



## Auto Insurance

AAA's 2010 Your Driving Costs study found that the average cost to own and operate a sedan rose by 4.8 percent to \$8,487 per year, compared with the previous year. Rising fuel, tire and insurance costs contributed to the increase, with the average cost of auto insurance on sedans rising by 5.7 percent to \$1,031 for a typical policy including collision and comprehensive coverage. The 2010 study is based on costs associated with five top-selling 2009 sedan models selected by AAA. Figures are not comparable to the National Association of Insurance Commissioner's Auto Expenditures data shown below.

### AVERAGE EXPENDITURES FOR AUTO INSURANCE, UNITED STATES, 1999-2008

- 77 percent of insured drivers purchase comprehensive coverage in addition to liability insurance, and 72 percent buy collision coverage, based on 2008 NAIC data.

Year	Average expenditure	Percent change	Year	Average expenditure	Percent change
1999	\$685	-2.6%	2004	\$843	1.6%
2000	690	0.7	2005	831	-1.4
2001	726	5.2	2006	817	-1.7
2002	786	8.3	2007	796	-2.6
2003	830	5.6	2008	789	-0.9

Source: © 2010 National Association of Insurance Commissioners.

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[AVERAGE EXPENDITURES FOR AUTO INSURANCE, UNITED STATES, 1998-2007](#)

### TOP TEN MOST EXPENSIVE AND LEAST EXPENSIVE STATES FOR AUTOMOBILE INSURANCE, 2008 (1)

Rank	Most expensive states	Average expenditure	Rank	Least expensive states	Average expenditure
1	D.C.	\$1,126	1	North Dakota	\$503
2	Louisiana	1,105	2	Iowa	519
3	New Jersey	1,081	3	South Dakota	520
4	Florida	1,055	4	Nebraska	547
5	New York	1,044	5	Idaho	562
6	Delaware	1,007	6	Kansas	576
7	Rhode Island	986	7	Wisconsin	581
8	Nevada	970	8	North Carolina	595
9	Connecticut	950	9	Maine	600
10	Maryland	922	10	Indiana	612

(1) Based on average automobile insurance expenditures.

Source: © 2010 National Association of Insurance Commissioners.

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[TOP TEN MOST EXPENSIVE AND LEAST EXPENSIVE STATES FOR AUTOMOBILE INSURANCE, 2007 \(1\)](#)

### AUTO INSURANCE EXPENDITURES, BY STATE

The table on the following pages shows estimated average expenditures for private passenger automobile insurance by state for 2003 to 2007, providing approximate measures of the relative cost of automobile insurance to consumers in each state. To calculate average expenditures the National Association of Insurance Commissioners assumes that all insured vehicles carry liability coverage but not necessarily collision or comprehensive coverage. The average expenditure measures what consumers actually spend for insurance on each vehicle. It does not equal the sum of liability, collision and comprehensive expenditures because not all policyholders purchase all three coverages.

Expenditures are affected by the coverages purchased as well as other factors. In states where the economy is healthy, people are more likely to purchase new cars. Since new car owners are more likely to purchase physical damage coverages, these states will have a higher average expenditure. The NAIC notes that urban population, traffic density and per capita income have a significant impact on premiums. The latest report shows that high premium states tend also to be highly urban, with higher wage and price levels and greater traffic density. Tort liability and other auto laws, labor costs, liability coverage requirements, theft rates and other factors can also affect auto insurance prices.

### AVERAGE EXPENDITURES FOR AUTO INSURANCE BY STATE, 2004-2008

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AUTO INSURANCE BY STATE, 2003-2007

