

Press Release: Cheapest and priciest ZIP codes for car insurance

CarInsurance.com offers tool with average car insurance rates for six age groups and three coverage levels for nearly every ZIP code in the nation.

May 31, 2017 (Foster City, Calif.) – Detroit, Michigan has the highest car insurance rates in the country, followed by Brooklyn, New York and New Orleans, Louisiana, according to an analysis of car insurance rates nationwide.

CarInsurance.com, an independent quote-comparison website and consumer guide to insurance, analyzed rates for a 2016 Honda Accord with full coverage in nearly all ZIP codes in the U.S. Drivers can enter a ZIP code in CarInsurance.com's average car insurance rates tool to see the average premium for the location, as well as the highest and lowest rates.

You can get a customized rate by choosing from among six age groups for men and women and three coverage levels. "Our analysis showed a national average rate of \$1,355 for full coverage on a Honda Accord," said Michelle Megna, managing editor of CarInsurance.com.

"Several locations, including San Jose, California, and Scottsdale, Arizona, fall at the average, but rates vary widely across the country and even within the same ZIP code, as pricing is not standard among insurers."

Rankings were determined by identifying the highest ZIP code for car insurance in each state and then listing them in descending order.

See "Most and least expensive ZIP codes for car insurance by state" for the complete list. Top 5 most expensive locations for car insurance rates are:

ZIP Code	Highest Average Premium	% Above State Average
Detroit, Michigan: 48227	\$7,415	199 % more than state average of \$2,484
Brooklyn, New York: 11212	\$4,440	152% more than state average of \$1,759
New Orleans, Louisiana: 70117	\$3,747	71% more than state average of \$2,190
Coral Gables, Florida: 33135	\$3,310	82% more than state average of \$1,823
Philadelphia, Pennsylvania: 19132	\$3,189	110% more than state average of \$1,522

Many factors go into calculating car insurance rates, but a driver's location is typically used to kick off the process.

ZIP codes are judged to have different risk levels based on the number and severity of car insurance claims within the area. From there, car insurance companies create the base rate used as the starting point for drivers buying coverage, and then add other pricing factors such as the driver's age, driving record and type of car.

Every car insurance company has its own base rate and does its own calculations, which is why it's important to comparison shop to get the best car insurance rates. "If you don't compare rates, you can wind up overpaying by hundreds of dollars, said Megna. "Let's look at Scottsdale, Arizona, ZIP code 85262 as an example, because it has the same average rate as the nation.

The difference between the highest and lowest rate among six insurers in this case is \$863. So if you don't shop around, and take the policies priced on the higher end of the range, you can be out around \$800."

Rankings for the cheapest ZIP code were in ascending order from lowest premium. Top least expensive locations for car insurance rates are:

ZIP Code	Lowest Average Premium	% Below State Average
Fremont, Ohio: 43420, and Coldwater, Ohio: 45828 (tie)	\$804	16% less than state average of \$952
Swannanoa, North Carolina: 28778	\$813	15% less than state average of \$960
Normal, Illinois: 61761	\$818	18% less than state average of \$1,004
Blacksburg, Virginia: 24060	\$819	16% less than state average of \$972
Lafayette, Indiana: 47901	\$838	13% less than state average of \$964

Read the full article and methodology at:

<https://www.carinsurance.com/Articles/car-insurance-rate-comparison.aspx>

About CarInsurance.com

[CarInsurance.com](https://www.carinsurance.com), an independent quote comparison website, has been offering drivers expert advice about the different types of car insurance and how to shop for them since 2003.

Using a combination of industry expertise and information drawn from thousands of online quotes delivered without obligation each month, CarInsurance.com is a source for unbiased answers and data about what consumers should expect from an insurance policy.

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