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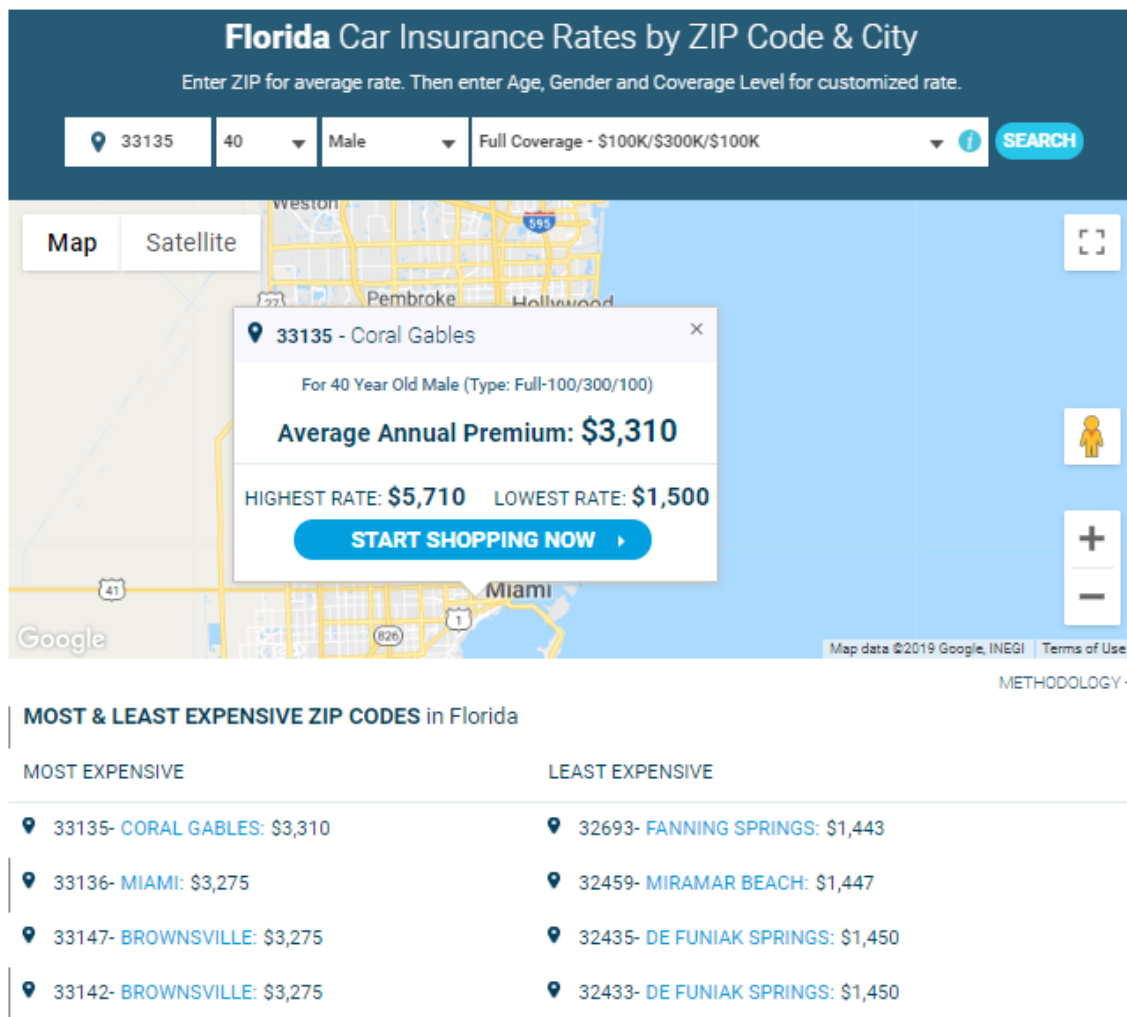
- ☐ I am married
- ☐ I own my home
- ☐ I've served in the military

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Florida Car Insurance

By CarInsurance.com September 23, 2019

Florida auto insurance has some unique qualities compared with insurance in other states, and we'll help you understand it all. Here we provide Florida auto insurance requirements, our recommendations for the coverage you should buy, and insurance laws that are specific to Florida. Also, you can see average car insurance rates for nearly every ZIP code in Florida to help inform you as you shop for auto insurance in the Sunshine State.



