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Average Automobile Insurance Cost in Washington, DC

NAIC 2024 average expenditure, with a monthly equivalent

Published November 6, 2026

$1,840.36
DC average expenditure, 2024

$153.36
same figure divided by 12

+9.7%
vs 2023 ($1,677.08)

Key findings

- Washington, DC's 2024 average expenditure was $1,840.36 per insured vehicle, or $153.36 per month if you divide by 12.
- That is $408.73 (28.5%) above the U.S. average of $1,431.63 ($119.30 per month).
- Neighboring Maryland was $1,626.11 ($135.51 per month) and Virginia was $1,217.50 ($101.46 per month).
- DC was the fourth-highest jurisdiction in the 2024 table, after Florida, New York and Louisiana.
- NAIC does not publish a DC figure by age and does not include a live cost calculator.

Online version with sortable table and CSV: https://autoinsurancebundle.pro/statistics/average-car-insurance-cost-washington-dc/

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Washington, DC vs the U.S., Maryland and Virginia

Place	2022 annual	2023 annual	2024 annual	2024 per month (÷12)	Change 2023-24
Washington, DC	$1,501.39	$1,677.08	$1,840.36	$153.36	+9.7%
United States	$1,124.61	$1,281.61	$1,431.63	$119.30	+11.71%
Maryland	$1,281.29	$1,476.26	$1,626.11	$135.51	+10.2%
Virginia	$947.81	$1,112.71	$1,217.50	$101.46	+9.4%

Annual figures: NAIC 2024 Auto Insurance Database Average Premium Supplement, Table 4. Monthly column and percentage changes are our arithmetic. The monthly figure is not a quoted monthly premium. The NAIC notes that the District of Columbia is entirely urban and that comparisons should be treated with caution.

What this report does not include

The NAIC table is not a live calculator and is not broken down by age (including seniors or 25-year-olds). It does not rank a cheapest or best insurer in Washington, DC.

Methodology

Average expenditure = total written premium for liability, collision and comprehensive divided by liability written car-years. Monthly amounts are the annual Table 4 figures divided by 12.

Sources

- NAIC, 2024 Auto Insurance Database Average Premium Supplement, Table 4 (September 2026)

How to cite

> AutoInsuranceBundle.pro, "Average Automobile Insurance Cost in Washington, DC," November 6, 2026. https://autoinsurancebundle.pro/statistics/average-car-insurance-cost-washington-dc/ (PDF: https://autoinsurancebundle.pro/data/average-car-insurance-cost-washington-dc-2026.pdf).