State	2008					2007		Average expenditure percent change 2007-2008	Average expenditure		
	Liability	Collision	Comprehensive	Average expenditure	Rank (1)	Average expenditure	Rank (1)		2006	2005	2004
Alabama	\$354	\$310	\$134	\$667	32	\$684	31	-2.4%	\$684	\$679	\$677
Alaska	558	375	149	904	12	923	13	-2.1	955	968	974
Arizona	486	296	207	858	14	873	14	-1.6	913	929	931
Arkansas	365	283	152	653	38	660	36	-1.1	684	694	708
California (2)	450	363	103	776	20	809	19	-4.0	839	841	846
Colorado	427	263	155	729	23	738	24	-1.3	785	829	850
Connecticut	592	332	121	950	9	964	10	-1.4	981	993	991
Delaware	698	287	106	1,007	6	1,012	7	-0.4	1,024	1,028	1,022
D.C.	583	430	250	1,126	1	1,140	1	-1.2	1,164	1,187	1,185
Florida	736	281	114	1,055	4	1,043	5	1.2	1,069	1,064	1,062
Georgia	413	357	164	765	21	782	21	-2.2	788	785	779
Hawaii	506	312	113	816	18	837	16	-2.5	853	846	817
Idaho	330	228	116	562	47	564	47	-0.3	577	585	590
Illinois	401	287	111	720	27	723	26	-0.5	740	743	760
Indiana	348	243	109	612	42	618	42	-0.9	631	658	671
Iowa	272	192	153	519	50	518	50	0.2	536	555	580
Kansas	299	230	190	576	46	568	46	1.5	579	589	603
Kentucky	453	256	122	699	29	720	29	-2.9	739	751	758
Louisiana	651	410	214	1,105	2	1,096	3	0.8	1,094	1,078	1,062
Maine	336	255	97	600	43	611	43	-1.7	634	644	650
Maryland	555	316	140	922	10	933	11	-1.2	964	969	973
Massachusetts	564	293	114	903	13	981	9	-8.0	1,042	1,113	1,113
Michigan	494	387	152	907	11	928	12	-2.2	925	931	980
Minnesota	411	207	162	698	30	721	28	-3.1	753	792	829
Mississippi	366	269	154	654	36	680	32	-3.8	746	746	749
Missouri	368	251	148	657	35	658	37	-0.2	673	685	702
Montana	404	241	184	667	31	666	33	0.2	661	686	683
Nebraska	308	201	168	547	48	554	48	-1.3	584	619	637
Nevada	631	335	134	970	8	1,000	8	-2.9	1,006	985	939
New Hampshire	398	277	100	727	25	750	23	-3.0	793	792	798
New Jersey	721	342	134	1,081	3	1,104	2	-2.0	1,152	1,185	1,221
New Mexico	442	294	171	728	24	730	25	-0.2	737	731	728
New York	687	331	154	1,044	5	1,047	4	-0.3	1,083	1,125	1,172
North Carolina	352	240	114	595	44	591	44	0.7	596	602	597
North Dakota	242	186	216	503	51	512	51	-1.7	530	555	562
Ohio	355	239	100	617	41	628	41	-1.7	654	670	680
Oklahoma	381	275	160	663	33	646	39	2.6	659	678	690
Oregon	485	230	95	727	26	723	27	0.5	726	738	753
Pennsylvania	490	299	120	817	17	820	17	-0.3	832	850	843
Rhode Island	646	372	121	986	7	1,017	6	-3.0	1,038	1,062	1,034
South Carolina	466	252	147	751	22	762	22	-1.4	756	754	763
South Dakota	275	186	191	520	49	534	49	-2.5	554	566	587
Tennessee	356	283	121	641	39	649	38	-1.3	654	659	666
Texas	471	359	178	854	15	808	20	5.7	820	857	880
Utah	430	268	111	709	28	697	30	1.8	702	707	722
Vermont	340	280	115	653	37	662	34	-1.2	687	700	693
Virginia	384	252	114	663	34	661	35	0.3	685	700	702
Washington	551	258	116	840	16	841	15	-0.1	839	842	839
West Virginia	501	289	167	808	19	819	18	-1.4	827	859	875
Wisconsin	322	202	117	581	45	582	45	0.0	590	615	636
Wyoming	322	271	202	632	40	631	40	0.1	639	640	629
<b>United States</b>	<b>\$471</b>	<b>\$298</b>	<b>\$134</b>	<b>\$789</b>		<b>\$796</b>		<b>-0.9</b>	<b>\$817</b>	<b>\$831</b>	<b>\$843</b>

(1) Ranked by average expenditure.  
 (2) Preliminary.

Note: Average expenditure=Total written premium/liability car years. A car year is equal to 365 days of insured coverage for a single vehicle. The NAIC does not rank state average expenditures and does not endorse any conclusion drawn from these data.