The average car insurance rate in Florida is \$1,823 a year. Car insurance companies use different formulas and weigh risks differently for each driver. This means rates can vary significantly by insurer, which is why you should compare rates. For example, in Coral Gables ZIP code 33135, the highest rate among six carriers is \$5,710. That’s over \$4,000 more than the lowest (\$1,500).

Cheap car insurance in Florida

Florida car insurance requirements

Minimum property damage liability	\$10,000
Personal injury protection	\$10,000

Florida laws mandate that drivers carry \$10,000 of [personal injury protection](#) (PIP). It covers you, your passengers and other authorized drivers of your car who are injured while in your insured vehicle. You also must have \$10,000 of property damage liability to pay for damage to others’ cars.

You certainly can drive with just the minimum coverage mandated by the state. But we strongly recommend that you also purchase [bodily injury liability coverage](#). This pays, up to your policy limits, for injuries others receive in an accident caused by you or other drivers listed on your policy. While not required by the state, many car insurance companies require it as part of any policy they issue in Florida. Here's why: Florida is a no-fault state. Treatment for any injuries you suffer is covered by your personal injury protection, up to its limit. This is regardless of who caused the accident. If bills exceed that limit, the at-fault driver is legally personally responsible unless he or she has bought bodily injury liability coverage.

If you buy bodily injury liability coverage, the smallest amount you can buy is \$10,000 per person (up to \$20,000 per accident). Homeowners and those with substantial assets need more than that.

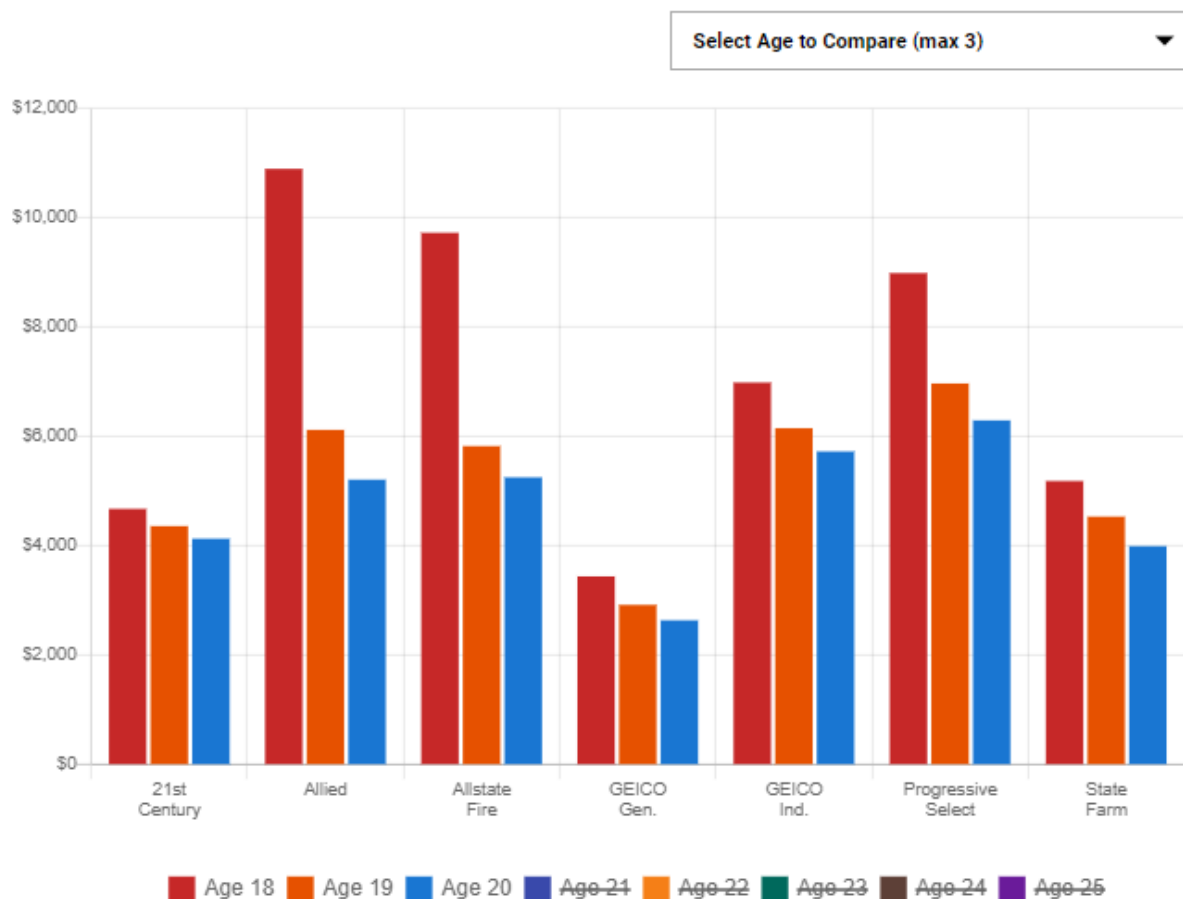
Buying the recommended liability coverage with [comprehensive insurance](#) and [collision coverage](#) will cost more, but generally won’t break the bank. Increasing your insurance from the state minimum to full coverage with a \$500 deductible costs, on average, \$939 more, or \$78 a month.

