

# California Car Insurance

In our research, we found that average car insurance in California (CA) is \$177 per month for a full coverage policy. This guide to buying car insurance for California drivers is based on rate data research and expert advice from our veteran staff of insurance analysts and editors. You'll learn how much coverage to buy, how much it will cost, and learn how auto insurance in California works to protect you and your family.



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 Editorial Integrity - Why you should trust us?

## Get Personalized *Car Insurance Quotes*







I own my home  I am married  I've served in the military

Here you will find out everything you need to know to buy car insurance in California. We provide average California auto insurance rates for your neighborhood. You'll also learn how much car insurance you need for your particular situation. That means you'll know what to expect when shopping for auto insurance in California – and you won't overpay for it. You'll also see rates for the following:

- Low cost auto insurance for drivers with tickets
- Companies ranked from cheapest to most expensive for drivers with accidents
- Ranking of the best car insurance companies for California drivers
- Rates and savings by coverage level, ZIP code and company

### Key Highlights

- Average rates for three coverage levels and six age groups by ZIP code
- Rates and savings by coverage level, ZIP code and company
- Average increase to rates for accidents, tickets, bad credit
- Best California car insurance companies based on customer satisfaction survey



Average Car Insurance In California (CA)

**\$177/mo.**

Average monthly cost for California drivers for full coverage

## Best Car Insurance in California

There's no one best type of car insurance for everyone. Some drivers are willing to pay a bit more for outstanding customer service, some want the lowest rates, while others prefer carriers who can handle claims and payments through mobile apps. Here we highlight the best car insurance companies in California for various services, based on a survey of current policyholders. Scores are out of 100.

- **Best car insurance in California for customer service:** Allstate ranked as the best in this category, with a score of 91 out of 100. It was followed by USAA, which serves active military members and their immediate family members, with a score of 90. CSAA Insurance group placed third with a score of 88.
- **Best for claims handling:** American family placed first in this category (95), followed by Mercury (94). Rounding out the top three was CSAA Insurance group, with a score of 93.
- **Best for mobile apps/website:** Safeco was the top insurer when it came to ease-of-use and functionality of its website and apps, scoring 89. USAA placed second (87) and Farmers was third (86).

## How To Get Cheap Car Insurance In California

The most effective way to find low cost California insurance is to compare car insurance quotes from multiple carriers. Your age, your driving record, the model of car you have, the severity and frequency of claims in your neighborhood and other variables are used by insurance companies to figure out the cost of your policy. That's why the price for the same coverage can vary significantly among insurance companies — and why you should compare rates. You should comparison shop upon renewal, but also if you move, add a vehicle or teen driver to your policy, get married or divorced or buy a home.

Other tips for garnering the most affordable California car insurance include:

- Maximizing discounts, for instance bundling your home and auto with the same company can save up to 12% on your auto costs.

- Dropping comprehensive and collision for cars that are worth less than \$3,000
- Hiking your deductible amount, for instance, from \$500 to \$1,000

### Low cost auto insurance for one at-fault accident

Geico is the cheapest car insurance for drivers in California with a recent accident, coming in at about half the price of the most expensive, according to CarInsurance.com's rate analysis You'll see below what you can expect to pay, on average, for California car insurance after an accident claim. Even after a car wreck, you can save money by comparison shopping. The difference between the highest rate and lowest rate is over \$2,000, so that's how much you can save

Company	1 At-fault property damage accident over \$2K	2 At-fault property damage accident over \$2k	At-fault bodily injury accident
Allied AMCO PPA	\$2,922	\$4,092	\$2,922
Allstate Northbrook Indemnity	\$4,110	\$6,883	\$5,138
Farmers Ins Exchange	\$3,650	\$4,159	\$3,650
GEICO General	\$2,089	\$3,262	\$2,611
State Farm Mutual Auto	\$2,403	\$4,682	\$3,004
United Financial Casualty	\$3,313	\$4,318	\$3,313

### Who has cheapest car insurance for drivers with speeding tickets?

If you get a speeding ticket, chances are you'll see an increase in what you pay for car insurance, upon your policy renewal. Typically, you'll pay more for three years. But even with a traffic ticket, comparison shopping can save you money. For instance, you'll see that the difference between the highest rate and the lowest in the table below is \$1,320, on average, according to CarInsurance.com's rate analysis. That's how much you can save by comparing car insurance companies.

