
| Colorado | 361.09 | 327.74 | 322.56 | 333.13 | 330.44 |
| Connecticut | 424.27 | 406.77 | 397.86 | 413.18 | 407.59 |
| Delaware | 365.21 | 351.45 | 344.88 | 353.94 | 351.42 |
| District of Columbia | 586.01 | 543.82 | 526.65 | 539.59 | 535.86 |
| Florida | 371.15 | 339.74 | 327.86 | 355.73 | 361.86 |
| Georgia | 419.69 | 414.05 | 413.14 | 421.39 | 409.10 |
| Hawaii | 390.93 | 371.10 | 362.15 | 370.50 | 357.75 |
| Idaho | 283.24 | 275.17 | 266.57 | 271.39 | 262.65 |
| Illinois | 384.08 | 354.86 | 348.29 | 351.62 | 339.44 |
| Indiana | 306.63 | 284.60 | 285.21 | 290.86 | 287.94 |
| Iowa | 279.58 | 257.21 | 249.18 | 251.00 | 252.62 |
| Kansas | 301.75 | 279.68 | 274.54 | 286.24 | 287.50 |
| Kentucky | 304.28 | 288.90 | 290.55 | 309.72 | 314.44 |
| Louisiana | 471.25 | 452.33 | 452.18 | 485.56 | 488.23 |
| Maine | 301.41 | 294.28 | 294.13 | 297.83 | 295.39 |
| Maryland | 450.06 | 418.13 | 414.35 | 430.36 | 421.86 |
| Massachusetts | 445.31 | 439.94 | 449.71 | 447.05 | 440.55 |
| Michigan | 479.62 | 456.42 | 463.96 | 479.29 | 479.28 |
| Minnesota | 305.87 | 277.96 | 269.46 | 274.34 | 265.91 |
| Mississippi | 384.38 | 368.64 | 363.05 | 365.60 | 373.60 |
| Missouri | 341.96 | 317.49 | 309.86 | 319.45 | 316.23 |
| Montana | 310.12 | 294.51 | 290.13 | 287.01 | 283.64 |
| Nebraska | 309.01 | 282.94 | 270.46 | 273.06 | 272.61 |
| Nevada | 372.25 | 356.19 | 350.83 | 374.57 | 366.66 |
| New Hampshire | 336.31 | 325.61 | 325.74 | 335.00 | 327.86 |
| New Jersey | 441.78 | 422.77 | 406.35 | 421.70 | 413.55 |
| New Mexico | 350.40 | 308.37 | 308.52 | 315.98 | 311.26 |
| New York | 486.05 | 475.98 | 455.27 | 469.96 | 458.16 |
| North Carolina | 385.83 | 355.13 | 340.01 | 344.13 | 337.98 |
| North Dakota | 283.24 | 275.64 | 279.44 | 284.08 | 279.96 |
| Ohio | 315.43 | 293.63 | 295.58 | 305.58 | 304.47 |
| Oklahoma | 367.58 | 335.18 | 330.33 | 339.78 | 347.40 |
| Oregon | 291.92 | 269.66 | 266.70 | 282.22 | 280.59 |
| Pennsylvania | 394.10 | 373.21 | 374.74 | 384.21 | 377.08 |
| Rhode Island | 487.17 | 500.16 | 490.35 | 491.00 | 478.33 |
| South Carolina | 334.21 | 318.23 | 312.57 | 318.48 | 318.52 |
| South Dakota | 272.65 | 256.00 | 245.98 | 248.06 | 244.90 |
| Tennessee | 379.51 | 350.88 | 342.82 | 354.15 | 355.60 |
| Texas | 456.10 | 424.72 | 411.65 | 434.51 | 443.01 |
| Utah | 328.21 | 307.07 | 297.74 | 308.59 | 309.12 |
| Vermont | 339.61 | 330.43 | 330.58 | 334.86 | 330.90 |
| Virginia | 350.70 | 323.24 | 315.37 | 323.95 | 316.28 |
| Washington | 327.26 | 317.86 | 313.96 | 326.49 | 312.66 |
| West Virginia | 354.05 | 345.68 | 342.73 | 353.11 | 350.20 |
| Wisconsin | 272.17 | 248.12 | 243.29 | 250.85 | 248.00 |
| Wyoming | 303.06 | 286.96 | 282.53 | 292.97 | 297.61 |
| Countrywide | 400.05 | 377.42 | 371.05 | 381.92 | 378.04 |