Source: © 2010 National Association of Insurance Commissioners.

**TOP TEN WRITERS OF PRIVATE PASSENGER AUTO INSURANCE BY DIRECT PREMIUMS WRITTEN, 2010**

(\$000)

Rank	Group	Direct premiums written (1)	Market share
1	State Farm Mutual Automobile Insurance	\$31,132,669	18.7%
2	Allstate Corp.	16,987,898	10.2
3	Berkshire Hathaway Inc.	14,179,673	8.5
4	Progressive Corp.	12,845,461	7.7
5	Zurich Financial Services Ltd.	9,943,802	6.0
6	Liberty Mutual Holding Co.	7,500,758	4.5
7	USAA Insurance Group	7,268,980	4.4
8	Nationwide Mutual Group	7,037,229	4.2
9	Travelers Companies	3,512,489	2.1
10	American Family Mutual Insurance Co.	3,227,718	1.9

(1) Before reinsurance transactions, excluding state funds.

Source: SNL Financial LC.

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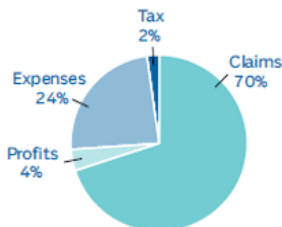
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- In 2009 claims accounted for \$74 of every \$100 earned in private passenger auto insurance premiums in the United States.
- Lawyers' fees accounted for \$12 out of every \$100 in premiums. Half of the fees went to plaintiffs' attorneys and the remainder to defendants' attorneys.

**WHERE THE REVENUE DOLLAR GOES, 2009**

(Premiums and investments)



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**PRIVATE PASSENGER AUTO INSURANCE LOSSES, 2000-2009 (1)**

- For every 100 insured cars in 2009, there were 3.48 property damage liability claims and 0.95 bodily injury liability claims.

Year	Liability			
	Bodily injury (2)		Property damage (3)	
	Claim frequency (4)	Claim severity (5),(6)	Claim frequency (4)	Claim severity (5)
2000	1.20	\$9,807	3.98	\$2,393
2001	1.16	10,149	3.97	2,471
2002	1.15	10,400	3.92	2,552
2003	1.12	11,135	3.84	2,558
2004	1.11	11,638	3.75	2,596
2005	1.07	12,026	3.62	2,670

\$500 deductible.  
(8) Excludes wind and water losses.

Source: ISO.

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PRIVATE PASSENGER AUTO INSURANCE LOSSES, 1999-2008 (1)

**INCURRED LOSSES FOR AUTO INSURANCE, 2005-2009 (1)**

(\$'000)

	2005	2006	2007	2008	2009
Private passenger liability	\$57,164,750	\$56,021,405	\$59,828,548	\$60,781,574	\$62,792,944
Private passenger physical damage	36,764,390	36,203,926	37,506,667	39,187,993	36,648,185
Commercial auto liability	10,593,329	10,491,838	10,069,874	9,963,955	9,347,416
Commercial auto physical damage	3,508,904	3,528,543	3,520,129	3,501,646	3,015,850
<b>Total</b>	<b>\$108,031,373</b>	<b>\$106,245,712</b>	<b>\$110,925,218</b>	<b>\$113,435,168</b>	<b>\$111,804,395</b>

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INCURRED LOSSES FOR AUTO INSURANCE, 2004-2008 (1)

**THE SHARED/RESIDUAL MARKET AND NONSTANDARD MARKETS**

All states and the District of Columbia use special systems to guarantee that auto insurance is available to those who cannot obtain it in the private market. Each type of system is

(1) Losses occurring within a fixed period, whether or not adjusted or paid during the same period, on a direct basis before reinsurance.

Source: SNL Financial LC.

commonly known as an assigned risk plan, although that term technically applies to only one type of plan. The assigned risk and other plans are known in the insurance industry as the shared, or residual, market. Policyholders in assigned risk plans are assigned to various insurance companies doing business in the state. In the voluntary, or regular, market, auto insurers are free to select policyholders.

