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October 10, 2017

PERSONAL AUTO LIABILITY INSURANCE INFORMATION AND STATES' DATA

The following charts and tables were selected as illustrations of available data on the subject matter assigned to the Special Committee on Financial Institutions and Insurance and are provided for educational purposes. This information and other similar data is available at: <https://www.iii.org/fact-statistic/facts-statistics-auto-insurance>

I. Top 10 Most Expensive and Least Expensive States for Auto Insurance, 2014

Rank	Most Expensive States	Avg. Expenditure	Rank	Least Expensive States	Avg. Expenditure
1	New Jersey	\$1,263.67	1	Idaho	\$571.94
2	Michigan	1,227.36	2	Iowa	585.71
3	New York	1,205.03	3	South Dakota	601.33
4	Louisiana	1,192.92	4	Maine	606.90
5	District of Columbia	1,192.45	5	North Dakota	630.24
6	Florida	1,140.84	6	Indiana	642.19
7	Delaware	1,125.74	7	North Carolina	643.84
8	Rhode Island	1,106.08	8	Wisconsin	646.48
9	Massachusetts	1,035.52	9	Nebraska	662.83
10	Connecticut	1,031.70	10	Vermont	665.17

Source: National Association of Insurance Commissioners (NAIC), 2017, data published by the Insurance Information Institute (III).

Note: Chart data is based on average automobile insurance expenditures.

Kansas: Kansas ranks just outside the least expensive states with an overall rank (most to least expensive) of 39.

Prior Kansas Ranking and Average Expenditure Data

Available archived tables with data from 2007 through 2013 show Kansas ranked among "least expensive states" in 2012 (Rank 10, average: \$632.07); 2009 (Rank 6, average: \$578); 2008 (Rank 6, average: \$576); and 2007 (Rank 6, average: \$568). More comprehensive state data is displayed in the following chart, "Average Expenditures for Auto Insurance by State, 2010-2014."