Table 3A

Average Premiums and Expenditures 2018-2022

| STATE | Comprehensive Written Premiums | | | | |
|----------------------|--------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | 2022 | 2021 | 2020 | 2019 | 2018 |
| Alabama | 605,030,470 | 558,810,065 | 525,885,558 | 500,642,401 | 481,952,938 |
| Alaska | 67,887,332 | 63,835,506 | 62,198,122 | 60,588,026 | 56,986,761 |
| Arizona | 1,003,919,821 | 894,949,178 | 824,412,976 | 788,410,124 | 761,826,861 |
| Arkansas | 425,881,697 | 400,218,247 | 379,481,882 | 361,596,542 | 347,830,399 |
| California | 2,258,047,514 | 2,133,299,138 | 2,044,712,043 | 2,012,139,473 | 1,944,387,404 |
| Colorado | 1,306,245,504 | 1,122,189,488 | 1,042,134,449 | 971,952,427 | 868,242,394 |
| Connecticut | 329,567,441 | 305,391,149 | 282,705,505 | 275,458,925 | 276,343,956 |
| Delaware | 98,820,688 | 88,724,299 | 83,393,681 | 79,267,600 | 79,094,424 |
| District of Columbia | 53,187,481 | 51,264,179 | 50,082,452 | 48,241,740 | 48,767,810 |
| Florida | 2,367,857,602 | 2,112,674,020 | 1,917,616,108 | 1,832,206,358 | 1,738,902,574 |
| Georgia | 1,216,708,199 | 1,126,139,630 | 1,053,781,289 | 1,015,746,310 | 969,961,617 |
| Hawaii | 86,599,721 | 82,547,761 | 78,931,954 | 76,886,042 | 76,557,325 |
| Idaho | 177,168,480 | 161,141,450 | 143,880,650 | 133,945,611 | 125,488,207 |
| Illinois | 1,195,707,593 | 1,055,567,430 | 998,236,352 | 949,494,267 | 926,584,882 |
| Indiana | 664,626,908 | 605,114,729 | 565,402,865 | 550,393,181 | 531,172,216 |
| Iowa | 512,325,327 | 484,775,721 | 454,975,030 | 431,633,964 | 411,651,628 |
| Kansas | 531,091,586 | 492,412,785 | 462,720,007 | 459,146,448 | 436,341,953 |
| Kentucky | 466,059,232 | 431,468,384 | 413,598,250 | 407,518,427 | 394,704,879 |
| Louisiana | 646,834,476 | 584,280,831 | 561,876,133 | 548,908,911 | 534,974,017 |
| Maine | 127,309,909 | 112,164,231 | 103,578,859 | 95,809,921 | 92,146,122 |
| Maryland | 690,341,318 | 628,177,363 | 621,304,757 | 605,261,227 | 596,806,685 |
| Massachusetts | 661,858,956 | 634,924,339 | 609,188,163 | 607,602,531 | 589,510,024 |
| Michigan | 1,054,805,358 | 947,191,263 | 879,241,490 | 834,707,411 | 804,462,592 |
| Minnesota | 925,078,901 | 814,532,779 | 769,770,012 | 748,345,941 | 709,101,070 |
| Mississippi | 416,602,749 | 385,530,511 | 357,733,472 | 339,603,570 | 335,247,426 |