The percentage of vehicles insured in the shared market is dropping, in part because of the evolution of the nonstandard sector of the voluntary market. The nonstandard market is a niche market for drivers who have a worse than average driving record or drive specialized cars such as high-powered sports cars and custom-built cars. It is made up of both small specialty companies, whose only business is the nonstandard market, and well-known auto insurance companies with nonstandard divisions.

Until the mid-1960s, most drivers who did not meet an insurance company's "standard" or "preferred risk" underwriting criteria could only find coverage in the shared market, where prices are generally much higher and insurers pool or share the profits and losses. With advancements in computer technology that made it easier to set appropriate prices for smaller and smaller risk categories, some insurers began to specialize in insuring drivers with marginally bad driving records. By the late 1990s the nonstandard market accounted for about one-fifth of the total private passenger auto insurance market. This has held steady. A 2008 Conning study found that in 2006 auto insurers specializing in nonstandard private passenger auto insurance had direct premiums written of \$36.9 billion, representing 22 percent of the total private passenger auto insurance market.

**PRIVATE PASSENGER CARS INSURED IN THE SHARED AND VOLUNTARY MARKETS, 2009**

State	Voluntary market	Shared market	Total	Shared market as a percent of total
Alabama	3,403,314	2	3,403,316	(1)
Alaska	446,772	57	446,829	0.013%
Arizona	4,104,730	15	4,104,745	(1)
Arkansas	2,084,834	3	2,084,837	(1)
California	23,751,606	2,665	23,754,271	0.011
Colorado	3,697,549	0	3,697,549	(1)
Connecticut	2,434,479	367	2,434,846	0.015
Delaware	609,041	14	609,055	0.002
D.C.	226,955	310	227,265	0.136
Florida	11,331,352	3	11,331,355	(1)
Georgia	6,851,612	0	6,851,612	(1)
Hawaii	838,199	5,036	843,235	0.597
Idaho	1,220,058	40	1,220,098	0.003
Illinois	7,778,196	929	7,779,125	0.012
Indiana	4,393,161	3	4,393,164	(1)

Iowa	2,420,436	13	2,420,449	0.001
Kansas	2,405,397	1,328	2,406,725	0.055
Kentucky	3,031,559	31	3,031,590	0.001
Louisiana	2,856,335	2	2,856,337	(1)
Maine	999,788	15	999,803	0.002
Maryland	3,810,223	71,280	3,881,503	1.836
Massachusetts	3,989,731	106,328	4,096,059	2.596
Michigan	6,142,874	723	6,143,597	0.012
Minnesota	3,787,484	4	3,787,488	(1)
Mississippi	1,826,702	42	1,826,744	0.002
Missouri	4,197,558	13	4,197,571	(1)
Montana	787,392	151	787,543	0.019
Nebraska	1,531,531	6	1,531,537	(1)
Nevada	1,728,578	4	1,728,582	(1)
New Hampshire	887,429	464	887,893	0.052
New Jersey	5,283,328	29,578	5,312,906	0.557
New Mexico	1,485,223	26	1,485,249	0.002
New York	9,259,388	90,693	9,350,081	0.970
North Carolina	5,641,649	1,392,804	7,034,453	19.800
North Dakota	607,276	1	607,277	(1)
Ohio	8,040,076	1	8,040,077	(1)
Oklahoma	2,623,765	33	2,623,798	0.001
Oregon	2,721,559	8	2,721,567	(1)
Pennsylvania	8,563,617	15,566	8,579,183	0.181
Rhode island	668,454	8,090	676,544	1.196
South Carolina	3,328,156	-1	3,328,155	0.000
South Dakota	690,876	1	690,877	(1)
Tennessee	4,204,292	18	4,204,310	(1)
Texas	NA	NA	NA	NA
Utah	1,821,162	1	1,821,163	(1)
Vermont	467,390	282	467,672	0.060
Virginia	6,045,722	930	6,046,652	0.015
Washington	4,539,004	1	4,539,005	(1)
West virginia	1,306,645	14	1,306,659	0.001
Wisconsin	3,670,005	0	3,670,005	(1)
Wyoming	511,863	1	511,864	(1)
<b>United States</b>	<b>185,054,325</b>	<b>1,727,895</b>	<b>186,782,220</b>	<b>0.925%</b>

(1) Less than .001 percent.