Coverage limits	Average annual rate
Liability Only - state minimum	\$884
Liability Only - 50/100/50 BI/PD	\$930
Full Coverage - 100/300/100 BI/PD \$500 Comp/Collision deductible	\$1,823

**The table shows the average annual rate of nearly every ZIP code in Florida from up to six major insurance companies. Rates are for a male driver, age 40, with a clean record and good credit for a 2016 Honda Accord. Data was provided for CarInsurance.com by Quadrant Information Services.

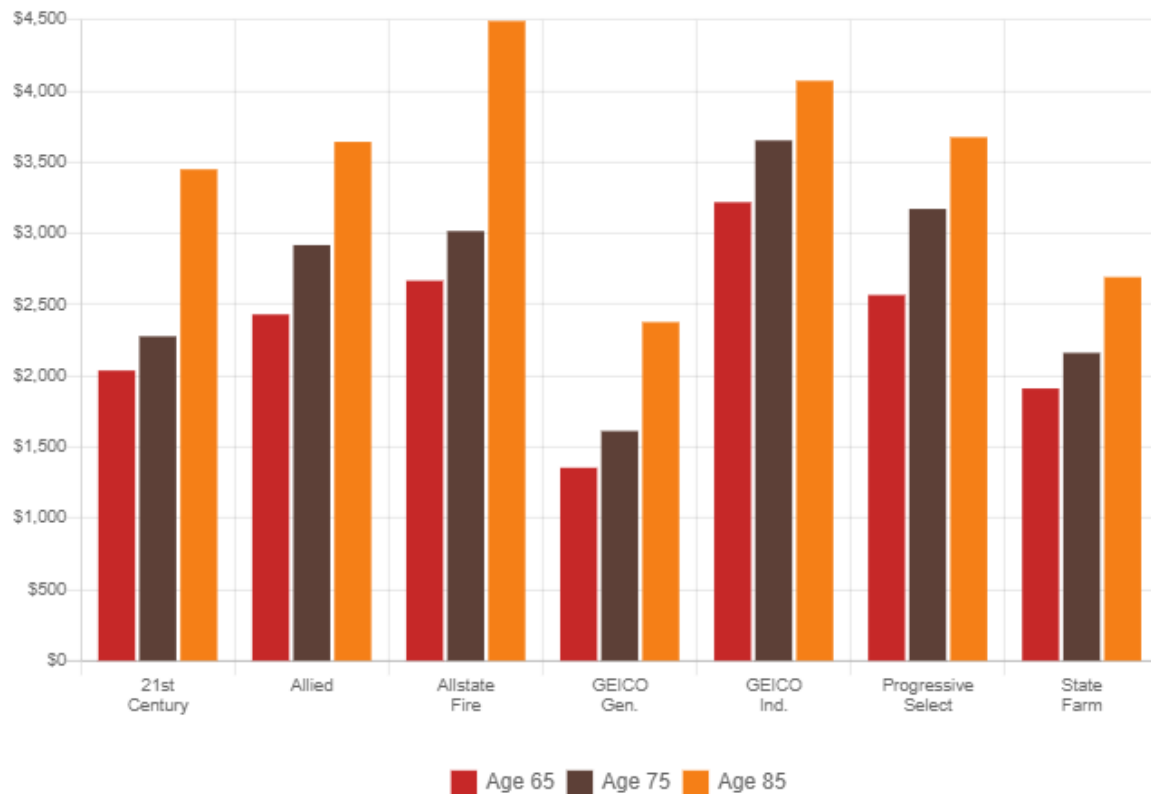
Cheapest Florida car insurance for young drivers: Ages 18 to 25

