



CarInsurance.com Unveils Cheapest Florida Car Insurance

With sky-high gas prices, consumers can save on driving costs by finding the least expensive coverage options available in their state

Foster City, CA – April 19, 2022 – [CarInsurance.com](https://www.carinsurance.com), a one-stop online destination for car insurance information, today releases a list of auto-insurance companies offering the cheapest car insurance in Florida. With state gas prices at about \$4 per gallon, drivers looking to save money could offset high fuel costs with lower car insurance premiums.

Find the resource here: [What's the cheapest car insurance in Florida?](#)

CarInsurance.com's rate analysis finds Geico has the cheapest car insurance rates in Florida. The insurer offers a full coverage policy with an average premium of \$129 per month.

The average cost of car insurance in Florida is \$219 per month for a full coverage policy. A full coverage policy includes liability insurance--required by law in most states--and optional coverage such as comprehensive and collision insurance, which comes with a deductible.

In addition to Geico, State Farm, Travelers, and Nationwide also offer low car insurance rates in Florida:

Insurance Company	Average Monthly Rates: Full Coverage
Geico	\$129
State Farm	\$148
Travelers	\$177
Nationwide	\$182

“Remember that insurance companies also offer cheaper policies for certain drivers,” says John McCormick, editorial director, CarInsurance.com. “And rates vary based on a number of factors such as a driver’s age, location, driving record, credit score, driving habits, and type of vehicle.” Drivers in certain categories could see significant savings.

For instance:

- Married drivers pay 7% less than single drivers
- Florida drivers with clean records pay 34% less than drivers with a DUI
- Florida drivers in their 20s pay 63% lower rates for insurance than 16-year-olds

Car insurance companies set rates based on many factors. One of the most important is where a person lives. Companies look at the number and cost of car insurance claims in an area to determine how risky it is to insure a driver.

The city with the lowest auto insurance rates in Florida is Santa Rosa Beach, at \$1,982 per year. Insurance companies use data about thefts, collisions, and vandalism to decide how likely it is for one of these things to happen in a particular city. Insurers also consider driving records, the type of car driven, and a car's age to determine premiums.

Below is a list of cities in Florida with the lowest auto insurance rates:

City	Avg. Annual Premium
Santa Rosa Beach	\$1,982
Freeport	\$1,996
High Springs	\$2,005

McCormick is available for comment.

About CarInsurance.com

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CarInsurance.com 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.com 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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