Company	Average Rate
GEICO General	\$1,602
Farmers Ins Exchange	\$2,156
State Farm Mutual Auto	\$2,300

United Financial Casualty	\$2,589
Allstate Northbrook Indemnity	\$2,760
Allied AMCO PPA	\$2,922

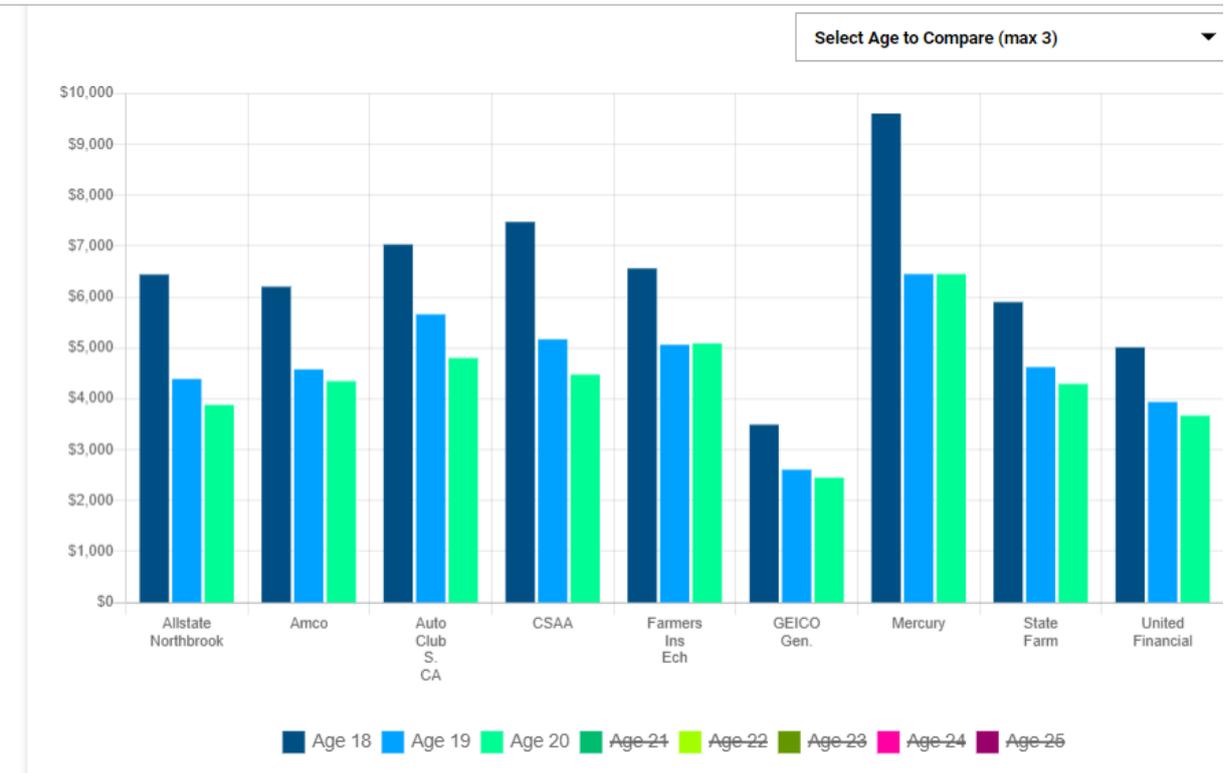
### How much does it cost to add a teen driver in California?

It costs a lot of money to add a teen driver to your policy, no matter where you live. In California, it can be as much as \$5,474 more a year, according to CarInsurance.com's analysis of rate data. Geico's cost after adding a driver age 16 to your policy is the lowest, at a bit more than \$3,180 a year.

