

CarInsurance.com Names the Most and Least Expensive ZIP Codes for Car Insurance

Foster City, CA – March 10, 2020 – Where people live and what ZIP code they claim surprisingly plays an outsized role in how insurance companies determine insurance rates.

To shed light on this practice and help consumers save money, [CarInsurance.com](https://www.carinsurance.com), a one-stop destination for unbiased, expert advice on car insurance, released today new data showing which ZIP codes are most and least expensive for car insurance.

Based on the number and severity of car insurance claims within an area, insurers assign ZIP codes different risk levels. Insurers look at factors such as frequency of thefts, collisions and vandalism to gauge the likelihood of such incidents happening to drivers within a given ZIP code.

This is generally used as the base rate from which insurers calculate premiums. Other pricing factors, such as your driving record, type of car you drive and your age are then added into this calculation.

Three Most Expensive ZIP Codes

State	ZIP Code	City/Borough	Average rate for that ZIP code	State average	% higher than state average
Michigan	48226	Detroit	\$6,329	\$3,141	101%
New York	11212	Brooklyn	\$5,703	\$2,062	177%
Louisiana	70117	New Orleans	\$4,601	\$2,601	77%

Three Least Expensive ZIP Codes

State	ZIP Code	City	Average rate for that ZIP code	State average	% below state average
Maine	04735	Bridgewater	\$993	\$1,080	-8%
New Hampshire	03766	Lebanon	\$995	\$1,086	-8%
Ohio	45885	St. Marys	\$995	\$1,191	-16%

For consumers, it's wise to compare rates to save money and avoid overpaying. To help, consumers can access CarInsurance.com's [ZIP Code Calculator](#) tool to see the average premium for their location, as well preview the highest and lowest rates available to them.

CarInsurance.com Editorial Director Michelle Megna is available to comment on how consumers can maximize their savings when shopping for auto insurance, not matter what ZIP code they call home.

You can also read a comprehensive article overview highlighting the data and methodology, entitled [2020: Most and Least Expensive ZIP Codes for Car Insurance by State](#).

About CarInsurance.com

[CarInsurance.com](#) is owned and operated by QuinStreet, Inc. (Nasdaq: [QNST](#)), a pioneer in delivering online marketplace solutions to match searchers with brands in digital media.

QuinStreet is committed to providing consumers and businesses with the information and tools they need to research, find and select the products and brands that meet their needs. CarInsurance.com is a member of the company's expert research and publishing division.

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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