| Missouri | 856,744,626 | 788,946,899 | 735,092,082 | 721,459,541 | 687,847,773 |
| Montana | 225,725,931 | 203,864,281 | 182,114,326 | 174,581,338 | 167,146,965 |
| Nebraska | 261,978,190 | 329,980,019 | 306,312,840 | 301,138,931 | 286,587,990 |
| Nevada | 212,912,157 | 200,327,284 | 188,341,284 | 186,778,203 | 180,731,829 |
| New Hampshire | 130,017,085 | 118,877,132 | 111,633,384 | 109,745,138 | 106,572,464 |
| New Jersey | 727,554,902 | 673,615,096 | 601,401,856 | 597,881,393 | 590,924,745 |
| New Mexico | 247,212,262 | 231,294,106 | 226,956,150 | 222,950,123 | 209,400,333 |
| New York | 1,672,593,852 | 1,560,396,224 | 1,447,288,237 | 1,401,375,772 | 1,446,769,845 |
| North Carolina | 1,230,256,917 | 1,105,521,368 | 1,031,094,549 | 827,040,076 | 765,167,234 |
| North Dakota | 153,366,322 | 133,923,455 | 124,449,402 | 124,626,936 | 118,330,491 |
| Ohio | 1,102,978,212 | 995,510,453 | 955,210,904 | 934,488,198 | 923,242,657 |
| Oklahoma | 600,665,380 | 551,794,687 | 519,818,281 | 506,102,785 | 489,662,717 |
| Oregon | 331,600,028 | 290,089,392 | 274,174,492 | 268,232,054 | 255,952,034 |
| Pennsylvania | 1,527,927,090 | 1,352,105,171 | 1,276,761,934 | 1,254,442,745 | 1,244,246,917 |
| Rhode Island | 96,029,285 | 87,261,970 | 81,056,586 | 76,028,601 | 74,501,875 |
| South Carolina | 758,704,660 | 715,610,820 | 681,638,747 | 647,846,009 | 618,057,574 |
| South Dakota | 211,408,659 | 191,244,500 | 174,522,304 | 168,767,019 | 155,515,895 |
| Tennessee | 815,000,992 | 733,919,409 | 678,795,423 | 640,290,902 | 609,355,946 |
| Texas | 4,623,076,758 | 4,079,016,427 | 3,810,698,004 | 3,812,787,201 | 3,563,939,165 |
| Utah | 259,436,623 | 235,995,506 | 216,425,741 | 209,071,708 | 200,610,085 |
| Vermont | 66,370,122 | 62,330,718 | 59,338,350 | 57,986,434 | 57,101,840 |
| Virginia | 949,825,044 | 846,521,345 | 809,794,158 | 799,143,128 | 782,493,429 |
| Washington | 566,347,384 | 535,158,147 | 504,456,293 | 495,438,419 | 472,477,728 |
| West Virginia | 262,096,471 | 237,087,527 | 229,101,339 | 224,563,783 | 222,389,375 |
| Wisconsin | 726,373,831 | 647,073,885 | 609,454,479 | 601,055,387 | 557,287,763 |
| Wyoming | 137,232,632 | 121,686,339 | 111,925,835 | 103,702,354 | 96,014,191 |
| Countrywide | 36,742,999,678 | 33,306,476,636 | 31,234,699,039 | 30,203,031,556 | 29,021,375,024 |

