

Table 1196. Automobile Insurance—Average Expenditures Per Insured Vehicle by State: 2000 to 2004

[In dollars. Average expenditure equals total premiums written divided by liability car-years. A car-year is equal to 365 days of insured coverage for a single vehicle. The average expenditures for automobile insurance in a state are affected by a number of factors, including the underlying rate structure, the coverages purchased, the deductibles and limits selected, the types of vehicles insured, and the distribution of driver characteristics. The NAIC does not rank state average expenditures and does not endorse any conclusions drawn from this data]

State	2000	2003	2004	State	2000	2003	2004	State	2000	2003	2004
U.S.	690	823	838	KS	540	611	603	ND	477	537	562
AL	594	657	677	KY	616	739	758	OH	579	672	680
AK	770	938	974	LA	806	1,015	1,062	OK	603	689	690
AZ	792	921	931	ME	528	633	650	OR	625	736	753
AR	606	698	708	MD	757	893	947	PA	699	813	843
CA	672	828	833	MA	946	1,052	1,113	RI	825	997	1,034
CO	755	923	850	MI	702	950	980	SC	620	745	763
CT	871	988	991	MN	696	837	829	SD	482	564	587
DE	849	977	1,022	MS	654	710	749	TN	592	650	666
DC	996	1,135	1,185	MO	612	702	702	TX	678	837	847
FL	781	1,018	1,062	MT	530	675	683	UT	620	733	722
GA	674	759	779	NE	533	624	637	VT	568	683	693
HI	702	776	817	NV	829	914	939	VA	576	658	702
ID	505	586	590	NH	665	779	798	WA	722	825	839
IL	652	762	760	NJ	977	1,193	1,221	WV	680	844	875
IN	570	671	671	NM	674	732	728	WI	545	621	636
IA	479	581	580	NY	939	1,168	1,172	WY	496	618	629
				NC	564	605	597				

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