Company	Average Rate	Average Rate after adding female teen	\$ Increase (female)	Average Rate after adding male teen	\$ Increase (male)
Allied AMCO PPA	\$1,993	\$5,805	\$3,813	\$6,675	\$4,683
Allstate Northbrook Indemnity	\$1,909	\$6,184	\$4,275	\$7,725	\$5,816
Farmers Ins Exchange	\$2,156	\$5,845	\$3,689	\$9,414	\$7,258
GEICO General	\$1,193	\$3,099	\$1,906	\$3,264	\$2,071
State Farm Mutual Auto	\$1,836	\$4,077	\$2,241	\$5,272	\$3,436
United Financial Casualty	\$1,609	\$1,609	\$0	\$1,609	\$0

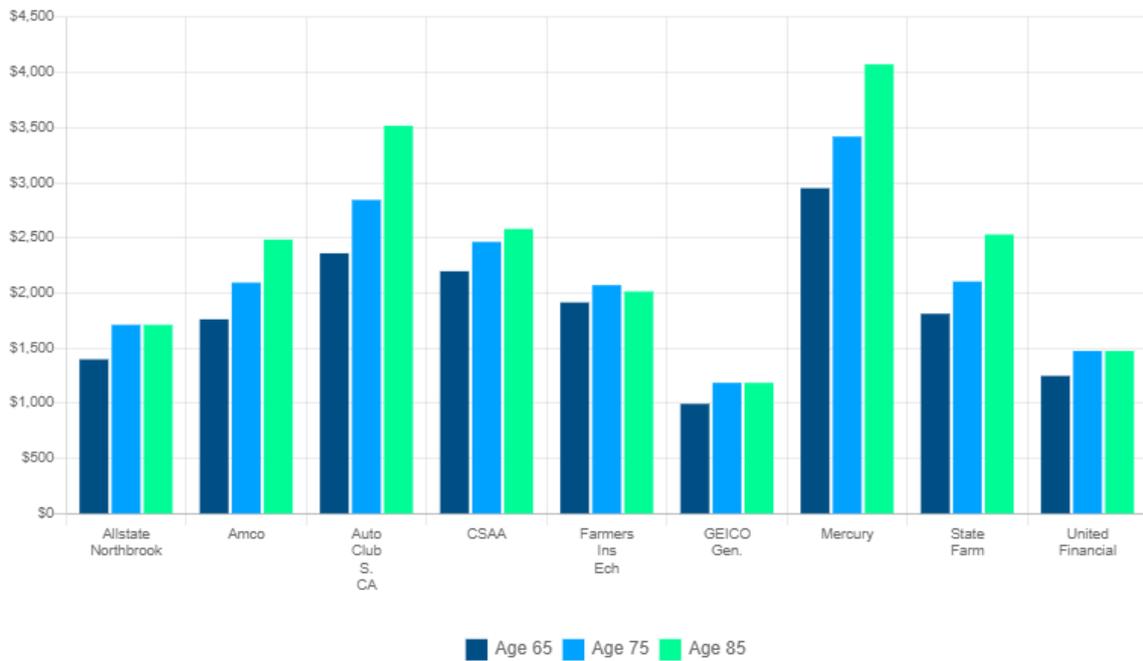
### Cheapest auto insurance for young drivers: Ages 18 to 25

You'll see in the chart below which car insurance companies have the lowest rates for young drivers buying a full coverage policy. [Average car insurance rates by age data](#) shows that drivers typically pay higher rates until age 26, when rates begin to drop as drivers gain more experience on the road. But even young drivers can save money by comparing car insurance rates to see which company has the lowest rates, by qualifying for student discounts and by staying on their parents' policy as long as possible



### Senior drivers: Cheap auto insurance for California drivers age 65 to 85

Below you can see how average rates compare, by company, for drivers age 65 and over, buying a full coverage policy. Comparing car insurance quotes is always one of the best ways to save on coverage, regardless of age, but another way to trim costs for seniors is by qualifying for mature driver discounts.