NA=Data not available.

Source: Automobile Insurance Plans Office.

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[PRIVATE PASSENGER CARS INSURED IN SHARED MARKETS AND VOLUNTARY MARKETS, 2007](#)

[PRIVATE PASSENGER CARS INSURED IN THE SHARED AND VOLUNTARY MARKETS, 2008](#)

**COLLISION LOSSES**

The chart below shows the claim frequency, average loss payment per claim and average loss payment per insured vehicle year under collision coverage for recent model vehicles. The last item factors in both claim frequency and the average loss payment per claim. This combination is a measurement of overall insurance losses.

The claim frequency is expressed as a rate per 100 insured vehicle years. A vehicle year is equal to 365 days of insurance coverage for a single vehicle.

**COLLISION COVERAGE INSURANCE LOSSES IN YEARS SINCE INTRODUCTION, 2007-2009 MODEL YEAR PASSENGER VEHICLES (1)**

	Model years			
	2007	2008	2009	2007-2009
<b>Claim frequency per 100 insured vehicle years</b>				
Passenger cars and minivans	8.5	8.2	7.8	8.4
Pickups	6.4	6.5	5.8	6.4

SUVs	6.4	6.3	5.9	6.3
All passenger vehicles	7.6	7.4	7.2	7.6
<b>Average loss payment per claim</b>				
Passenger cars and minivans	\$4,121	\$4,259	\$4,245	\$4,170
Pickups	4,337	4,480	4,193	4,379
SUVs	3,688	3,800	3,838	3,729
All passenger vehicles	4,041	4,172	4,177	4,088
<b>Average loss payment per insured vehicle year</b>				
Passenger cars and minivans	\$352	\$350	\$331	\$350
Pickups	277	292	241	281
SUVs	236	240	226	237
All passenger vehicles	309	311	303	309

(1) Results based on data from model year introduction through July 2009. Older model years will have payments at different development stages than new model years.

Source: Highway Loss Data Institute.

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[COLLISION COVERAGE INSURANCE LOSSES IN YEARS SINCE INTRODUCTION, 2006-2008 MODEL YEAR PASSENGER VEHICLES \(1\)](#)

**CONSUMER PRICES**

The Bureau of Labor Statistics's consumer price index (CPI) tracks changes in the prices paid by consumers for a representative "basket" of goods and services. The index shows that the cost of living (all items) fell from 2008 to 2009, the first decrease since 1955, but the cost of auto insurance, and related items, such as healthcare and legal services increased.

**CONSUMER PRICE INDICES FOR INSURANCE AND RELATED ITEMS AND ANNUAL RATES OF CHANGE, 2001-2010**

View Archived Tables:  
[CONSUMER PRICE INDICES FOR INSURANCE AND RELATED ITEMS AND ANNUAL RATES OF CHANGE, 2000-2009](#)

(Base: 1982-84=100)

Year	Cost of living (all items)		Motor vehicle insurance		Medical care items		Physicians' services		Hospital services (1)	
	Index	Percent change	Index	Percent change	Index	Percent change	Index	Percent change	Index	Percent change
2001	177.1	2.8%	268.1	4.4%	272.8	4.6%	253.6	3.6%	123.6	6.6%
2002	179.9	1.6	291.6	8.8	285.6	4.7	260.6	2.8	134.7	9.0
2003	184.0	2.3	314.4	7.8	297.1	4.0	267.7	2.7	144.7	7.4
2004	188.9	2.7	323.2	2.8	310.1	4.4	278.3	4.0	153.4	6.0
2005	195.3	3.4	329.9	2.1	323.2	4.2	287.5	3.3	161.6	5.3
2006	201.6	3.2	331.8	0.6	336.2	4.0	291.9	1.5	172.1	6.5
2007	207.3	2.8	333.1	0.4	351.1	4.4	303.2	3.9	183.6	6.7
2008	215.3	3.8	341.5	2.5	364.1	3.7	311.3	2.7	197.2	7.4
2009	214.5	-0.4	357.0	4.5	375.6	3.2	320.8	3.0	210.7	6.9
2010	218.1	1.6	375.2	5.1	388.4	3.4	331.3	3.3	227.2	7.8
<b>Percent change 2001-2010</b>		<b>23.2%</b>		<b>39.9%</b>		<b>42.4%</b>		<b>30.6%</b>		<b>83.8%</b>

