

2026 U.S. Average Auto Insurance Rates by State

Category: insurance | Data retrieved: 2026-08-23

Average annual auto insurance premium by state for full coverage and minimum coverage, 2026. Baseline: the U.S. average full-coverage premium is approximately \$2,356 per year and minimum coverage about \$646 per year, per NerdWallet's August 2026 rate analysis; other 2026 industry analyses place the national full-coverage average in a roughly \$2,150–\$2,300 range. Rates vary widely by state due to population density, litigation environment, weather risk, and state regulation. Per-state figures below are from NerdWallet's August 2026 analysis (35-year-old driver, good credit, clean record).

by-state-average

State	Avg annual full coverage (\$)	Avg annual minimum coverage (\$)	Notes
Alabama	2177	489	
Alaska	1648	383	
Arizona	2921	922	
Arkansas	2641	546	
California	1931	608	
Colorado	3210	748	
Connecticut	2789	1008	
Delaware	2647	1076	
Florida	3600	913	
Georgia	3136	1043	
Hawaii	1998	603	
Idaho	1998	434	
Illinois	2578	764	
Indiana	1951	523	
Iowa	2228	397	
Kansas	2502	612	
Kentucky	3168	860	
Louisiana	4296	1250	
Maine	1701	530	
Maryland	3016	1105	
Massachusetts	1851	613	
Michigan	3034	688	
Minnesota	2549	650	
Mississippi	2499	591	
Missouri	2365	671	
Montana	2774	428	
Nebraska	1950	433	
Nevada	3428	1019	
New Hampshire	1575	455	
New Jersey	3661	1587	
New Mexico	2131	505	
New York	2676	1027	
North Carolina	1789	598	
North Dakota	2423	448	
Ohio	1799	498	
Oklahoma	2191	477	
Oregon	2184	956	
Pennsylvania	2287	454	
Rhode Island	3107	825	
South Carolina	2288	649	
South Dakota	2212	383	
Tennessee	2130	521	
Texas	3560	1078	
Utah	2317	896	
Vermont	1464	429	
Virginia	2165	786	
Washington	2321	667	
Washington, D.C.	2655	892	
West Virginia	2149	672	

State	Avg annual full coverage (\$)	Avg annual minimum coverage (\$)	Notes
Wisconsin	2315	553	
Wyoming	1148	192	

Sources

- NerdWallet — Average Car Insurance Cost in 2026 (August 2026 rate analysis, by state) (<https://www.nerdwallet.com/insurance/auto/average-car-insurance-cost>)
- Forbes Advisor — Average Cost Of Car Insurance 2026 (by state) (<https://www.forbes.com/advisor/car-insurance/average-cost-of-car-insurance>)
- LendingTree — Average Cost of Car Insurance (2026) (<https://www.lendingtree.com/car-insurance/how-much-does-car-insurance-cost/>)
- AutoInsurance.com — What's the Average Cost of Auto Insurance in 2026? (Average cost by state) (<http://www.autoinsurance.com/cost>)

Disclaimer

This dataset is provided for general informational reference only and is not insurance advice, a rate quote, or a solicitation to purchase coverage. Average premiums reflect a typical driver profile (35-year-old, good credit, clean record) and will vary substantially based on your age, vehicle, driving history, credit profile, ZIP code, coverage limits, and deductible. Always obtain personalized quotes from licensed insurance agents or carriers before making any coverage decision.