



INSURANCE


Estimated annual car insurance premiums in the United States from 2021 to 2023, by state (in U.S. dollars)

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## Annual auto insurance premiums in the U.S. 2021-2023, by state

	2021	2022	2023
Michigan	5740	4386	2352
Rhode Island	1375	1197	1200
Nevada	1033	1138	1164
Florida	2361	2072	1092
New Jersey	812	979	1032
Delaware	1200	1183	1008
Connecticut	1165	1041	960
Oregon	1050	996	948
New York	1373	1085	924
Maryland	1081	1044	900
Kentucky	1549	1027	876
Louisiana	1128	1002	876
Utah	909	793	792
Arizona	1234	902	
Massachusetts	721	784	

 **Cropped Version**  
Double click to open excel file with complete data

**Note(s):** United States; 2021 to 2023; Minimum-coverage or liability only car insurance only  
Further information regarding this statistic can be found on [Page 4](#).  
**Source(s):** ValuePenguin; Statista; [ID 675367](#)

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### Source and methodology information

Source(s)	ValuePenguin; Statista
Conducted by	ValuePenguin; Statista
Survey period	2021 to 2023
Region(s)	United States
Number of respondents	<i>n.a.</i>
Age group	<i>n.a.</i>
Special characteristics	Minimum-coverage or liability only car insurance only
Published by	Statista
Publication date	August 2023
Original source	<i>n.a.</i>
Website URL	<a href="#">visit the website</a>
Notes:	<i>Annual figures for 2023 calculated by Statista based on the monthly figures provided by the source .</i>

### Description

Michigan had the most expensive car insurance premiums at 2,352 U.S. dollars for minimum coverage in 2023, though the premiums in many states fell in that year. The annual premium in Florida also fell by almost 1,000 U.S. dollars in 2023. This trend occurred in many high premium states.

Why it varies state by state

The huge variance in premiums between states is due to the difference in state laws, the percentage of uninsured drivers in the state, the frequency of natural disasters and claim rates. For instance, Michigan has a no-fault car insurance system, which means that claims are more common. This drives up the cost of insurance for all drivers, because insurers need to pay out more money in claims .

Male drivers also pay more

There is also a difference between premiums among different age groups . In 2023, 20-year old male drivers paid roughly 15 U.S. dollars more per month than 20-year old female drivers did. This is due to the higher incidence of accidents in amongst young male drivers. This means that young drivers in states which already have higher premiums must pay a lot for car insurance.