



## CarInsurance.com Finds States with Highest and Lowest Auto Liability Coverage Costs

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**Research shows South Dakota has the lowest average cost for state minimum auto liability coverage while Michigan remains highest cost by wide margin**

FOSTER CITY, Calif., Sept. 15, 2020 /PRNewswire/ -- [CarInsurance.com](https://www.carinsurance.com) just updated its analysis of auto liability costs in all U.S. states and published rankings of the top 10 highest-cost states and top 10 lowest-cost states for this essential coverage.



The complete study is available here: [Liability car insurance: what it covers, what it costs by state](#)

Most states require drivers to purchase auto liability insurance to cover bodily injury and property damage. CarInsurance regularly analyzes auto insurance costs and informs consumers of both national average and local coverage insurance rates.

This year, research shows that the average rates for auto liability insurance are:

- \$547 per year
- \$48 per month

### Lowest 5 states for liability coverage/year

1. South Dakota, \$323
2. Iowa, \$326
3. Wyoming, \$328
4. Maine, \$355
5. Idaho, \$377

### Highest 5 states for liability coverage/year

1. Michigan, \$1,855
2. Connecticut, \$891
3. New York, \$867
4. Maryland, \$853

## 5. New Jersey, \$846

Auto liability rates vary by state for reasons including:

- State laws governing how much liability insurance is required to drive legally
- Prevalence of uninsured drivers
- Proportion of urban vs. rural areas
- Volume of claims

"Our research shows that state minimum auto liability requirements are rarely high enough to adequately protect drivers who cause an accident," notes Michelle Megna, CarInsurance's editorial director. "The good news is that it costs less than \$100 per year to increase your liability coverage above mandated minimums in most states, and amounts to less than \$50 annually in many states."

Penny Gusner, CarInsurance senior consumer analyst, advises that motorists have bodily injury liability limits of \$100,000 per person and \$300,000 per accident, with \$100,000 of property damage liability.

Michelle Megna is available to comment on this research as well as analysis of [average car insurance rates by age](#), [liability requirements for financed cars](#) and more.

### About [CarInsurance.com](#)

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CarInsurance is a one-stop online destination for car insurance information, providing unbiased, expert advice on how to shop for insurance plans, what consumers should pay and what coverage they can get from a policy. Since 2003, CarInsurance has been educating consumers through its breadth of expert content, tools, and in-depth studies to help site visitors make informed decisions about their car insurance.

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