Table 3B

Average Premiums and Expenditures 2018-2022

| STATE | Comprehensive Written Exposures | | | | |
|----------------------|---------------------------------|--------------------|--------------------|--------------------|--------------------|
| | 2022 | 2021 | 2020 | 2019 | 2018 |
| Alabama | 2,998,511 | 2,970,387 | 2,837,013 | 2,779,027 | 2,741,556 |
| Alaska | 421,177 | 412,504 | 400,198 | 390,677 | 385,391 |
| Arizona | 4,188,328 | 4,082,274 | 3,944,677 | 3,779,239 | 3,655,796 |
| Arkansas | 1,643,373 | 1,611,011 | 1,549,193 | 1,501,936 | 1,477,342 |
| California | 21,650,640 | 21,524,794 | 21,021,589 | 20,843,945 | 20,518,095 |
| Colorado | 3,513,945 | 3,439,918 | 3,338,709 | 3,251,529 | 3,184,693 |
| Connecticut | 2,149,302 | 2,134,307 | 2,042,336 | 2,054,236 | 2,063,624 |
| Delaware | 634,709 | 620,074 | 595,308 | 583,066 | 564,800 |
| District of Columbia | 224,544 | 228,058 | 224,182 | 217,356 | 213,249 |
| Florida | 13,160,610 | 12,986,830 | 12,306,668 | 11,971,723 | 11,645,632 |
| Georgia | 6,146,901 | 6,038,921 | 5,766,955 | 5,624,804 | 5,493,550 |
| Hawaii | 789,502 | 771,355 | 740,045 | 723,249 | 710,915 |
| Idaho | 1,126,032 | 1,080,818 | 989,943 | 932,793 | 897,922 |
| Illinois | 6,974,225 | 6,948,752 | 6,794,697 | 6,556,572 | 6,585,110 |
| Indiana | 4,275,159 | 4,187,477 | 4,017,417 | 3,946,963 | 3,906,168 |
| Iowa | 1,950,812 | 2,010,640 | 1,970,226 | 1,946,317 | 1,917,879 |
| Kansas | 1,698,776 | 1,676,639 | 1,633,594 | 1,600,900 | 1,577,635 |
| Kentucky | 2,550,113 | 2,531,948 | 2,437,178 | 2,413,126 | 2,387,786 |
| Louisiana | 2,301,545 | 2,277,173 | 2,214,609 | 2,173,210 | 2,149,162 |
| Maine | 916,320 | 885,547 | 840,352 | 830,133 | 810,890 |
| Maryland | 3,747,482 | 3,715,751 | 3,645,291 | 3,601,868 | 3,562,388 |
| Massachusetts | 4,179,879 | 4,186,079 | 4,066,283 | 4,054,339 | 4,008,522 |
| Michigan | 5,534,362 | 5,440,393 | 5,205,112 | 5,142,963 | 5,052,676 |
| Minnesota | 3,625,770 | 3,599,114 | 3,551,496 | 3,486,494 | 3,432,897 |