Enter an age from 18 to 25 to see who has the best rates for young drivers in Florida, by company, buying a full coverage policy. 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 car insurance for Florida drivers age 65 to 85

Below you can see average rates by company, from least to most expensive, for drivers age 65 and over, buying a full coverage policy. In addition to comparing car insurance companies, mature drivers may qualify for a senior discount, which may also trim costs.



Best car insurance in Florida

Scores are based on Insure.com's "Best Insurance Companies" customer review survey of 3,700 customers. Policyholders ranked insurers on claims handling, customer service, value, mobile apps/website usefulness and were asked if they would renew their coverage and if they would recommend the company. All scores are out of 100.

Rank	Company	Score
1	American Family	93.80
2	CSAA Insurance Group	91.63
3	Farmers	90.59
4	USAA	88.45
5	Erie	88.30
6	Progressive	87.32
7	The General	87.22
8	Nationwide	86.88
9	The Auto Club Group (ACG) - AAA	86.09
10	Metlife	85.58
11	State Farm	85.56
12	Allstate	85.37
13	Geico	85.22
14	Esurance	85.16
15	Liberty Mutual	84.52
16	Auto Club of Southern California (Auto Club Enterprise Insurance Group)	84.50
17	Travelers	82.32
18	Hartford	81.66
19	Safeco	80.54

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

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Cheapest car insurance in Florida by company

Below you'll see average annual rates for Florida, 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
21st Century Centennial Ins Co	\$1,421	\$1,111	\$1,972
Allstate Fire & Cas Ins Co	\$1,207	\$1,337	\$2,584
Geico Gen Ins Co	\$422	\$575	\$1,192
Progressive Amer Ins Co	\$650	\$741	\$1,754
State Farm Mut Auto Ins Co	\$719	\$884	\$1,611

Largest car insurance companies in Florida

Rank	Company	Premiums Written	Market Share
1	Berkshire Hathaway Insurance Group	4,678,326	24.44%
2	State Farm Group	3,042,871	15.89%
3	Progressive Insurance Group	3,031,444	15.84%
4	Allstate Insurance Group	1,842,800	9.63%
5	USAA Group	1,357,367	7.09%
6	Liberty Mutual Insurance Companies	617,089	3.22%
7	Travelers Group	444,623	2.32%
8	Farmers Insurance Group	337,872	1.76%
9	Nationwide Group	131,959	0.69%
10	American Family Insurance Group	56,791	0.30%

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

Who has the cheapest Florida 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 more than \$2,000, on average, according to CarInsurance.com's rate analysis. That's how much you can save by comparing car insurance companies.

Company	Average Rate
State Farm Mutual Auto	\$1,703
GEICO General	\$2,771
Allstate F&C	\$2,836
21st Century Centennial	\$3,216
Allied P&C PPCM	\$3,362
Progressive Select	\$3,762

Low cost car insurance for Florida drivers with recent accidents

Filing an accident claim means you are likely to pay more for your car insurance coverage. However, how much more you pay depends on several factors, and your car insurance company plays is one of those significant factors. Each company assesses risk differently, so that's why the increase after an accident will vary among insurers. Here is how major carriers compare after at-fault accidents for the average Florida driver with a full coverage policy:

