

**Table 1186. Automobile Insurance—Average Expenditures Per Insured Vehicle by State: 2000 and 2006**

[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	2006	State	2000	2006	State	2000	2006	State	2000	2006
<b>U.S. . . . .</b>	<b>690</b>	<b>817</b>	ID. . . . .	505	577	MT. . . . .	530	661	SC . . . . .	620	756
AL . . . . .	594	684	IL. . . . .	652	740	NE . . . . .	533	584	SD . . . . .	482	554
AK . . . . .	770	955	IN. . . . .	570	631	NV . . . . .	829	1,006	TN . . . . .	592	654
AZ . . . . .	792	913	IA. . . . .	479	536	NH . . . . .	665	793	TX . . . . .	678	820
AR . . . . .	606	684	KS . . . . .	540	579	NJ . . . . .	977	1,152	UT . . . . .	620	702
CA . . . . .	672	843	KY . . . . .	616	739	NM. . . . .	674	737	VT . . . . .	568	687
CO . . . . .	755	785	LA . . . . .	806	1,094	NY . . . . .	939	1,083	VA . . . . .	576	685
CT . . . . .	871	981	ME . . . . .	528	634	NC . . . . .	564	596	WA . . . . .	722	839
DE . . . . .	849	1,024	MD. . . . .	757	949	ND . . . . .	477	530	WV. . . . .	680	827
DC . . . . .	996	1,164	MA . . . . .	946	1,042	OH . . . . .	579	654	WI . . . . .	545	590
FL . . . . .	781	1,069	MI . . . . .	702	925	OK . . . . .	603	659	WY. . . . .	496	639
GA . . . . .	674	788	MN. . . . .	696	753	OR. . . . .	625	726			
HI. . . . .	702	853	MS . . . . .	654	746	PA . . . . .	699	832			
			MO. . . . .	612	673	RI. . . . .	825	1,038			

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