## Check our car insurance offers for you

Company	Offer	Get Your Personalized Quote
	Auto Insurance Rates as Low as \$19/Month	<a href="#">GET QUOTES</a>
	GEICO has licensed insurance agents available 24/7	<a href="#">GET QUOTES</a>
	Switch and see how State Farm could help you save 21%* on car insurance. *Average annual per household savings based on a 2019 national survey by State Farm of new policyholders who reported savings by switching to State Farm.	<a href="#">GET QUOTES</a>

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## Cheapest car insurance in California by company

Below you'll see how car insurance companies in California rank on price. Below are average annual rates for California, ranked cheapest to most expensive, for three coverage levels:

- State minimum liability requirements
- Liability limits of \$50,000 per person/\$100,000 per accident and \$50,000 property damage
- Liability of \$100,000 per person/\$300,000 per accident and \$100,000 property damage, with comprehensive and collision at \$500 deductible

Company	State minimum average annual rate	50/100/50 average annual rate	100/300/100 average annual rate
Geico Gen Ins Co	\$358	\$470	\$1,490
United Financial Cas Co	\$499	\$667	\$1,795
Allstate Northbrook Ind Co	\$651	\$714	\$2,223
State Farm Mut Auto Ins Co	\$681	\$883	\$2,345
Farmers Ins Exch	\$717	\$859	\$2,387
Amco Ins Co	\$728	\$918	\$2,510

Who has the cheapest auto insurance in California?



What is the cheapest liability car insurance in California?



What is the cheapest full coverage car insurance in California?



What are the best car insurance companies in California?



# Get car insurance quotes in California

When comparing car insurance quotes, you will typically need to provide fairly basic information:

- ZIP code
- Basic personal information – name, age, birthday
- Driving history
- Current insurance company
- Information on other drivers in your household
- Vehicle make and model
- Desired coverage types, limits and deductibles

More detailed quotes may also require:

- All vehicles VIN (vehicle identification number)
- If you own, lease or financed your vehicle
- Annual mileage
- All household driver's license numbers
- Amount of time you've been insured

Once you provide the information, you will typically get a quote that is in many cases an estimate of what you will pay. Generally, you won't get the actual rate until you lock in a policy. If the difference between the quote and your rate is significant, you can opt out of buying the policy, though generally the estimate will be fairly accurate. Once you are ready to buy a policy you will for certain need to have handy specific information, such as your driver's license number, VIN and so on.

# California car insurance rates near you by ZIP Code

You can see average car insurance rates for nearly all ZIP codes in California by using the tool below. Unlike nearly all other states, in California your credit history isn't allowed to be factored into your car insurance rate, and where you live is considered, but not given as much weight as in other states. California insurance companies primarily factor in the number of years you've been driving, your driving record and how many miles you drive when deciding how much you pay. But every company uses its own method for assessing risk. That's why the cost for the same policy can vary significantly among insurance companies – and why you should compare rates.

### What is the average car insurance cost in California?

The average car insurance rate in California is \$2,125 a year (\$177 monthly) for a driver age 30 for full coverage. That's \$367 more a year than the nationwide average annual rate of \$1,758.

Coverage limits	Average annual rate
Liability Only - state minimum	\$606
Liability Only - 50/100/50 BI/PD	\$752
Full Coverage - 100/300/100 BI/PD \$500 Comp/Collision deductible	\$2,125

## How do I use the calculator to get average car insurance rates in California?

Enter a ZIP code in the tool below to see the average premium for the location. You will also see the highest and lowest rates from the six major carriers surveyed. You can get a more customized rate by choosing from among six age groups and three coverage levels. This way you can tell if your quotes are too high and if you should keep shopping for a lower rate.

## California Car Insurance Rates by ZIP Code

Enter ZIP for average rate. Then enter Age, Gender and Coverage Level for customized rate.



90071

Male

Female

AGE



COVERAGE TYPES ?