| Mississippi | 1,521,782 | 1,531,247 | 1,453,832 | 1,417,767 | 1,398,498 |
| Missouri | 3,407,419 | 3,391,741 | 3,291,607 | 3,212,492 | 3,164,668 |
| Montana | 676,429 | 649,582 | 587,276 | 555,233 | 546,205 |
| Nebraska | 1,179,678 | 1,171,647 | 1,140,068 | 1,118,322 | 1,097,813 |
| Nevada | 1,749,445 | 1,694,222 | 1,627,737 | 1,566,644 | 1,515,821 |
| New Hampshire | 966,786 | 947,786 | 910,457 | 908,134 | 896,904 |
| New Jersey | 4,900,663 | 4,807,084 | 4,558,163 | 4,611,468 | 4,547,945 |
| New Mexico | 1,091,109 | 1,075,987 | 1,033,423 | 1,002,231 | 977,893 |
| New York | 8,323,473 | 8,313,746 | 8,178,033 | 8,104,585 | 8,000,344 |
| North Carolina | 6,609,022 | 6,525,906 | 6,336,018 | 5,540,663 | 5,297,308 |
| North Dakota | 548,496 | 536,831 | 478,548 | 470,353 | 460,225 |
| Ohio | 7,325,144 | 7,293,939 | 7,085,260 | 7,082,088 | 7,043,790 |
| Oklahoma | 2,016,216 | 2,005,403 | 1,936,956 | 1,868,361 | 1,824,204 |
| Oregon | 2,639,061 | 2,602,479 | 2,524,909 | 2,439,580 | 2,394,932 |
| Pennsylvania | 7,643,711 | 7,581,841 | 7,318,364 | 7,317,399 | 7,346,307 |
| Rhode Island | 575,218 | 550,337 | 547,990 | 539,279 | 527,959 |
| South Carolina | 3,365,022 | 3,265,212 | 3,137,603 | 3,059,866 | 2,979,508 |
| South Dakota | 519,170 | 514,935 | 494,509 | 485,570 | 474,821 |
| Tennessee | 4,224,412 | 4,124,004 | 3,924,345 | 3,803,956 | 3,715,247 |
| Texas | 14,306,587 | 14,014,638 | 13,636,929 | 13,350,410 | 13,200,582 |
| Utah | 1,867,263 | 1,806,823 | 1,722,295 | 1,643,322 | 1,573,115 |
| Vermont | 413,475 | 401,894 | 381,979 | 387,720 | 384,818 |
| Virginia | 5,516,712 | 5,591,953 | 5,445,628 | 5,345,811 | 5,274,222 |
| Washington | 4,361,689 | 4,275,966 | 4,175,889 | 4,078,264 | 3,996,844 |
| West Virginia | 1,040,976 | 1,032,463 | 1,010,453 | 995,522 | 988,971 |
| Wisconsin | 3,776,937 | 3,696,914 | 3,606,479 | 3,564,296 | 3,485,912 |
| Wyoming | 346,950 | 333,911 | 317,984 | 308,679 | 302,677 |
| Countrywide | 187,314,862 | 185,099,255 | 178,995,805 | 175,184,480 | 172,361,211 |