II. Average Expenditures for Auto Insurance by State, 2010-2014

State	2014					2013			% chg.	2012	2011	2010
	Liability	Collision	Comp.	Avg. Exp.	Rank	Avg. Exp.	Rank	Avg. Exp.		Avg. Exp.	Avg. Exp.	
Alabama	\$381.98	\$303.71	\$151.40	\$695.06	37	\$673.51	38	3.20%	\$659.06	\$653.37	\$651.22	
Alaska	550.59	359.34	140.15	883.6	14	889.28	13	-0.6	873.15	873.11	890.35	
Arizona	507.18	269.07	185.63	837.24	19	811.45	18	3.2	781.71	776.56	804.97	
Arkansas	392.46	314.38	193.34	728.65	34	703.04	36	3.6	679.46	665.49	662.44	
California	482.18	374.31	98.73	814.82	23	782.08	22	4.2	750.86	740.3	745.83	
Colorado	500.72	270.86	167.94	821.19	21	777.95	23	5.6	737.95	723.61	730.42	
Connecticut	642.95	359.03	130.8	1,031.70	10	1,011.27	9	2	986.73	969.41	965.22	
Delaware	795.35	303.86	116.49	1,125.74	7	1,101.12	7	2.2	1,065.37	1,048.03	1,030.98	
D.C.	629.25	461.49	233.65	1,192.45	5	1,187.49	2	0.4	1,154.91	1,139.43	1,133.87	
Florida	837.24	259.86	111.71	1,140.84	6	1,143.73	5	-0.3	1,128.53	1,090.58	1,037.36	
Georgia	516.63	320.57	154.05	839.94	18	800.58	19	4.9	768.34	754.06	748.89	
Hawaii	458.92	301.23	97.99	751.76	30	739.26	29	1.7	735.17	748.45	765.83	
Idaho	348.24	210.99	114.07	571.94	51	553.38	51	3.4	534.56	535.11	548.03	
Illinois	434.8	294.41	124.89	775.24	27	744.75	27	4.1	731.31	727.33	733.45	
Indiana	371.69	240	117.25	642.19	46	621.77	45	3.3	637.46	621.38	624.27	
Iowa	294.97	210.25	178.45	585.71	50	572.14	50	2.4	561.26	551.72	546.59	
Kansas	354.24	257.88	238.67	688.82	39	660.28	39	4.3	632.07	625.92	625.17	
Kentucky	523.1	260.85	133.55	782.89	26	772.8	24	1.3	759.7	744.53	722.7	
Louisiana	750.23	402.04	211.9	1,192.92	4	1,146.29	4	4.1	1,112.53	1,110.63	1,121.44	
Maine	336.7	255.07	97.35	606.9	48	592.82	48	2.4	582.71	577.38	582.29	
Maryland	607.19	339.48	149.7	1,001.17	11	979.28	11	2.2	966.29	956.14	947.74	
Massachusetts	598.71	376.42	132.64	1,035.52	9	1,007.98	10	2.7	976.65	942.12	890.83	
Michigan	811.43	390.03	149.11	1,227.36	2	1,131.43	6	8.5	1,048.87	983.62	954.75	
Minnesota	453.38	222.85	180.47	772.67	28	744.53	28	3.8	718.61	696	693.08	
Mississippi	448.6	307.98	201.01	796.99	25	768.2	26	3.7	748.44	740.14	745.17	
Missouri	406.67	263.02	175.7	724.15	36	704.22	34	2.8	683.82	674.6	678.03	
Montana	392.6	265.55	210.49	694.79	38	677.83	37	2.5	658.42	654.56	657.42	
Nebraska	353.26	229.7	223.03	662.83	43	638.67	43	3.8	616.78	602.39	592.56	
Nevada	673.09	293.18	117.2	969.73	12	935.9	12	3.6	905.82	904.91	930.43	
New Hampshire	395.51	293.37	106.62	751.28	31	733.02	31	2.5	717.15	705.88	706.24	
New Jersey	881.58	371.36	126.26	1,263.67	1	1,255.12	1	0.7	1,220.00	1,186.24	1,157.30	
New Mexico	484.63	268.09	167.69	749.43	32	722.66	32	3.7	695.09	691.74	703.64	
New York	796.39	366.36	165.07	1,205.03	3	1,181.86	3	2	1,153.11	1,111.27	1,078.88	
North Carolina	358.56	279.35	130.37	643.84	45	624.76	44	3.1	611.18	600.04	599.9	
North Dakota	295.87	239.16	233.06	630.24	47	606.56	47	3.9	576.08	549.73	528.81	
Ohio	388.88	260.2	117.58	682.7	40	659.37	40	3.5	634.91	619.73	619.45	
Oklahoma	458.73	307.01	219.85	807.84	24	768.25	25	5.2	740.11	716.21	703.03	
Oregon	585.33	218.06	90.79	818.92	22	783.46	21	4.5	741.51	723.72	724.47	
Pennsylvania	496.87	315.28	138.27	857.71	17	841.42	16	1.9	827.75	812.79	812.15	
Rhode Island	739.85	392.36	125.17	1,106.08	8	1,066.25	8	3.7	1,034.52	1,004.12	984.95	
South Carolina	510.04	251.46	175.19	824.59	20	794.4	20	3.8	772.14	748.26	737.77	

South Dakota	297.38	204.63	242.27	601.33	49	579.37	49	3.8	556.51	538.49	525.16
Tennessee	409.79	301.17	144.6	724.81	35	704.2	35	2.9	673.9	649.98	641.17
Texas	516.26	357.61	192.33	905.64	13	864.24	14	4.8	823.8	808.97	816.45
Utah	486.87	256.23	109.56	766.27	29	733.51	30	4.5	713.2	712.74	716.97
Vermont	341.6	285.01	120.18	665.17	42	655.66	41	1.5	643.47	633.51	630.11
Virginia	427.94	273.7	134.5	743.14	33	718.72	33	3.4	691.8	679.6	673.72
Washington	590	257.24	104.87	871.87	15	838.3	17	4	809.56	806.02	815.29
West Virginia	505.4	326.95	200.1	870.84	16	858.85	15	1.4	846.74	834.04	830.1
Wisconsin	367	217.19	132.64	646.48	44	621.07	46	4.1	598.84	600.23	613.41
Wyoming	335.59	273.49	235.25	668.81	41	639.51	42	4.6	623.7	619.88	621.15
United States	\$530.51	\$308.32	\$143.45	\$866.31		\$838.49		3.30%	\$812.19	\$795.00	\$789.29

Source: NAIC, 2017 (data exported to Excel for use).

