AUTOINSURANCEBUNDLE.PRO · DATA REPORT

Average Car Insurance Cost by State 2026

NAIC average expenditure per insured vehicle, 2022-2024

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$1,431.63
U.S. average expenditure, 2024

+11.71%
vs 2023

$1,612.81
combined average premium, 2024

Key findings

- U.S. drivers spent an average of $1,431.63 per insured vehicle in 2024, up 11.71% from $1,281.61 in 2023.
- The combined average premium (liability + collision + comprehensive) rose 12.12% to $1,612.81.
- Most expensive: Florida $2,017.97, New York $1,980.93, Louisiana $1,880.42.
- Least expensive: North Dakota $907.25, Maine $934.54, Hawaii $934.69.
- The often-quoted $1,126 is the 2022 figure from an older report.

Online version with sortable table and CSV: https://autoinsurancebundle.pro/statistics/average-car-insurance-cost-naic-data/
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Average auto insurance expenditure by state, 2022-2024

State	2022	2023	2024	Change 2023-24
Alabama	$964.35	$1,079.64	$1,178.20	+9.1%
Alaska	$1,013.95	$1,112.97	$1,231.43	+10.6%
Arizona	$1,154.53	$1,343.69	$1,471.24	+9.5%
Arkansas	$923.74	$1,032.15	$1,172.35	+13.6%
California	$1,086.60	$1,225.02	$1,454.27	+18.7%
Colorado	$1,274.59	$1,450.19	$1,601.22	+10.4%
Connecticut	$1,280.55	$1,395.92	$1,564.17	+12.1%
Delaware	$1,296.20	$1,461.77	$1,619.81	+10.8%
District of Columbia	$1,501.39	$1,677.08	$1,840.36	+9.7%
Florida	$1,578.52	$1,878.40	$2,017.97	+7.4%
Georgia	$1,344.73	$1,554.42	$1,757.98	+13.1%
Hawaii	$846.48	$889.88	$934.69	+5.0%
Idaho	$772.39	$864.05	$955.98	+10.6%
Illinois	$993.17	$1,152.85	$1,263.95	+9.6%
Indiana	$814.06	$926.58	$1,019.29	+10.0%
Iowa	$775.99	$872.23	$973.17	+11.6%
Kansas	$864.61	$969.47	$1,063.82	+9.7%
Kentucky	$937.84	$1,045.70	$1,149.83	+10.0%
Louisiana	$1,555.82	$1,728.68	$1,880.42	+8.8%
Maine	$767.97	$858.91	$934.54	+8.8%
Maryland	$1,281.29	$1,476.26	$1,626.11	+10.2%
Massachusetts	$1,191.02	$1,326.46	$1,503.52	+13.3%
Michigan	$1,339.52	$1,446.21	$1,630.72	+12.8%
Minnesota	$961.76	$1,103.20	$1,231.57	+11.6%
Mississippi	$1,060.92	$1,182.79	$1,314.59	+11.1%
Missouri	$1,001.57	$1,153.08	$1,274.15	+10.5%
Montana	$884.92	$975.05	$1,080.94	+10.9%
Nebraska	$872.22	$980.70	$1,108.40	+13.0%
Nevada	$1,291.11	$1,462.21	$1,703.58	+16.5%
New Hampshire	$870.53	$975.84	$1,073.18	+10.0%
New Jersey	$1,411.17	$1,570.40	$1,748.38	+11.3%
New Mexico	$957.50	$1,081.66	$1,180.17	+9.1%
New York	$1,548.17	$1,750.97	$1,980.93	+13.1%
North Carolina	$839.32	$930.78	$1,038.44	+11.6%
North Dakota	$729.28	$807.76	$907.25	+12.3%
Ohio	$835.25	$947.05	$1,036.52	+9.4%
Oklahoma	$955.89	$1,081.91	$1,182.76	+9.3%
Oregon	$1,005.66	$1,170.85	$1,269.34	+8.4%
Pennsylvania	$1,017.59	$1,154.15	$1,267.10	+9.8%

Rhode Island	$1,422.83	$1,543.11	$1,670.70	+8.3%
South Carolina	$1,204.71	$1,351.69	$1,497.66	+10.8%
South Dakota	$820.33	$934.92	$1,036.93	+10.9%
Tennessee	$922.91	$1,048.53	$1,165.45	+11.2%
Texas	$1,232.79	$1,428.94	$1,578.45	+10.5%
Utah	$1,024.27	$1,169.65	$1,280.96	+9.5%
Vermont	$764.17	$857.13	$941.63	+9.9%
Virginia	$947.81	$1,112.71	$1,217.50	+9.4%
Washington	$1,048.32	$1,150.36	$1,416.32	+23.1%
West Virginia	$952.68	$1,063.12	$1,178.82	+10.9%
Wisconsin	$804.88	$917.27	$1,015.35	+10.7%
Wyoming	$848.02	$948.21	$1,011.81	+6.7%
Countrywide	$1,124.61	$1,281.61	$1,431.63	+11.7%

Source: NAIC 2024 Auto Insurance Database Average Premium Supplement, Table 4 (September 2026). Changes are our arithmetic. NAIC revises earlier years between reports.

Methodology

Average expenditure = total written premium for liability, collision and comprehensive divided by liability written car-years. It is an average across all policies, not a quote.

Sources

- NAIC, 2024 Auto Insurance Database Average Premium Supplement (September 2026)
- NAIC, 2022 Auto Insurance Database Average Premium Supplement

How to cite

> AutoInsuranceBundle.pro, "Average Car Insurance Cost by State 2026," November 5, 2026. https://autoinsurancebundle.pro/statistics/average-car-insurance-cost-naic-data/ (PDF: https://autoinsurancebundle.pro/data/average-car-insurance-cost-by-state-2026.pdf).