Company	1 At-fault property damage accident over \$2K	2 At-fault property damage accident over \$2k	At-fault bodily injury accident
21st Century Centennial	\$5,241	\$6,537	\$4,410
Allied P&C PPCM	\$3,606	\$4,768	\$3,606
Allstate F&C	\$3,171	\$4,582	\$3,171
GEICO General	\$1,733	\$2,771	\$1,733
Progressive Select	\$2,818	\$5,758	\$2,818
State Farm Mutual Auto	\$1,703	\$2,759	\$1,703

Car insurance for Florida drivers with bad credit

Car insurance for drivers with bad credit costs significantly more than it does for those with good credit. Florida ranks 15th among the [worst states for drivers with bad credit](#), as CarInsurance.com's data analysis shows. Compared to good credit drivers, those in Florida with bad credit pay 74 percent more, on average. The good news is that you can still shave some money off your coverage costs if you compare car insurance companies. You'll see below that the difference among major insurers is nearly \$2,618 for a full coverage policy for a driver with bad credit. That's how much you can potentially save by comparing car insurance quotes.

Company	Poor credit
State Farm Mutual Auto	\$2,704
GEICO General	\$3,182
21st Century Centennial	\$3,348
Allied P&C PPCM	\$3,794
Allstate F&C	\$5,206
Progressive Select	\$5,322

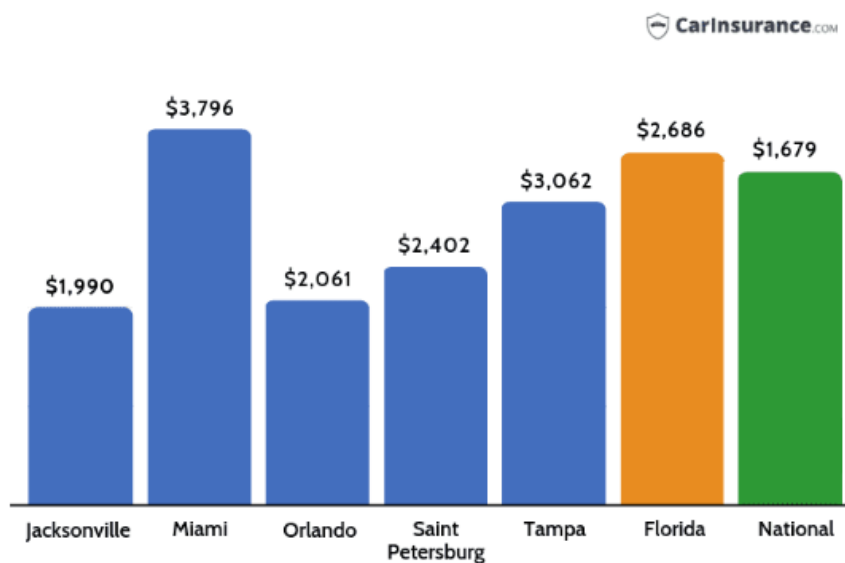
How much does it cost to add a teen to your policy in Florida?

No matter where you live, adding a new driver to your family policy will hike your rate significantly. In Florida, you can expect your rate to go up by an average of 144 percent when adding a driver age 16 to your coverage, according to CarInsurance.com rate data. You'll see in the table below how much it costs, on average, to add a teen driver in Florida, and how major insurers compare on price. Geico had the lowest auto insurance cost for adding a driver age 16 to a full coverage family policy, among insurers surveyed.

Company	Average Rate	Average Rate after adding female teen	\$ Increase (female)	Average Rate after adding male teen	\$ Increase (male)
21st Century Centennial	\$2,384	\$4,268	\$1,884	\$4,834	\$2,451
Allied P&C PPCM	\$2,543	\$4,692	\$2,149	\$5,506	\$2,963
Allstate F&C	\$2,573	\$5,503	\$2,930	\$5,825	\$3,252
GEICO General	\$1,594	\$2,505	\$911	\$3,577	\$1,983
Progressive Select	\$2,818	\$7,337	\$4,519	\$8,070	\$5,252
State Farm Mutual Auto	\$1,590	\$4,109	\$2,519	\$5,163	\$3,573

Average annual car insurance rates for major cities in Florida

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 Florida

[Show Tabular Data](#)

Car insurance for cities in Florida

Find out what the most expensive and the cheapest car insurance rates are by ZIP code, as well as how they compare statewide.

