

Alaska Auto Total Loss Threshold by Law

Car insurance in Alaska varies widely by where you drive. Only a fraction of Alaska is accessible by road. Use our map to find out the average state car insurance rates for every city and village in Alaska.

Alaska car insurance requirements

Alaska state law requires the following minimum car insurance coverage:

Minimum bodily injury liability \$50,000/\$100,000

Minimum property damage liability \$25,000

Alaska Car Insurance Rates by ZIP Code & City

99501

99501 - Anchorage

AVERAGE RATE: \$1,372

HIGHEST RATE: \$1,931 LOWEST RATE: \$773

MOST & LEAST EXPENSIVE ZIP CODES In Alaska

HIGHEST RATE:

99501- ANCHORAGE: \$1,372

99502- ANCHORAGE: \$1,372

99513- ANCHORAGE: \$1,372

99504- ANCHORAGE: \$1,372

LOWEST RATE:

99827- HAINES: \$1,019

99835- SITKA: \$1,019

99829- HOONAH: \$1,019

99826- GUSTAVUS: \$1,019

Along with Maine, Alaska has the highest minimum required bodily injury liability limits in the U.S. with a minimum of \$50,000 in bodily injury liability coverage, and up to \$100,000 per accident, and \$25,000 in property damage liability coverage.

In Alaska, anytime your license is suspended, revoked or limited, you are required by the state to obtain an SR-22 filing as part of your car insurance policy. For most offenses, you must carry the SR-22 for three years.

Coverage lapse: A lapse in coverage can send your car insurance rates skyrocketing in most states. But in Alaska, if you haven't owned a car, weren't legally required to carry insurance and haven't violated the Alaska mandatory insurance act, your lack of prior insurance coverage cannot be considered as a factor in rating your policy.

Uninsured motorist penalties for Alaska: You may be fined from \$500 to \$1,000, sentenced to 90 days in jail, your license may be suspended and you may be required to file an SR-22 form if you're in an accident.

Electronic proof of insurance: Alaska is one of 31 states that allow drivers to show proof of insurance on a smartphone during a traffic stop.

Largest car insurance companies in Alaska

Rank	Company / Group	Direct Premiums Written (\$)	Market Share (%)
1	State Farm Group	120,557	27.38
2	Berkshire Hathaway Insurance	76,982	17.48
3	USAA Group	74,439	16.91
4	Allstate Insurance Group	64,778	14.71
5	Progressive Insurance Group	46,050	10.46
6	Liberty Mutual Insurance Companies	14,900	3.38
7	Hartford Insurance Group	12,791	2.91
8	COUNTRY Financial PC Group	12,300	2.79
9	Farmers Insurance Group	7,283	1.65
10	Horace Mann Insurance Group	6,750	1.53