Note: State rankings are from highest to lowest by average expenditure.

Calculation: Average expenditure=Total written premium/liability car years. A car year is equal to 365 days of insured coverage for a single vehicle.

III. Private Passenger Cars Insured the Shared and Voluntary Markets, 2014

State	Voluntary market	Shared market	Total	Shared market as a percent of total
Alabama	3,761,830	1	3,761,831	(1)
Alaska	498,512	23	498,535	0.46%
Arizona	4,465,315	0	4,465,315	(1)
Arkansas	2,135,039	4	2,135,043	(1)
California	26,193,318	331	26,193,649	0.001
Colorado	4,007,532	0	4,007,532	(1)
Connecticut	2,513,014	105	2,513,119	0.004
Delaware	648,565	1	648,566	(1)
D.C.	245,775	110	245,885	0.045
Florida	12,175,011	178	12,175,189	0.001
Georgia	7,372,180	0	7,372,180	(1)
Hawaii	868,883	3,126	872,009	0.358
Idaho	1,126,812	2	1,126,814	(1)
Illinois	8,153,935	311	8,154,246	0.004
Indiana	4,797,686	2	4,797,688	(1)
Iowa	2,492,910	8	2,492,918	(1)
Kansas	2,286,148	1,709	2,287,857	0.075
Kentucky	3,196,910	278	3,197,188	0.009
Louisiana	3,012,620	1	3,012,621	(1)
Maine	1,038,587	4	1,038,591	(1)
Maryland	4,022,954	42,872	4,065,826	1.054
Massachusetts	4,320,839	62,401	4,383,240	1.424
Michigan	6,215,682	4,959	6,220,641	0.08
Minnesota	3,934,513	4	3,934,517	(1)
Mississippi	1,958,600	5	1,958,605	(1)
Missouri	4,337,047	0	4,337,047	(1)
Montana	792,550	9	792,559	0.001
Nebraska	1,557,743	-2	1,557,741	(1)
Nevada	1,868,413	0	1,868,413	(1)
New Hampshire	939,602	172	939,774	0.018
New Jersey	5,461,412	23,201	5,484,613	0.423
New Mexico	1,534,787	0	1,534,787	(1)
New York	9,445,133	41,894	9,487,027	0.442
North Carolina	5,666,816	2,437,076	8,103,892	30.073
North Dakota	673,309	3	673,312	(1)
Ohio	8,350,922	0	8,350,922	(1)
Oklahoma	2,791,740	9	2,791,749	(1)
Oregon	2,750,778	1	2,750,779	(1)

Pennsylvania	8,774,172	6,897	8,781,069	0.079
Rhode Island	672,178	13,235	685,413	1.931
South Carolina	3,637,020	0	3,637,020	(1)
South Dakota	743,255	1	743,256	(1)
Tennessee	4,514,935	4	4,514,939	(1)
Texas (2)	NA	NA	NA	NA
Utah	1,943,746	6	1,943,752	(1)
Vermont	500,041	38	500,079	0.008
Virginia	6,312,905	413	6,313,318	0.007
Washington	4,835,225	1	4,835,226	(1)
West Virginia	1,338,054	10	1,338,064	0.001
Wisconsin	4,098,048	1	4,098,049	(1)
Wyoming	539,771	0	539,771	(1)
United States	195,522,772	2,639,404	198,162,176	1.33%

Source: AIPSO; information exported from III website.

(1) Less than 0.001 percent. (2) Texas information is no longer available. NA=Data not available.