[Tampa car insurance](#)

[Jacksonville car insurance](#)

[Miami car insurance](#)

[Orlando car insurance](#)

Recommended car insurance coverage

The best car insurance coverage may not be the cheapest, so how much insurance should you buy? Bare-bones coverage may be a good choice if you have few assets or have an old car and don't drive much. But if you have a home and investments, consider buying more insurance. If you don't, you're at risk for having your money and house taken to cover the cost of an accident. If you financed your car you will be required to get additional comprehensive and collision coverage. Use our [How Much Car Insurance Do You Need?](#) tool to get a recommendation.

AGE STATE VEHICLE MODEL YEAR

PRIMARY RESIDENCE VEHICLE FINANCING

OWN RENT OWNED FINANCED LEASED FIND OUT

Liability

We recommend you buy more insurance than is required to legally drive a car in your state, especially if you have savings and assets. The more money you have, the more likely you are to be sued following a car accident should your insurance be insufficient to cover all the expenses. If your net worth is:

- less than \$50,000, choose at least 50/100/50
- between \$50,000 and \$100,000, choose at least 100/300/100
- more than \$100,000, choose at least 250/500/100

If you're leasing or financing your car, you must get coverage of 100/300/100 or higher.

Collision and comprehensive

[Collision coverage](#) pays for damage to your car after an accident that you cause. [Comprehensive insurance](#) pays to replace stolen cars and for damages from vandalism, flooding, hail, fire and animal strikes. These are optional, and, typically affordable to add to a policy. The average annual rate for collision for Florida drivers is \$489, comprehensive is \$159, according to CarInsurance.com rate data. If your car is:

- less than 10 years old, you should strongly consider buying collision and comprehensive.
- more than 10 years old, only buy collision and comprehensive if your car is worth \$3,000 or more, if you couldn't afford to replace your car if it's wrecked, or if you just want more protection on your policy.

If you buy comp and collision, check our [guide to choosing a deductible amount](#).

Uninsured/underinsured motorist

These are both optional coverages and should match the liability limits you choose. [Uninsured motorist coverage](#) and underinsured motorist coverage pays for damages if you're hit by a driver with no insurance or a driver with coverage that's insufficient to pay for your repairs and medical expenses.

Medical coverage (MedPay)

Medical payments coverage can help pay for the medical or funeral expenses of covered drivers and passengers after an accident, regardless of fault, up to \$25,000. In most states, including Florida, it's an optional addition to your car insurance policy. Because Florida requires you to carry PIP, you likely don't need MedPay coverage. That's because PIP provides coverage equal to and beyond MedPay. However, one benefit of MedPay is that there's no deductible. Another is that it covers passengers in your car who have no health insurance. Finally, Florida PIP pays only 80 percent of your medical expenses, so MedPay would cover the remaining 20 percent of costs for your injuries. MedPay does the following:

- Covers you and your passengers' medical expenses
- Pays for expenses after health insurance limits are exceeded
- Offers additional protection to insured drivers who are hit by a car while walking or biking

If you and your passengers:

- **Don't have health insurance**, or have a plan that doesn't cover car accidents or has low limits, we recommend that you add medical coverage of at least \$5,000 to your car insurance policy.
- **Do have health insurance**, it's still a good idea to have medical coverage if you want the best protection in your policy, as it can pay out after your health benefits are maxed out. It is especially a good idea if your health plan has high deductibles you must pay before treatment is covered.

Gap insurance

If you don't own your car outright and have an accident, gap insurance pays the difference between the cash value of your car and the current outstanding balance on your loan or lease.

- **If you're financing your car**, your car is less than one year old *and* you've put less than 20 percent down on it, you should buy gap insurance. If not, you don't need gap insurance.
- **If you're leasing your car**, it's a good idea to buy gap insurance if you aren't already required to in your lease agreement.
- **If you own your car outright**, you don't need gap insurance.