- State Minimum Liability
- Liability Only - \$50K/\$100/\$50K
- Full Coverage - \$100K/\$300K/\$100K

Update Rates

90071 | Los Angeles

For 30 Year Old Male (Type: Liability - Minimum)

Average Monthly Premium **\$74**

\$\$\$\$ Highest Rate **\$100/mo.**      \$\$\$\$ Lowest Rate **\$49/mo.**

Compare personalized quotes from up to 20 companies in California now

Start Shopping

### MOST & LEAST EXPENSIVE ZIP CODES in Los Angeles

#### MOST EXPENSIVE PER MONTH

- 91205 - GLENDALE: \$91
- 90212 - BEVERLY HILLS: \$91
- 90038 - LOS ANGELES: \$91
- 91203 - GLENDALE: \$90

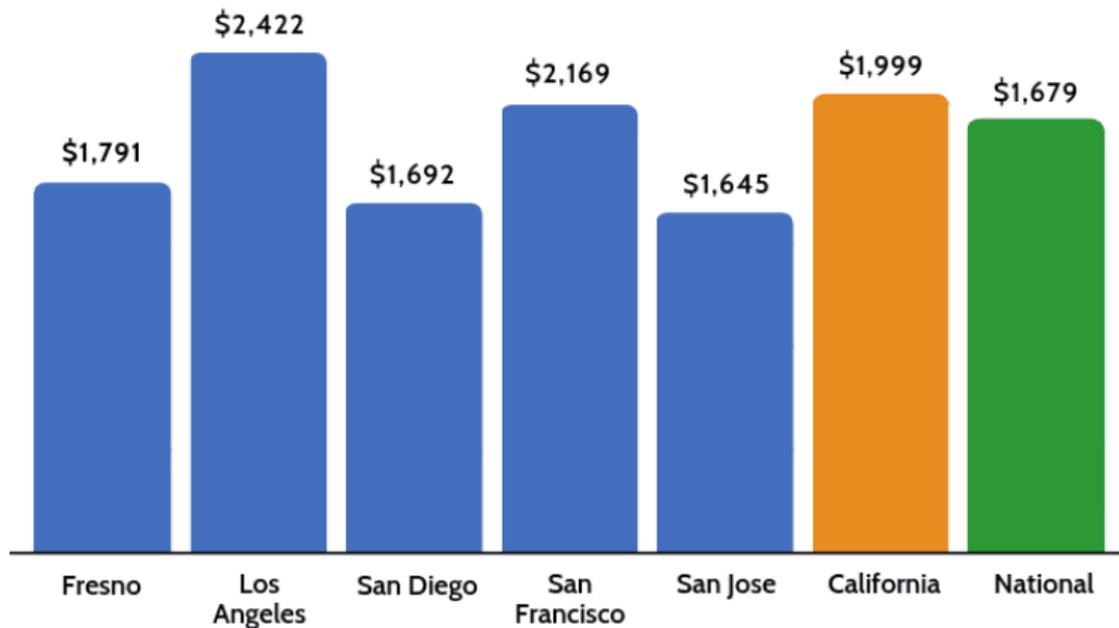
#### LEAST EXPENSIVE PER MONTH

- 96107 - COLEVILLE: \$33
- 96093 - WEAVERVILLE: \$34
- 93513 - BIG PINE: \$34
- 96027 - ETNA: \$34

Methodology +

# Average cost of car insurance in California by city

Below you'll see how average annual rates for several of the largest cities in the state compare to state and national averages. Rates are for coverage of \$100,000 per person/\$300,000 per accident in liability and \$50,000 of property damage coverage, with comprehensive and collision carrying a \$500 deductible.



**Average Rates for Top 5 Cities in California**

## California car insurance laws

Car insurance rates vary by state, as each state has its own laws that stipulate how much coverage you need to drive legally. Other state laws may or may not ban the use of credit or gender and other factors when rates are being set by insurance companies. For instance, California does not allow the use of credit, or gender. Here we'll explain California insurance laws that impact your rates, as well as those that relate to moving violations.

