

Table 1183. Automobile Insurance—Average Expenditures Per Insured Vehicle by State: 2000 to 2005

[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	2004	2005	State	2000	2004	2005	State	2000	2004	2005
U.S.	690	838	829	KS.	540	603	590	ND	477	562	554
AL.	594	677	678	KY.	616	758	750	OH	579	680	669
AK.	770	974	962	LA.	806	1,062	1,076	OK	603	690	678
AZ.	792	931	926	ME	528	650	644	OR	625	753	737
AR.	606	708	693	MD	757	947	945	PA.	699	843	849
CA.	672	833	845	MA	946	1,113	1,113	RI	825	1,034	1,059
CO	755	850	827	MI	702	980	931	SC.	620	763	753
CT.	871	991	991	MN	696	829	791	SD.	482	587	565
DE.	849	1,022	1,028	MS	654	749	745	TN.	592	666	659
DC	996	1,185	1,182	MO	612	702	685	TX.	678	847	845
FL.	781	1,062	1,063	MT	530	683	685	UT.	620	722	706
GA	674	779	784	NE.	533	637	621	VT.	568	693	699
HI	702	817	843	NV.	829	939	983	VA.	576	702	698
ID	505	590	583	NH	665	798	792	WA	722	839	840
IL	652	760	743	NJ.	977	1,221	1,184	WV	680	875	857
IN	570	671	657	NM	674	728	727	WI.	545	636	615
IA	479	580	555	NY.	939	1,172	1,122	WY	496	629	639
				NC	564	597	602				

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