Florida laws and resources

Florida roads with the most fatal accidents

Here are the highways and roads where the most fatal accidents happened in 2017, according to the most recent data available from the Fatality Analysis Reporting System research compiled by the National Highway Traffic Safety Administration:

Roads	Number of Fatal Accidents
US-1	130
US-41	93
I-95	88
I-75	78
US-19	72
US-27	67
US-441	52
I-10	50
US-17	49
US-90	45

Florida mature driver discount

Florida law says that drivers age 55 and older get a 10 percent discount on their rates if they pass a state-approved driving course. The discounted rate applies to the liability (bodily injury and property damage), personal injury protection, and collision portions of your policy. You will get the discounted rates for three years if you don't cause an accident and have no moving violations on your record.

Hurricane warning

Hurricanes and tropical storms threaten Florida each year. Comprehensive coverage will repair the damage to your vehicle for hail and flooding -- but you can't wait too long to buy it. Make sure to get the coverage in effect before a storm warning is issued. Otherwise you may be out of luck. Most insurers will not allow you to buy extra insurance once a tropical storm or hurricane watch/warning is issued. You'll have to wait 48 to 72 hours after it's lifted to buy more coverage.

No-deductible windshield repair or replacement

In an effort to get drivers to repair cracked or damaged windshields, Florida state law says that your comprehensive coverage deductible isn't applicable for windshield damage.

Snowbirds

If a vehicle is in Florida for more than 90 days during a 365-day period (the days do not have to be consecutive), you must purchase personal injury protection and property damage liability limits. You must get at least the state minimum limits. See "[Car insurance for snowbirds](#)" for more information.

Uninsured motorist coverage and penalties for driving in Florida without insurance

Florida is second in the nation for the percent of uninsured drivers on the road – 24 percent. (Oklahoma is No. 1 with 26 percent.) That's why it's wise to carry uninsured motorist coverage. It helps pay for damages when you're in an accident with an uninsured driver.

If you're the one driving without coverage and you're busted, you may have to pay a \$30 fine and your registration and license may be suspended and your plates confiscated. You may also be required to file an SR-22 form. If your license and registration are suspended, you will have to pay a \$150 reinstatement fee upon renewal.

Seat belt law

If you're a driver or passenger and are ticketed for a seat belt violation, you will not get a point on your record; however, if the ticket is for a child restraint offense, it comes with three points. The fine is \$30 per adult and \$60 per child, plus administrative and court costs.

Expired registration

Registrations issued in your name expire at midnight on the day of your birth date, except for mobile homes and commercial vehicles. The fine for a tag that is expired for less than six months is around \$100 and a tag expired six months or more can come with jail time up to 60 days and/or a fine of up to \$500.

Insurance fraud

Florida is notorious for car insurance fraud. It has more questionable claims than any other state, with con men frequently taking advantage of its no-fault insurance law, which requires all drivers to carry \$10,000 in personal injury protection coverage for injuries suffered in a car crash.

Florida senior driver law

Drivers over age 80 must renew their license every six years, compared with every eight years for younger people. Additionally, people 80 and older must pass an eye exam with every renewal.

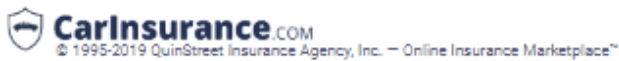
Florida also allows confidential reporting of a possibly unsafe driver by anyone – doctor, law enforcement, relative or bystander. Officials may ask those drivers to submit medical reports from their doctor or to undergo testing at a driver license office.

Florida FR-44

In order to have your Florida driver's license reinstated after a DUI, you must bump up your coverage and submit proof that you did so. You must submit verification that you are carrying increased liability insurance (300/100/50). Proof of this increased insurance coverage must be

provided by filing a form. It is called the Florida Uniform Financial Responsibility Certificate. It is commonly known as the "FR-44 form." You will have to keep FR-44 coverage in place for three years.

Your insurer will file the form with your state motor vehicle department for you. Be aware, however, that not all insurers will process FR-44 forms. Contact our call center toll-free at 1-855-430-7753. Our agents will help you obtain a quote for the coverage you need. Most companies we work with can provide immediate proof of insurance via e-mail or fax.



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