Minimum bodily injury liability	\$15,000/\$30,000
Minimum property damage liability	\$5,000

California laws mandate that you carry minimum liability coverage limits of 15/30/5 on your vehicle. While buying just minimum coverage means you are getting the cheapest car insurance in California, you are only covered for damage you do to other drivers' cars and for others' injuries. That means your insurer won't pay for damage to your car or for your injuries if you cause an accident.

Keep in mind that a minor accident could easily exceed minimum liability coverage limits, leaving you responsible to pay for damages not covered by insurance. For example, if you have \$30,000 in bodily injury liability insurance and you cause an accident that costs \$50,000, you have to pay \$20,000 out-of-pocket. If you don't have the money on hand, your assets may be taken to cover the costs. California also has one of the lowest property damage liability limits in the country at just \$5,000. If you hit a car and it costs more than \$5,000 to fix it, you're on the hook for the rest of the bill.

California bans use of gender in pricing auto insurance	+
California roads with the most fatal accidents	+
Good Driver Discount	+
CAARP: California Automobile Assigned Risk Plan for high-risk drivers	+
Insurance for low-income drivers	+
Pure comparative negligence	+
Claims	+
Medical claims	+
What is the new car insurance grace period in California?	+

## Recommended car insurance coverage in California

When deciding how much car insurance to buy, you need to assess your particular situation. To drive legally, you must buy at least the minimum liability insurance required by your state. If you didn't borrow money from a lender to buy your car and you don't have a lot of money or assets to protect, that might be a wise choice. If, however, you don't own your car outright, you will be required to get comprehensive and collision coverage. Additionally, if you have a home and savings to protect, it's wise to buy more coverage.

Liability	+
Collision and Comprehensive	+
Uninsured/Underinsured Motorist	+
Medical coverage (MedPay)	+
Gap insurance	+

## SR-22 car insurance in California without a car

If you're required to carry an [SR-22](#) but don't own a vehicle, you need to buy a non-owner car insurance policy. An SR-22 can only be filed by car insurance companies after you have obtained at least the state-mandated coverages as part of a car insurance policy. It can be required whether you own a car or not.

If you don't own a car, and need an SR-22, it's likely that a state regulatory entity is requiring you to have an insurer certify that you have the ability to pay future auto accident claims (up to the certain mandated limits). This is done by having an SR-22 form filed on your behalf by your insurance provider. You'll likely need to buy a policy before your driving privileges are reinstated if you're not currently insured.

You'll need to contact your insurance company once a court or state entity lets you know that you need an SR-22. Not all insurance companies file SR-22 forms, so you'll have to check to verify yours does. The SR-22 will be on file with your state DMV or traffic authority.

States can mandate certain non-car owners to obtain car insurance and carry an SR-22 to verify financial responsibility because state agencies are aware that it's possible for these individuals to be negligent and harm other people and their property while driving, even if the car they're operating isn't owned by them.

## Largest car insurance companies in California

Rank	Company	Premiums Written	Market Share
1	State Farm Group	3,910,351	14.34%
2	Farmers Insurance Group	3,158,814	11.59%
3	Berkshire Hathaway Insurance Group	2,502,854	9.18%
4	Allstate Insurance Group	2,446,564	8.97%
5	USAA Group	1,218,792	4.47%
6	Progressive Insurance Group	1,147,186	4.21%
7	Liberty Mutual Insurance Companies	929,058	3.41%
8	Nationwide Group	649,410	2.38%
9	Travelers Group	246,416	0.90%
10	American Family Insurance Group	66,296	0.24%

Source: A.M. Best, State/Line (P/C Lines) - P/C, US; Data as of: November 28, 2018

## Check our car insurance offers for you

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Michelle is a writer, editor and expert on car insurance and personal finance. Prior to joining CarInsurance.com, she reported and edited articles on technology, lifestyle, education and government for magazines, websites and major newspapers, including the New York Daily News.



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