**CONSUMER PRICE INDICES FOR INSURANCE AND RELATED ITEMS AND ANNUAL RATES OF CHANGE, 2001-2010 (CONT'D)**

(Base: 1982-84=100)

Year	Motor vehicle body work		New vehicles		New cars		New trucks (2)	
	Index	Percent change	Index	Percent change	Index	Percent change	Index	Percent change
2001	194.9	3.8%	142.1	-0.5%	138.9	-0.5%	150.7	-0.7%
2002	199.6	2.4	140.0	-1.5	137.3	-1.2	147.8	-1.9
2003	202.9	1.7	137.9	-1.5	134.7	-1.9	146.1	-1.2
2004	208.2	2.6	137.1	-0.6	133.9	-0.6	145.0	-0.8
2005	215.0	3.3	137.9	0.6	135.2	1.0	145.3	0.2
2006	224.8	4.6	137.6	-0.2	136.4	0.9	142.9	-1.7
2007	232.2	3.3	136.3	-1.0	135.9	-0.4	140.7	-1.5
2008	239.7	3.2	134.2	-1.5	135.4	-0.3	137.1	-2.6
2009	248.5	3.7	135.6	1.1	136.7	0.9	138.8	1.3
2010	254.4	2.4	138.0	1.8	138.1	1.0	142.7	2.8

Percent change 2001-2010			30.5%			-2.9%			-0.6%			-5.3%
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CONSUMER PRICE INDICES FOR INSURANCE AND RELATED ITEMS AND ANNUAL RATES OF CHANGE, 2000-2009 (Cont'd)

**CONSUMER PRICE INDICES FOR INSURANCE AND RELATED ITEMS AND ANNUAL RATES OF CHANGE, 2001-2010 (CONT'D)**

(Base: 1982-84=100)

View Archived Tables:  
CONSUMER PRICE  
INDICES FOR  
INSURANCE AND  
RELATED ITEMS AND  
ANNUAL RATES OF  
CHANGE, 2000-2009  
(Cont'd)

Year	Used cars and trucks		Tenants and household insurance (3), (4)		Repair of household items (3), (5)		Legal services		Existing single-family homes	
	Index	Percent change	Index	Percent change	Index	Percent change	Index	Percent change	Median price (\$000)	Percent change
2001	158.7	1.9%	106.2	2.4%	119.4	7.0%	199.5	5.4%	\$153	6.6%
2002	152.0	-4.2	108.7	2.4	125.1	4.8	211.1	5.8	165	7.8
2003	142.9	-6.0	114.8	5.6	131.0	4.7	221.7	5.0	179	8.4
2004	133.3	-6.7	116.2	1.2	139.4	6.4	232.3	4.8	195	9.3
2005	139.4	4.6	117.6	1.2	147.4	5.7	241.8	4.1	220	12.4
2006	140.0	0.4	116.5	-0.9	154.7	5.0	250.0	3.4	222	1.0
2007	135.7	-3.0	117.0	0.4	161.2	4.2	260.3	4.1	219	-1.3
2008	134.0	-1.3	118.8	1.6	170.0	5.5	270.7	4.0	198	-9.5
2009	127.0	-5.2	121.5	2.2	176.0	3.5	278.1	2.7	173	-12.9
2010	143.1	12.7	125.7	3.5	NA	NA	288.1	3.6	173 (6)	0.3
<b>Percent change 2001-2010</b>		<b>-9.8%</b>		<b>18.4%</b>		<b>NA</b>		<b>44.4%</b>		<b>13.0% (6)</b>

(1) December 1996=100.

(2) December 1983=100.

(3) December 1997=100.

(4) Only includes insurance covering rental properties.

(5) Includes appliances, reupholstery and inside home maintenance.

(6) Preliminary.

NA=Data not available.

Note: Percent changes after 2007 for consumer price indices and all years for the median price of existing single-family homes calculated from unrounded data.

Source: U.S. Department of Labor, Bureau of Labor Statistics; National Association of Realtors.