Table 3C

Average Premiums and Expenditures 2018-2022

| STATE | Comprehensive Average Premium | | | | |
|----------------------|-------------------------------|---------------|---------------|---------------|---------------|
| | 2022 | 2021 | 2020 | 2019 | 2018 |
| Alabama | 201.78 | 188.13 | 185.37 | 180.15 | 175.80 |
| Alaska | 161.18 | 154.75 | 155.42 | 155.08 | 147.87 |
| Arizona | 239.69 | 219.23 | 208.99 | 208.62 | 208.39 |
| Arkansas | 259.15 | 248.43 | 244.95 | 240.75 | 235.44 |
| California | 104.29 | 99.11 | 97.27 | 96.53 | 94.76 |
| Colorado | 371.73 | 326.23 | 312.14 | 298.92 | 272.63 |
| Connecticut | 153.34 | 143.09 | 138.42 | 134.09 | 133.91 |
| Delaware | 155.69 | 143.09 | 140.08 | 135.95 | 140.04 |
| District of Columbia | 236.87 | 224.79 | 223.40 | 221.95 | 228.69 |
| Florida | 179.92 | 162.68 | 155.82 | 153.04 | 149.32 |
| Georgia | 197.94 | 186.48 | 182.73 | 180.58 | 176.56 |
| Hawaii | 109.69 | 107.02 | 106.66 | 106.31 | 107.69 |
| Idaho | 157.34 | 149.09 | 145.34 | 143.60 | 139.75 |
| Illinois | 171.45 | 151.91 | 146.91 | 144.82 | 140.71 |
| Indiana | 155.46 | 144.51 | 140.74 | 139.45 | 135.98 |
| Iowa | 262.62 | 241.11 | 230.93 | 221.77 | 214.64 |
| Kansas | 312.63 | 293.69 | 283.25 | 286.81 | 276.58 |
| Kentucky | 182.76 | 170.41 | 169.70 | 168.88 | 165.30 |
| Louisiana | 281.04 | 256.58 | 253.71 | 252.58 | 248.92 |
| Maine | 138.94 | 126.66 | 123.26 | 115.42 | 113.64 |
| Maryland | 184.21 | 169.06 | 170.44 | 168.04 | 167.53 |
| Massachusetts | 158.34 | 151.68 | 149.81 | 149.86 | 147.06 |
| Michigan | 190.59 | 174.10 | 168.92 | 162.30 | 159.22 |
| Minnesota | 255.14 | 226.31 | 216.75 | 214.64 | 206.56 |
| Mississippi | 273.76 | 251.78 | 246.06 | 239.53 | 239.72 |
| Missouri | 251.44 | 232.61 | 223.32 | 224.58 | 217.35 |
| Montana | 333.70 | 313.84 | 310.10 | 314.43 | 306.02 |
| Nebraska | 306.84 | 281.64 | 268.68 | 269.28 | 261.05 |
| Nevada | 121.70 | 118.24 | 115.71 | 119.22 | 119.23 |
| New Hampshire | 134.48 | 125.43 | 122.61 | 120.85 | 118.82 |
| New Jersey | 148.46 | 140.13 | 131.94 | 129.65 | 129.93 |
| New Mexico | 226.57 | 214.96 | 219.62 | 222.45 | 214.13 |
| New York | 200.95 | 187.69 | 176.97 | 172.91 | 180.84 |
| North Carolina | 186.15 | 169.41 | 162.74 | 149.27 | 144.44 |
| North Dakota | 279.61 | 249.47 | 260.06 | 264.96 | 257.11 |
| Ohio | 150.57 | 136.48 | 134.82 | 131.95 | 131.07 |
| Oklahoma | 297.92 | 275.15 | 268.37 | 270.88 | 268.43 |
| Oregon | 125.65 | 111.47 | 108.59 | 109.95 | 106.87 |
| Pennsylvania | 199.89 | 178.33 | 174.46 | 171.43 | 169.37 |
| Rhode Island | 166.94 | 158.56 | 147.92 | 140.98 | 141.11 |
| South Carolina | 225.47 | 219.16 | 217.25 | 211.72 | 207.44 |
| South Dakota | 407.21 | 371.40 | 352.92 | 347.56 | 327.53 |
| Tennessee | 192.93 | 177.96 | 172.97 | 168.32 | 164.01 |
| Texas | 323.14 | 291.05 | 279.44 | 285.59 | 269.98 |
| Utah | 138.94 | 130.61 | 125.66 | 127.23 | 127.52 |
| Vermont | 160.52 | 155.09 | 155.34 | 149.56 | 148.39 |
| Virginia | 172.17 | 151.38 | 148.71 | 149.49 | 148.36 |
| Washington | 129.85 | 125.15 | 120.80 | 121.48 | 118.21 |
| West Virginia | 251.78 | 229.63 | 226.73 | 225.57 | 224.87 |
| Wisconsin | 192.32 | 175.03 | 168.99 | 168.63 | 159.87 |
| Wyoming | 395.54 | 364.43 | 351.99 | 335.96 | 317.22 |
| Countrywide | 196.16 | 179.94 | 174.50 | 172.41 | 168.38 |

