



## New Report from Insure.com Names Most and Least Expensive States for Car Insurance

April 23, 2020

*For the seventh year running, Michigan is the most expensive state for car insurance, while Maine and New Hampshire are the least costly. The national average ticked up slightly*

**Foster City, CA – April 23, 2020** – [insure.com](https://www.insure.com), a comprehensive resource for insurance information, today released its annual ranking of the most and least expensive states for car insurance. For the seventh year in a row, Michigan takes the top spot as the highest cost state to insure a vehicle, with an average annual premium of \$2,878. That amounts to 90% higher than the current national average auto insurance cost of \$1,517

While the Wolverine State has far and away the priciest premiums, last year's second most expensive state, Louisiana, reclaims that spot, averaging \$2,389. Louisiana's rates rose substantially from 2019, up 4% from its 2019 average of \$2,298.

For Michigan, one of the factors contributing to high rates is its unique insurance system, which includes a no-fault car insurance scheme that requires all drivers to carry Personal Injury Protection (PIP) coverage. PIP helps cover medical expenses for the policyholder, family members and any passengers in the vehicle that are injured during a car accident.

Overall, the average annual insurance cost for the 10 most expensive states, one being a district, is \$2,082, a list that includes:

- |                          |                             |
|--------------------------|-----------------------------|
| 1. Michigan (\$2,878)    | 6. Georgia (\$1,936)        |
| 2. Louisiana (\$2,389)   | 7. Washington, DC (\$1,928) |
| 3. Florida (\$2,239)     | 8. Rhode Island (\$1,918)   |
| 4. Texas (\$2,050)       | 9. South Carolina (\$1,759) |
| 5. California (\$1,968)) | 10. Delaware (\$1,757)      |

In many cases, state rates are pushed higher due to factors such as a large number of uninsured drivers, inclement weather and high population density. But these factors also help keep rates down in other states. For example, Maine is found to have the least expensive car insurance with an annual premium of \$912. That's partly due to being 38th in population density and having the lowest rate of uninsured drivers in the country, with only 4.5% of drivers lacking coverage.

Maine's low annual car insurance premium average of \$912 puts it 40% below the national average. Overall, the average yearly car insurance for the 10 least expensive states is \$1,115, a list that includes:

- |                          |                                  |
|--------------------------|----------------------------------|
| 1. Maine (\$912)         | 6. Iowa (\$1,123)                |
| 2. New Hampshire (\$985) | 7. Indiana (\$1,213))            |
| 3. Ohio (\$1,034)        | 8. North Dakota (\$1,229))       |
| 4. Wisconsin (\$1,049)   | 9. Tied - Virginia (\$1,270)     |
| 5. Idaho (\$1,062)       | 9. Tied - Pennsylvania (\$1,270) |

"The goal behind our survey is to show consumers that their state has unique circumstances that impact car insurance premiums, such as Michigan and its no-fault car insurance system," explains Penny Gusner, Insure.com's senior consumer analyst. "If you're looking for the best rates available, understand average auto insurance rates in your state. This can help you assess whether or not a policy is a good value, especially if you live in a state that's ranked among the most costly. Identify the factors that can be controlled, and those that can't, and then use those insights to your advantage by comparing as many rates as possible."

To do this, Insure.com offers an [interactive map](#) that gives motorists an at-a-glance view of state rate information and shows how each compares to the national average. Insure.com also provides a tool for consumers to [research national and state car insurance rates](#) for 2020 vehicles – a must when looking to plan a future new car purchase.

For the entire report and its methodology, read: [Car Insurance Rates by State, 2020 Edition](#).

### Additional Resource

- [Insurance advisor 2020: The smartest five minutes you can spend on insurance](#)

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