Table 4
Average Premiums and Expenditures 2018-2022

| STATE | Average Expenditure | | | | |
|----------------------|---------------------|-----------------|-----------------|-----------------|-----------------|
| | 2022 | 2021 | 2020 | 2019 | 2018 |
| Alabama | 965.42 | 928.14 | 919.04 | 927.51 | 906.76 |
| Alaska | 1,013.98 | 975.76 | 967.25 | 991.00 | 965.45 |
| Arizona | 1,155.58 | 1,072.12 | 1,043.21 | 1,065.01 | 1,048.98 |
| Arkansas | 923.50 | 885.41 | 876.72 | 900.36 | 901.11 |
| California | 1,086.69 | 1,046.74 | 1,047.94 | 1,051.82 | 1,025.07 |
| Colorado | 1,275.70 | 1,190.07 | 1,171.65 | 1,175.48 | 1,133.09 |
| Connecticut | 1,282.45 | 1,244.21 | 1,230.17 | 1,266.79 | 1,217.06 |
| Delaware | 1,296.13 | 1,257.28 | 1,250.51 | 1,286.99 | 1,289.62 |
| District of Columbia | 1,501.94 | 1,434.42 | 1,411.28 | 1,439.99 | 1,429.39 |
| Florida | 1,624.77 | 1,468.22 | 1,389.08 | 1,488.73 | 1,427.17 |
| Georgia | 1,347.06 | 1,266.67 | 1,258.65 | 1,264.81 | 1,218.43 |
| Hawaii | 843.83 | 819.11 | 810.54 | 839.70 | 829.01 |
| Idaho | 772.31 | 741.29 | 724.63 | 739.88 | 722.02 |
| Illinois | 994.28 | 918.57 | 915.53 | 940.92 | 919.14 |
| Indiana | 814.49 | 767.42 | 769.45 | 780.69 | 771.04 |
| Iowa | 780.81 | 725.22 | 707.69 | 708.56 | 700.67 |
| Kansas | 866.80 | 815.09 | 792.71 | 817.88 | 806.96 |
| Kentucky | 937.92 | 901.75 | 918.14 | 947.49 | 951.85 |
| Louisiana | 1,557.61 | 1,500.10 | 1,494.85 | 1,560.00 | 1,549.82 |
| Maine | 757.65 | 713.23 | 703.99 | 696.52 | 687.26 |
| Maryland | 1,280.51 | 1,199.32 | 1,199.81 | 1,231.54 | 1,211.83 |
| Massachusetts | 1,181.06 | 1,165.14 | 1,169.84 | 1,182.69 | 1,167.16 |
| Michigan | 1,319.15 | 1,311.62 | 1,420.58 | 1,498.59 | 1,446.43 |
| Minnesota | 962.48 | 891.73 | 880.80 | 892.05 | 873.48 |
| Mississippi | 1,060.88 | 1,003.90 | 979.31 | 977.79 | 973.74 |
| Missouri | 991.50 | 929.60 | 909.39 | 933.54 | 917.40 |
| Montana | 885.42 | 846.71 | 834.31 | 836.46 | 825.90 |
| Nebraska | 871.81 | 816.30 | 795.34 | 807.44 | 797.43 |
| Nevada | 1,299.66 | 1,264.55 | 1,245.43 | 1,292.58 | 1,262.24 |
| New Hampshire | 889.31 | 851.63 | 848.30 | 864.76 | 847.79 |
| New Jersey | 1,413.04 | 1,366.84 | 1,334.03 | 1,390.44 | 1,379.68 |
| New Mexico | 957.51 | 892.50 | 903.87 | 932.65 | 915.74 |
| New York | 1,548.58 | 1,495.21 | 1,426.50 | 1,446.14 | 1,425.22 |
| North Carolina | 840.21 | 790.30 | 765.93 | 753.94 | 739.49 |
| North Dakota | 729.22 | 691.23 | 691.38 | 703.66 | 687.91 |
| Ohio | 832.31 | 775.95 | 786.63 | 806.07 | 802.02 |
| Oklahoma | 959.02 | 894.83 | 888.47 | 913.63 | 920.32 |
| Oregon | 1,006.26 | 947.55 | 951.77 | 990.24 | 990.24 |
| Pennsylvania | 1,018.41 | 967.03 | 975.18 | 996.56 | 995.42 |
| Rhode Island | 1,425.30 | 1,423.81 | 1,390.23 | 1,382.17 | 1,350.00 |
| South Carolina | 1,204.90 | 1,138.10 | 1,116.44 | 1,115.78 | 1,097.80 |
| South Dakota | 823.46 | 768.54 | 738.38 | 745.21 | 723.35 |
| Tennessee | 924.09 | 869.96 | 856.02 | 864.94 | 858.37 |
| Texas | 1,233.39 | 1,123.12 | 1,085.40 | 1,143.91 | 1,152.46 |
| Utah | 1,026.42 | 951.49 | 936.73 | 954.53 | 941.12 |
| Vermont | 793.38 | 780.00 | 784.32 | 783.69 | 777.86 |
| Virginia | 949.48 | 863.76 | 846.19 | 858.75 | 855.55 |
| Washington | 1,048.46 | 1,029.51 | 1,035.25 | 1,068.26 | 1,035.59 |
| West Virginia | 952.67 | 918.56 | 914.53 | 939.04 | 938.77 |
| Wisconsin | 809.67 | 757.19 | 747.67 | 767.65 | 756.05 |
| Wyoming | 848.42 | 790.23 | 769.22 | 776.95 | 765.80 |
| Countrywide | 1,126.94 | 1,062.27 | 1,047.89 | 1,075.16 | 1,058.10 |

Table 5

Average Premiums and Expenditures 2018-2022

| STATE | Combined Average Premium | | | | |
|----------------------|--------------------------|-----------------|-----------------|-----------------|-----------------|
| | 2022 | 2021 | 2020 | 2019 | 2018 |
| Alabama | 1,128.28 | 1,084.87 | 1,078.53 | 1,094.34 | 1,071.38 |
| Alaska | 1,154.57 | 1,119.22 | 1,112.74 | 1,141.81 | 1,111.08 |
| Arizona | 1,286.72 | 1,199.88 | 1,169.15 | 1,201.08 | 1,183.69 |
| Arkansas | 1,132.14 | 1,089.02 | 1,078.31 | 1,098.95 | 1,097.84 |
| California | 1,249.83 | 1,212.81 | 1,216.72 | 1,219.43 | 1,189.68 |
| Colorado | 1,446.48 | 1,347.92 | 1,329.96 | 1,338.84 | 1,290.63 |
| Connecticut | 1,374.02 | 1,338.61 | 1,326.79 | 1,349.73 | 1,326.63 |
| Delaware | 1,388.67 | 1,350.67 | 1,346.83 | 1,387.16 | 1,391.84 |
| District of Columbia | 1,628.81 | 1,559.31 | 1,541.98 | 1,582.85 | 1,573.99 |
| Florida | 1,703.09 | 1,543.28 | 1,469.92 | 1,558.62 | 1,521.61 |
| Georgia | 1,513.33 | 1,432.29 | 1,426.38 | 1,436.55 | 1,387.63 |
| Hawaii | 951.75 | 926.92 | 919.40 | 955.50 | 944.54 |
| Idaho | 880.12 | 848.21 | 832.94 | 849.71 | 828.28 |
| Illinois | 1,080.14 | 1,001.22 | 997.18 | 1,018.50 | 997.42 |
| Indiana | 905.61 | 858.33 | 863.29 | 878.16 | 868.44 |
| Iowa | 902.21 | 841.51 | 822.17 | 823.53 | 816.11 |
| Kansas | 1,051.67 | 990.35 | 966.92 | 999.76 | 986.75 |
| Kentucky | 1,078.12 | 1,040.11 | 1,059.44 | 1,096.30 | 1,101.05 |
| Louisiana | 1,742.87 | 1,682.47 | 1,684.76 | 1,763.87 | 1,755.08 |
| Maine | 834.78 | 795.30 | 789.47 | 788.94 | 784.17 |
| Maryland | 1,388.43 | 1,303.90 | 1,309.39 | 1,348.11 | 1,327.25 |
| Massachusetts | 1,251.16 | 1,235.35 | 1,248.44 | 1,261.84 | 1,246.08 |
| Michigan | 1,428.65 | 1,419.70 | 1,535.56 | 1,622.75 | 1,575.49 |
| Minnesota | 1,063.32 | 986.22 | 972.91 | 991.33 | 972.40 |
| Mississippi | 1,232.40 | 1,172.83 | 1,148.95 | 1,150.84 | 1,153.33 |
| Missouri | 1,133.90 | 1,063.26 | 1,042.81 | 1,073.65 | 1,055.80 |
| Montana | 1,079.53 | 1,035.76 | 1,031.50 | 1,039.97 | 1,025.48 |
| Nebraska | 1,049.96 | 982.81 | 956.86 | 974.13 | 963.31 |
| Nevada | 1,420.51 | 1,381.12 | 1,365.05 | 1,419.65 | 1,387.58 |
| New Hampshire | 915.15 | 880.63 | 879.28 | 899.12 | 883.56 |
| New Jersey | 1,522.89 | 1,475.97 | 1,442.96 | 1,504.97 | 1,493.96 |
| New Mexico | 1,148.99 | 1,072.62 | 1,088.32 | 1,122.73 | 1,102.29 |
| New York | 1,676.31 | 1,624.24 | 1,551.47 | 1,577.48 | 1,559.27 |
| North Carolina | 990.34 | 926.86 | 901.25 | 888.86 | 876.74 |
| North Dakota | 871.02 | 824.85 | 843.17 | 861.32 | 845.81 |
| Ohio | 909.45 | 852.02 | 866.17 | 890.41 | 888.16 |
| Oklahoma | 1,172.21 | 1,094.21 | 1,087.42 | 1,117.75 | 1,127.04 |
| Oregon | 1,088.03 | 1,024.86 | 1,030.37 | 1,077.93 | 1,077.20 |
| Pennsylvania | 1,119.98 | 1,069.27 | 1,080.55 | 1,106.29 | 1,103.41 |
| Rhode Island | 1,573.84 | 1,583.84 | 1,549.19 | 1,550.70 | 1,517.02 |
| South Carolina | 1,332.17 | 1,266.32 | 1,246.61 | 1,248.82 | 1,230.72 |
| South Dakota | 1,023.21 | 958.88 | 924.17 | 932.68 | 906.65 |
| Tennessee | 1,061.15 | 1,001.12 | 987.96 | 1,004.15 | 998.03 |
| Texas | 1,470.12 | 1,343.03 | 1,302.63 | 1,370.28 | 1,372.52 |
| Utah | 1,128.96 | 1,047.21 | 1,028.38 | 1,051.23 | 1,038.39 |
| Vermont | 854.05 | 846.08 | 852.57 | 859.35 | 856.26 |
| Virginia | 1,055.30 | 960.51 | 944.70 | 966.99 | 958.17 |
| Washington | 1,125.17 | 1,110.00 | 1,115.80 | 1,154.97 | 1,120.23 |
| West Virginia | 1,098.61 | 1,064.15 | 1,064.14 | 1,096.10 | 1,096.83 |
| Wisconsin | 876.14 | 823.92 | 816.23 | 840.82 | 830.19 |
| Wyoming | 1,057.15 | 998.47 | 977.46 | 985.35 | 971.07 |
| Countrywide | 1,258.10 | 1,189.71 | 1,176.98 | 1,207.82 | 1,191.56 |

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